

Rich Hair
 You may easily hide your ignorance of South Sea politics or North Pole explorations, but you cannot hide a scraggly, worn-out, ignorant-looking head of hair. Ayer's Hair Vigor is the natural exponent of intelligent hair culture. The hair promptly yields, becomes manageable, and appears well.

THE LINCOLN-LITHIA CLUB

Will be Opened About the First of April.
 The Lincoln-Lithia Club, in Lincoln county, will be opened about the first of April. This is the latest news of this exclusive organization, of which about 35 Charlotte men are members. The club, it will be recalled, is located about one mile from Lincolnton, on the old General Hoke place. The tract consists of 255 acres of beautifully wooded and well-watered. The club house, which was formerly conducted as an inn, is being furnished and fitted up in elegant style. The building contains about 20 rooms, 20 of which will be used as sleeping rooms for the members and their families. A landscape gardener from Vanderbilt's at Baltimore, has been engaged to lay out the grounds to the best possible advantage and beauty. There will be golf links, lakes, streams and walkways.

DAVIDSON CHALLENGES

Will Play a Game of Basketball With Y. M. C. A.
 A challenge has been received by the local Young Men's Christian Association for a game of basketball, from the team representing Davidson College. A letter accepting the challenge has been sent by the local basketball enthusiasts and terms agreed upon. The only matter awaiting adjustment is the fixing of a definite date. This will be fully determined upon in the next day or two. The Charlotte team will be selected from about two score candidates and an interesting game is expected to say the least.

Mrs. H. A. Klueppelberg and sister, Miss Nell Hearne, have returned home from a stay in Florida.

Only One "BROMO QUININE" that is Laxative Bromo Quinine Cures a Cold in One Day, 25¢ in 2 Days

MR. CRESWELL HOME

Consolidation of Virginia & Carolina Fairs Did Not Materialize.
 Mr. C. M. Creswell, secretary of the Mecklenburg Fair Association who went to Lynchburg, Va., Tuesday to attend a meeting there of the representatives from the fair associations in North Carolina and Virginia, for the purpose of consolidating the associations of the two states into one circuit has returned to the city. The consolidation plan failed to go through for the reason of conflicting dates. Winston-Salem and Lynchburg had announced the same dates and as neither would agree, through their representatives, to change them, the consolidation fell through. Mr. Creswell stated that the prevailing opinion was for the consolidation and he believed that the plan would materialize before next year.

"Foraker Still in the Ring."
 "Foraker, poor, disgruntled, biased old fire-eater, has been out-herded. Taft is stealing even the negro vote."—Charlotte News.

Wait till all the returns from the negro preachers' meetings are in. Senator Foraker is not through with the Brownsville racket yet.—Wilmington Messenger.

Fayetteville to Use Bitulithic.
 Mr. B. C. Copeland, superintendent of the Atlantic Bitulithic Paving company, has returned from Fayetteville, where he went to look after securing a paving contract there. Mr. Copeland says that Fayetteville will want about 30,000 yards, and that the work will probably be awarded some time this year.

Misses Lilly and Maggie McKnight are spending a few weeks with their brother, Mr. Samuel McKnight, in Gaston county.

Y. M. C. A. CONVENTION

Brilliant Galaxy of Speakers at Columbia March 27-29.

The committee of arrangements for the fifth annual interstate convention of the Young Men's Christian Associations of North and South Carolina, are preparing a strong program for this meeting which will be held in Columbia, S. C., March 27-29.

Among the speakers already assured are Gov. M. F. Ansel, Rt. Rev. W. A. Guerry, D. D., Bishop Coadjutor of the Diocese of South Carolina; Rev. James A. B. Scherer, D. D., president of Newberry College; Mr. T. S. McPheeters, a prominent business man of St. Louis, and chairman of the Missouri state committee; four international secretaries, who are specialists in student, industrial, railroad and boys work; W. H. Mixson, of Charleston; J. W. Simpson, of Spartanburg, and Robert Glasgow, Jr., of Charlotte, presidents of their respective associations.

A banquet for the delegates and the business men of Columbia will be given by the Columbia Association. There will be special sessions for the consideration of student problems and special meetings for men, boys and for women. The railroads will give special rates and the Columbia association will entertain all regularly accredited delegates. Further information may be obtained of G. C. Huntington, interstate secretary, Charlotte, N. C.

THEY EXCHANGE OFFICES

The Tax Assessors will Occupy the Office now Used by Mr. J. W. Cobb.
 The office in the basement of the court house, which has heretofore been occupied by Justice of the Peace J. W. Cobb is being fitted up, repainted and arranged for the occupancy by the tax assessors, Messrs. Brown, Severs and Shaw. It is understood that Mr. Cobb will occupy the office adjoining, which the tax assessors have been using.

Mr. McDonald Resigns.

Mr. John A. McDonald, who has been with Mullen's Pharmacy for some months, has resigned and will leave in a few weeks for Greensboro, where he will take a private course in chemistry in preparation for the state board of pharmacy next summer. Mr. McDonald, whose home is in Raleigh, has made many friends while in the city who regret to see him leave.

GREAT JOINT SERVICE ON SUNDAY EVENING

Mrs. Kate Walter Barrett Will Address Union Meeting Sunday Night at Tryon Street Methodist Church in Interest of Crittenton Home Work.

The place selected for the great rally next Sunday night is Tryon Street Methodist Church, the same being both centrally located and commodious. The meeting is in behalf of the Crittenton Home of Charlotte, an institution which from its very beginning, has been rendering a service even beyond the expectation of its promoters. The churches of the city are represented upon the boards of the institution, and this charity has enlisted sympathetic interest throughout the community.

This is not a local charity. It is the only institution of the kind in the state, and renders a service which reaches even beyond the state boundary.

Much valuable information will be given next Sunday night in regard to both the general and local work of the great institution.

Mrs. Kate Walter Barrett, of Alexandria, Va., general secretary for the United States, will be present, and will bring much valuable information as well as enthusiasm in behalf of the cause. Mrs. Barrett is an attractive personality and of a charming manner.

There will be several short addresses, the meeting being presided over by one of the prominent men of the city.

The churches of the city will give way for this joint meeting, and announcements suspending night services for next Sunday will be very general. A crowded house must necessarily be the result.

\$3,000,000 CORPORATION.

The Chadwick-Hoskins Company is Chartered.

The charter of the Chadwick-Hoskins Company of Charlotte, which is a \$3,000,000 corporation, representing the combination of the following mills, was granted today: Chadwick Manufacturing Company, Hoskins Mills, incorporated; Dover Yarn Mills, Louise Mills and the Calvine Manufacturing. The announcement of the combination of these mills was made some weeks ago in The News. The new company as chartered is authorized to deal in and manufacture cotton and other textile fabrics.

The incorporators are E. O. Smith, Charlotte; W. F. Draper, Hopedale, Mass., of the Draper Machine company of that place; A. J. Draper and E. C. Dwelle, of Charlotte.

The company, which has had offices at East Third street opposite the Southern Bell Telephone Company, has moved to No. 10 South Church street.

The mills of this combination are situated in and around the city, and constitute the largest single manufacturing company in this section.

BANKS WILL CLOSE

Saturday is Birthday Anniversary of Washington.

As is the custom on a legal holiday, the banks of Charlotte will be closed Saturday, this being the birthday anniversary of George Washington. A legal holiday rarely ever falls on Saturday and when it does a great inconvenience is caused the merchants, business houses and manufacturing concerns because of the fact that pay rolls are generally forgotten. The depositors of the various banks in the city should bear this in mind and draw money for pay rolls on Friday.

The day will not be observed here with any public demonstration. There will be a number of entertainments, at homes and several among the churches. The public schools, will as usual, give holiday, the post office will observe Sunday hours, and the freight depots will be closed during the day, except for the deliverance of perishables.

MRS. BARRETT TO SPEAK

The Head of the Florence Crittenton Home Work Will Address Mass Meeting.

Mrs. Kate Barrett, who is at the head of the Florence Crittenton Home work in the United States will address a mass meeting at Tryon Street Methodist church on Sunday night in the interests of the home in Charlotte.

The pastors of the city churches are giving away to this union service, and the mass meeting is expected to be largely attended.

Mrs. Barrett will be the main speaker, but there will be addresses by others during the evening. All of the people who are interested in this great work are cordially invited to attend and to take part in this meeting.

SALE DISCONTINUED

The Palamountain Auction will be Resumed in a Few Days.

The sale of the stock of the Palamountain Jewelry Company, which has been going on for the last several days, has been discontinued for the present in order that some adjustments of the receivership may be made.

The sale will be resumed in a few days at the same place on North Tryon street.

NEW CLOTHING STORE.

Big New York Firm Will Open Branch Here March First.

Farley & Askin, the well known clothiers of New York city, have leased the store space in the Hunt building, at present occupied by the Palamountain Company, and will open a branch store there on March first. This firm operates a large number of stores in different sections of the country. The store room will be handsomely furnished.

—Mr. B. S. Davis of the Dilworth drug store is confined at his home with a severe attack of the grip. His many friends both in Charlotte and Dilworth hope to see him out again soon.



Every Family Medicine Shelf ought to contain

"The Household Surgeon"

which is a bottle of Dr. Porter's Antiseptic Healing Oil

(Made by Paris Medicine Co., St. Louis, makers of Laxative Bromo Quinine, Grove's Tasteless Chill Tonic and other Standard Preparations.)

Relieves Pain—Quickly Heals—Prevents Blood Poison

The Only Household Surgical Dressing. All Druggists refund money if it fails to cure. Old Sores, Burns, Granulated Eyelids, Chronic, Catarrh, Eczema, Ear Ache, Running Sores, Boils, Scald Head, Sore Throat, Skin Diseases, Ulcers, Fever Sores, Carbuncles, Scalp Diseases, Throat Troubles, Bites & Stings, Wounds. This is a positive, lived-up-to guarantee and applies to all cases no matter of how long standing. If your Druggist hasn't DR. PORTER'S ANTISEPTIC HEALING OIL, he will get it for you from a Wholesale Druggist. Price 25c.

For Job Printing Phone 1530

TO THE POLICYHOLDERS

The Mutual Life Insurance Company OF NEW YORK

The work accomplished by the Company in 1907, under the new conditions in respect of benefits dispensed to policyholders and in the furtherance of their interests, has been especially satisfactory.

The Company paid directly to policyholders and their beneficiaries in death claims, endowments, dividends, annuities and surrender values \$43,959,245.40. It added to the net reserves held in trust for policyholders 16,368,679.39. Total benefits from sources named \$60,327,924.79. Total received from policyholders 57,151,041.71.

The total benefits above named exceeded premiums received by \$ 3,176,883.08. The amount paid DIRECTLY TO POLICYHOLDERS during the year was 77 per cent. of the amounts received from them.

The total amount paid to policyholders, plus the increase in the net reserve held for them, was over 105 per cent. of the amounts received from them.

Increasing Dividends

The amount appropriated for dividends to be paid in 1908 is \$ 8,311,002.02.

This sum greatly exceeds the largest amount ever before paid in dividends in a single year by any company. The annual dividends to be paid in 1908 show a ratio of increase over those of 1907 such as can be approximated by no other company. The Mutual Life is the only company which has increased its dividend scale three years in succession—1906, 1907, 1908. Increasing dividends are possible because of increasing earnings and decreasing expenses.

In Gains for Policyholders the Company Remains in the Front Rank

Its gross earnings from interest and rentals for 1907 were \$23,103,953.59. Its gains from loading, mortality, surrenders and annuities were 8,760,440.79. The total earnings and gains were \$31,864,394.38.

This is over 56 per cent. of the entire premium income, a remarkable showing rarely, if ever, equaled by any other company.

In Economy of Management the Company Stands Pre-eminent

The total expenses incurred in 1907 were \$ 8,554,375.11. Compared with 1906, this was a decrease of 2,031,618.13.

The Financial Condition of the Company is Superb

Its investments are of the highest class—unimpeached and unimpeachable. In a year of extraordinary financial depression, not a share of stock owned by the Company failed to pay its regular dividend and on \$222,927,910.60 of bonds (book value) there was not a dollar of interest in default at the close of business on the 31st of last December. With assets exceeding its legal liabilities by over \$57,000,000, even by the abnormally low market quotations of December 31, 1907,—an excess greater by many millions than is held by any similar organization anywhere,—the Mutual Life, the Oldest Company in America, is also justly designated the Strongest in the World.

Balance Sheet December 31, 1907

| ASSETS | | LIABILITIES | |
|-----------------------------------------------|------------------|---------------------------------------|------------------|
| Real Estate | \$29,409,158.80 | Net Policy Reserves | \$420,091,512.90 |
| Mortgage Loans on real estate | 125,741,836.42 | Other liabilities on policies | 5,532,579.96 |
| Loans on Policies | 52,022,021.33 | Premiums and interest paid in advance | 1,824,360.24 |
| Collateral Loans | 11,805,000.00 | Dividends payable in 1908 | 8,311,002.02 |
| Bonds and Stocks, Market value, Dec. 31, 1907 | 260,026,493.51 | Miscellaneous liabilities | 879,267.02 |
| Cash | 6,487,545.88 | Held for future dividends | 57,530,769.45 |
| Premiums in course of collection | 4,685,477.99 | | |
| Interest and rentals, due and accrued | 3,999,487.10 | | |
| Admitted Assets | \$494,177,021.03 | Total Liabilities | \$494,177,021.03 |

NOTE—The admitted assets would be given greater by \$15,989,158.97 were the bonds taken on the Company's basis of amortized book value; or \$13,211,349.94 were the securities stated by the average market value (13 month rule), recommended by many commissioners at the Louisville meeting.

HARRIS R. WILCOX, Mgr. 406-411 TRUST BLDG., CHARLOTTE
 The Mutual Life Insurance Co. of New York
 Home Office, 34 Nassau Street

TOUR OF THE WORLD

The BOSS "Y & B" Mule, Cart and Coon, will leave shortly for a trip around the world. His subordinates will stay behind to look after the "Y & B" Coal orders.

The BOSS Mule sets the pace for the "2-eleven gait" and traveling at this high speed for past four years has undermined his constitution. We think he needs a sea voyage and a long rest.

Before going aboard ship, he will stop a day or so in Washington, Philadelphia and New York, viewing the sights in these cities.

He will give exhibition speed contests in London, Paris, Berlin, Naples, Hong Kong, Tokio and other large foreign centers.

The "Y & B" Artist accompanies the trio.

Watch for the Artists Sketches in This Space

"Y & B" Coal Company
Phone 211