

Less Than Three Months Ago The Home-Building & Loan Association

Opened its offices in this city, and immediately achieved a popularity that showed the need for such an organization among our people. It was founded on plans that assured its members the most liberal treatment and the broadest privileges consistent with the proven laws of business and the safeguarding of the moneys entrusted to its care. It was organized by men who stand well in the social and business life of their city, and whose names are a guarantee of the honorable conduct of any business with which they are associated.

Its Shares Were Sold on Weekly Installments of 12 1-2 Cents

and men, women and children from every station of life came and investigated and bought, then went among their friends and spread the news that

The Home - Building & Loan Association

loans its money at 6% on homes and farms anywhere in Charlotte and Mecklenburg County.

It gives borrowers Eleven Years to repay.

It gives borrowers the privilege of paying \$50.00 or any multiple of that amount on the money loaned them, thus reducing both principal and interest as rapidly as they choose without cancelling or sacrificing the profits on their shares.

It enables a person of small means, or large, to buy and pay for a home in installments no harder to meet than the old rent bills.

It provides a safe means for systematic saving where principal is secure, and untaxed and earnings are above six per cent.

Every dollar paid into the Association is immediately loaned to improve property or provide homes for its shareholders, and no others, and no officer or director of the Association can under any circumstances borrow a penny of its funds to use in furthering his own projects or for his private gain.

Thus advertised by the people who believed in the principles upon which it is founded, the Association quickly attained a growth never before equalled by a similar Association in this State in so short a period, making an epoch in the history of Building & Loan Associations with an

Opening Series Aggregating \$173,400.00

Subscriptions are now being received for its

Second Series Opening Saturday, April 19th

And we invite every person in Mecklenburg County who needs the help that such an Association can give; who believes in helpful co-operation or is ambitious for the future, to become a member of this series. We are ready at any hour of the day to take your subscription or explain to you every detail of the working of this Association which exists for those who care to make the most of their lives and opportunities

The Home-Building & Loan Association

W. C. Dowd, Pres. H. C. Dotger, V-Pres.
A. W. Burch, Sec. & Treas.
No. 302 Commercial Bank Building
CHARLOTTE, N. C.

MINGLING BROS. FRIDAY AND SAT- URDAY NIGHTS

"There ain't no such animal." That's what the farmer said when he saw his first circus giraffe, and that is practically what the United Outlet Co., New York, have been saying about the record-breaking run at Lawing-Robbins' tremendous big sale. It has been almost impossible to meet the demand, so great have been the crowds of eager buyers created by their insatiable craving for good furniture, rugs and stoves at wondrous underpricing.

"What's coming off in Charlotte?" That has been the exclamation going the rounds of every household as pleased customers after customer carried the news of the rush for bargains in household goods at Lawing-Robbins Furniture Co.'s sale faster than the clerks could wait upon them. Yesterday the United Outlet Co.'s man, the one who is responsible for the creation of this big sale at Lawing-Robbins, which has set Charlotte daffy, hurried into town to "see what was up."

"Unbelievable" was the word he used when he saw the store crowded with the jam of buyers. He was shown the almost depleted warehouses of their vast stocks, and the crowd of eager, intelligent purchasers, and he became convinced.

"It only goes to show how greatly Charlotte has been maligned," he said. "This city knows a 'good thing' when it sees it and the best is none too good for Charlotte. This city beats all others for cozy, nicely furnished homes and appreciation of good home furnishings as furniture, rugs and stoves at marvelously cut prices at this rate. Doubt whether the \$30,000 stock will last the limited time, which ends positively on Saturday, April 12th at 10 P. M. I seriously hope those needing furniture, rugs and stoves will not delay any longer but come tomorrow before it is too late, for no housewife loving a nicely furnished home, can afford to miss Lawing-Robbins Big Sale."

The Home - Building & Loan Association

loans its money at 6% on homes and farms anywhere in Charlotte and Mecklenburg County.

It gives borrowers Eleven Years to repay.

It gives borrowers the privilege of paying \$50.00 or any multiple of that amount on the money loaned them, thus reducing both principal and interest as rapidly as they choose without cancelling or sacrificing the profits on their shares.

It enables a person of small means, or large, to buy and pay for a home in installments no harder to meet than the old rent bills.

It provides a safe means for systematic saving where principal is secure, and untaxed and earnings are above six per cent.

Every dollar paid into the Association is immediately loaned to improve property or provide homes for its shareholders, and no others, and no officer or director of the Association can under any circumstances borrow a penny of its funds to use in furthering his own projects or for his private gain.

Thus advertised by the people who believed in the principles upon which it is founded, the Association quickly attained a growth never before equalled by a similar Association in this State in so short a period, making an epoch in the history of Building & Loan Associations with an

Opening Series Aggregating \$173,400.00

Subscriptions are now being received for its

Second Series Opening Saturday, April 19th

And we invite every person in Mecklenburg County who needs the help that such an Association can give; who believes in helpful co-operation or is ambitious for the future, to become a member of this series. We are ready at any hour of the day to take your subscription or explain to you every detail of the working of this Association which exists for those who care to make the most of their lives and opportunities

The Home-Building & Loan Association

W. C. Dowd, Pres. H. C. Dotger, V-Pres.
A. W. Burch, Sec. & Treas.
No. 302 Commercial Bank Building
CHARLOTTE, N. C.

CRAMPS, HEADACHE, BACKACHE,

Yield to Lydia E. Pinkham's
Vegetable Compound.

Cedar Rapids, Iowa.—"I was always tired and weak and my housework was a drag. I was irregular, had cramps so bad that I would have to lie down, also a distressed feeling in lower part of back, and headache. My abdomen was sore and I know I had organic inflammation."

"Lydia E. Pinkham's Vegetable Compound and Blood Purifier have helped me wonderfully. I don't have those pains any more and I am all right now. There are a great many women here who take your remedies and I have told others what they have done for me."—Mrs. CHAS. MCKINNON, 1013 N. 5th St. W., Cedar Rapids, Iowa.

Women who are suffering from those distressing ills peculiar to their sex should not lose sight of these facts or doubt the ability of Lydia E. Pinkham's Vegetable Compound to restore their health.

There are probably hundreds of thousands, perhaps millions of women in the United States who have been benefited by this famous old remedy, which was produced from roots and herbs over 30 years ago by a woman to relieve woman's suffering. If you are sick and need such a medicine, why don't you try it?

If you want special advice write to Lydia E. Pinkham Medicine Co. (Confidential) Lynn, Mass. Your letter will be opened, read and answered by a woman and held in strict confidence.

BOY SCOUTS TO AID IN NATIONAL CLEAN-UP-DAY

Preparations for a national clean-up campaign under the direction of James E. West, chief scout executive of the Boy Scouts of America, are now under way. The boy scouts are ready to cooperate with the authorities not only in New York, but in cities and towns in every part of the country. It is likely that more than one-half of 300,000 boy scouts will help in the movement for the improvement of the sanitary conditions of the place in which they live. Dr. Marion McMillan, the clean-up expert of New York, has appealed to the boy scouts in that city and has received their co-operation.

Dr. McMillan is giving directions to the boy scouts about work in that section of the city in which they live. The boy scouts also are helping to distribute literature bearing on the crusade against dirt. These pamphlets are being given to householders, janitors and servants.

The crusade is being carried on in Boston, Mass.; St. Paul, Minn.; Youngstown, N. Y.; Detroit, Mich.; Norfolk, Virginia; Zanesville, Ohio; Vicksburg, Miss.; and various other cities throughout the far West. The work is to collect all tin cans, broken bottles, newspapers and various other articles that litter the streets and vacant lots. By doing this the boy scouts are improving the sanitary conditions and fighting disease. They also are doing much to prevent accidents that often occur in littered streets.

DRIVE SICK HEADACHE AWAY
Sick headaches, sour gassy stomach, indigestion, biliousness disappear quickly after you take Dr. King's New Life Pills. They purify the blood and put new life and vigor in the system. Try them and you will be well satisfied. Every pill helps; every box guaranteed. Price 25c. Recommended by W. L. Hand & Co., Druggists.

EDISON'S "BULLY IN- VENTION" WRECKED.

By Associated Press.
West Orange, N. J., April 3.—Theodore Edison's "bully invention," a glass bomb designed to sink the ships of "the enemy" while the 14-year-old son of Thomas A. Edison was experimenting in his father's laboratory. Bits of glass were imbedded in young Edison's right hand. The boy's idea was a floating bomb constructed to be exploded upon coming into contact with another object.

"Some of your first inventions blew up, didn't they, dad?" young Edison asked, after the accident. "They did," replied his father, "but I went back at them." To which Theodore replied: "So will I."

COMMUTATION GRANTED.

Special to The News.
Raleigh, April 3.—Governor Craig granted today a commutation of sentence in the case of Latham Spencer, Beaufort county, convicted of assault with deadly weapon and sentenced to 6 months in jail. The commutation is that he pay the costs, this being the recommendation of the recorder and the prosecuting attorney. The prisoner had maintained a good character up to the development of this case.

MR. T. S. VAN PELT.

Special to The News.
Huntersville, N. C., April 3.—Mr. T. S. Van Pelt of Huntersville, one of our oldest citizens died on Monday from pneumonia, after a severe illness of three weeks. He was in his 81st year. Mr. Van Pelt was a Confederate soldier, anisting at the outbreak of the war, and serving through the entire four years. He was held in high esteem by all the surrounding community. The funeral services were conducted yesterday from the Huntersville Presbyterian church, of which he was a consistent member, by his pastor. The interment was in the church yard. Surviving him are his wife, one daughter, Miss Hettie, and two sons, T. M. and W. Mac Van Pelt.

Clay's Cool Cloth

From the makers of the famous Clay Serge and the greatest cloth out for Summer Clothes. Made up in our tailoring department, right here in the house, by the highest class union tailors.

Let Us Show You.

Gibson - Woolley Company.

FOR MEN WHO KNOW

State is Third in South In Farm Products

Special to The News.
Raleigh, April 3.—Commissioner of Agriculture W. A. Graham calls attention to the fact that the government crop bulletin just issued shows North Carolina to be the third among the Southern states with respect to the value of agricultural products, Texas and Georgia being the two Southern states that are leading North Carolina. Also the report shows that within three years North Carolina has climbed from nineteenth place to fourteenth among the states of the entire union with respect to the value of farm products.

We reduce life to the pettiness of our daily living; we should exalt our living to the grandeur of life.—Phillips Brooks.

A CARD.
This is to certify that all druggists are authorized to refund your money if Foley's Honey and Tar Compound fails to cure your cough or cold. John Bernet, Tell, Wis., states, "I have used Foley's Honey and Tar Compound as a family medicine for five years and it has always given the best of satisfaction and produced good results. It will always cure a cough or cold. For children it is an indispensable on account of its pleasant taste and its freedom from opiates." Refuse substitutes. Bowen Drug Co.

N. & W. Railway

Effective Dec. 8, 1912.
Leave Winston-Salem.
7:00 A. M. daily for Roanoke and Intermediate stations. Connects with Main Line train North, East and West with Pullman Sleeper, Dining Cars.
2:05 P. M. daily for Martinsville, Roanoke, the North and East. Pullman steel electric lighted sleeper Winston-Salem to Harrisburg, Philadelphia, New York, Dining car north of Roanoke.
4:15 P. M. daily, except Sunday, for Martinsville and local stations.
W. B. BEVIL, W. C. SAUNDERS,
Pass. Traffic Mgr. Gen'l Pass. Agt.

THE Selwyn Hotel

CHARLOTTE'S MODERN N
HOTEL

Every convenience and supplied with pure artesian water from own well 303 1/2 feet deep. Located convenient to business section and close to all railroad stations.

CAFÉ OPEN UNTIL 9:30 P. M.

Edgar B. Moore,

You Can Have the "Luxury" of a Fine Piano in a STIEFF at a Saving of Fully 20 per cent.

There's no reason why you should pay big middlemen's profits in order to secure a piano of the very finest quality—no reason why your piano-money should go to paying double expenses, double advertising bills and extra profits. That is why we have adopted the plan of selling direct.

HOW WE SAVE YOU THE USUAL DEALER'S PROFIT AND EXPENSES

In these factory warerooms, we sell direct to you—there is but one small profit, the makers and you secure the very utmost in real piano value at an actual saving of fully 20 per cent.

As proof—compare any instrument here with those elsewhere at 20 per cent higher prices. Glad to show you and have you make this test. Ask about our "Easy Plan."

ESTABLISHED 1842.

Chas. M. Stieff

229 S. TRYON ST. CHARLOTTE, N. C.
OPPOSITE ACADEMY OF MUSIC

Hardin Meet- ing At Trinity

The mid-week service at Trinity Methodist church was marked by deepening interest. These special services have been conducted with a total absence of anything bordering on high pressure methods or undue emotionalism. The sermons have been educative, inspiring and accompanied by strong and direct appealing power.

Rev. Mr. Hardin closely guards against wasting time by dwelling on non-essential things, yet his themes have to do with the every-day conditions of life. He is not afraid to take up such an old-fashioned subject as Repentance, as he did last evening and bring it before his hearers with its rugged and severe conditions. As he believes loose ideas about sin are false and dangerous, so he pleads that loose ideas about Repentance are false and dangerous. Christ came, taking up the two-fold message of his Forerunner, "The Kingdom is at Hand, Repent." As the Lord did not make it an easy thing to repent and become a Christian, no minister has the right to hold up such a possibility.

The man who repents is not simply sorry that he is suffering, but he has sorrow towards God because he has sinned against Him. The change must reach to the very bottom. It means a far reaching work of amendment for wrong done and is not acceptable until the utmost is accomplished. Repentance is putting a

new value on things. It is revolutionary.

While repentance does not mean the plucking out of a sin here and there, it is true as a matter of experience, that the battle is nearly always around one besetting sin. And that is the battle of life or death. The secret sin must be sought out relentlessly and slayed utterly.

It is a hard thing to go to a neighbor who has been wronged, cheated, or slandered, and restore four-fold, and thus bring forth fruit worthy of Repentance. Yet to understand to be a Christian and do otherwise is an insult to the Holiness and Majesty of God. Some things can not thus be restored, but a great many can and must. Repentance is marked by a forgiving spirit, a turning to God. In such a course the future brings no regret. What must I do? The answer is, "Turn to the Lamb of God."

Special to The News.
Newton, April 3.—The Catawba college baseball leaves here tomorrow morning on a western trip, playing night games while gone. Friday and Saturday they meet the Asheville League Club, April 7, 8, 9 they play at Lebanon, Tenn., with Cumberland University. Castle Heights school at Asheville and Weaverville, college will be played on the return trip. The team returns to Newton April 14 and will have traveled 840 miles. Catawba has the best team that has ever represented the school.

Catawba College Team Has Fine Trip Ahead

OXFORD TIME



250 Pair Men's \$5.00 and \$6.00 Oxfords left over from last season that we have decided to close out at

\$2.45

The Hub Shoe Store

MERCHANTS!

Place your Dried and Evaporated Fruit in cold storage and do not let the worms destroy it.

Write for rates.

Merchants Cold Storage & Commission Co.

223 SOUTH COLLEGE ST. PHONE 215.

—OFFICE OF—

The Mechanics Perpetual Building and Loan Association

The 61st Series Is Now Open

Everybody is invited to participate in this series. Books are still open for subscriptions and filing of applications for loans.

We are always glad to explain our system and methods; we have nothing to conceal, but are anxious for everyone to know about and understand the Building and Loan plan of saving money and acquiring a home.

Be a Member of THE 61st

R. C. COCHRANE, Secretary and Treas. J. H. WEARN, President.