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Office of

"The American Home—the Safeguard of American Liberties."

The Mechanics Perpetual Building & Loan Association

WE ANNOUNCE

The Maturity of the 50th Series, Which Gives to Our Shareholders This Time, the Sum of

\$219,107.50

The 50th series closes with the 2nd weekly payment in January, and all shareholders in this series can get their cancelled mortgages or money on and after January the 15th, 1914.

The maturing of a series is always a source of gratification to our officers and directors. It is a happy time for the great numbers who will acquire clear titles to their homes—a realization of their dreams and happiness and contentment. We are cancelling mortgages for 104 of these happy individuals this time. Paying them the total amount of \$107,950.00.

Besides, this series brings \$111,157.50 to the 109 Non-Borrowing Shareholders. This goodly amount of cash will be paid out right here in Charlotte. Think, then, of the glorious things that happen at the maturing of this 50th Series.

104 Happy Home-Getters.

109 Non-Borrowing Shareholders, receiving \$219,107.50 Total.

On February 1st, Our Books Will Be Opened For Our 63rd Series

Subscriptions for shares and applications for loans can be filed then, the first payment being due March 7th. We want to keep building larger and your co-operation is earnestly desired.

R. E. COCHRANE, Sec. and Treas.

J. H. WEARN, President.

Mostly Contemplative

(By T. W. CHAMBLISS.)

It is plain what is meant in the Bible by "good works." Doing justly, loving mercy and walking humbly with God, is God's summing up with work.

To live for others, to suffer for others, is the inevitable condition of our being. To accept the condition gladly, is to find it crowded with its own joys.

The difference between religion and morality is the difference between cause and effect. The believer accepts both, while the moralist knows only the latter.

The longer I live, the more I am certain that the greatest difference between men, between the feeble and the powerful, the great and the insignificant, is energy, invincible determination—a purpose once fixed, and death or victory.

Here is the boy again. It was in the Sunday-school class in a Missouri Sunday school. The teacher was telling about the great catches of fishes, and was vividly and earnestly emphasizing the great number of the fishes.

One of the boys listened incredulously and impatiently for a few moments and exclaimed, "Oh, I bet half of them were turtles."

Two boys went to gather grapes. One was happy because they found grapes. The other was unhappy because the grapes had seed in them.

Two men, being convalescent, were asked how they were. One said, "I am better today." The other said, "I was worse yesterday." The other said, "This will make mud," another, "This will ay the dust."

Two boys examined a bush. One observed that it had a thorn; the other that it had a rose.

Two children looking through colored glasses, one said, "The world is blue," and the other said, "It is bright."

Two boys having a bee, one got stung, the other got stung. The first called it a honey bee, the other a stinging bee.

"I am glad," says one, "that it is no man." "I am sorry I must die," says another.

"I am glad," says one, that it is no worse." "I am sorry," says another, "that it is no better."

One says, "Our good is mixed with evil." Another says, "Our evil is mixed with good."

A minister in search of health arrived in a Texas town seeking the benefits of its climate. On the way, he had been robbed of forty dollars, the last of some funds provided by friends before he left home. So he found himself penniless in a strange place and physically unable to work. He moved with his wife and five children into a small vacant house. His wife began at once to look for some means of earning a support and so got to doing sewing and washing. One day while she was out their second son, nine years of age, said, "Papa I am going out to get work, too." In a little while he got a job blacking shoes at a barber shop, and the first

night he brought back one dollar as the earnings of his first day's work. He handed it to his father saying, "Papa, you shall not suffer as long as I can work."

Children are greatly interested in the events of their parents' early lives. "Distance," in such cases, "lends enchantment to the view." The grand-mother often renders important service to the children by telling stories of old times. Those early days have a romantic fascination to the little ones whose lives have but recently begun. If the story be one of pioneer life in the olden time, the children appreciate it immensely. The become linked to the past by weaving a chain of memory for them, and they gain a sense of solidarity with their ancestors. The family traditions, ideals and sentiment are conveyed to them and perpetuated in their thoughts and actions. It uplifts children to be brought into the line of heroic men and women, who stand out on the distant horizon in ideal and beautiful figure. We cannot estimate the effect on the character and standards of children when their ancestors are exalted before them. It is true that such may have been ordinary men and women, but when idealized, they become heroes by whose deeds children are impressed and elevated for life's struggles.

It may be proved, with much certainty, that God intends no man to live in the world without working; but it seems to me not less evident, that he intends every man to be happy in his work. It is written, "In the sweat of thy brow—but it was never written, 'in the breaking of thine heart.'—thou shalt eat bread." And find that as on the other hand, infinite misery is caused by the idle who fall in doing that was appointed them to do and set in motion various springs of mischief in matters in which they should have had no concern, so, on the other hand, no small misery is caused by overworked and unhappy people, in the dark views which they necessarily take upon themselves and force upon others, of work itself. Were it not so, I believe the fact of their being unhappy is in itself a violation of the divine law and a sign of some kind of folly or sin in their way of life. Now, in order that they may be happy in their work, these three things are needed: They must be fit for it; they must not do too much of it; and they must have a sense of success in it—not a doubtful sense, such as needs some testimony of other people for its confirmation, but a sure sense, or, rather, knowledge that so much work has been done well, and faithfully done, whatever the world may say or think about it.

Around a coal yard Willie's mother used to make him play. She called him in and whipped him at the close of every day. She dusted him and scrubbed him in a manner that seemed cruel. But every week she made him yield \$5 worth of fuel.

Good intentions are all right in their way, but it takes constant use to prevent them from getting rusty.

WHY BOYS LEAVE SCHOOL.

(American Machinist.)

At least half of the boys the country over leave school as soon as the law allows, which is usually 14 years of age. But only a small percentage leave through any real pressure from their parents. That is, the great majority of parents worship education per se and are willing to make whatever sacrifice is necessary to continue their children in school.

On the other hand, the majority of employers who have work to offer which is fit for these boys do not want them until they are at least 16 years old, and many not until they are 18. The amount of money which boys up to these ages can earn is certainly not in any degree an equivalent for the education which they should obtain in the two or four-year period. The almost universal plea on the part of the children is that they hate school and want to work. What does this mean? What part of school life do they hate and what part of shop life do they crave?

One of our correspondents, who has had abundant opportunity to investigate these matters holds that the largest cause of this defection is a lack of willingness to think and to take responsibility. That is, it is a form of mental laziness. As he views the situation a boy feels that he can dodge responsibility for correct arithmetic, English and everything else he is taught in school by entering a shop. There, at his age, he is almost automatic in his nature, which requires almost no thought and little attention for its successful completion. He is only given work which does require thought and willingness to do it; which means that many never rise at all and the rest comparatively slowly.

To a boy 10 hours a day in the shop spells more liberty than five hours in a school room, because in the shop he only does what he can easily do without mental exertion and without worry. In the school room he is expected, at least, to be constantly on the alert and strained up to concert pitch.

A Kansas paper recently complimented its local merchants on their marked advance in advertising methods. "We have the best dressed widows in the state," it said. The next day it explained that it meant window-dressings.—Cleveland Plain Dealer.

Joe.—"What is the easiest way to drive a nail without smashing my fingers?" Josephine.—"Hold the hammer in both hands."—Ohio Sun Dial.

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WILL BE WELL REPRESENTED AT LYONS

(BY WILLIAM PHILLIP SIMMS.)

Paris, Jan. 24.—The action of the International Municipal Exposition to open May 1 at Lyons will be second in comprehensiveness and general excellence to none on the grounds, according to Oscar Moser, the commissioner in charge of the American exhibits. The 2,000 square yard floor space allotted to American cities has been practically exhausted and not an inch will be left after the next few days. An extraordinary amount of space in the palace of fine arts, machinery hall and other buildings—space not included in the 2,000 square yards mentioned—is being taken by American firms and business houses.

The exposition plans as its central idea to show the best systems of municipal government from every country in the world. Mayor Herrick of Lyons declares it will be the most complete thing of the kind ever attempted. Every conceivable form of government will be shown, and the mayor believes that Lyons will be the gathering place for city-welfare workers from every quarter of the globe during the exposition period. The show ends November 1. Ambassador Myron T. Herrick is highly pleased over the showing American cities are making. New York, Philadelphia, Cleveland, Detroit, San Francisco are other cities have arranged for big exhibits showing their forms of city administration. The ambassador has personally devoted much time boosting the Lyons Exposition, not only, he says, because he thinks great good will result to American municipalities by participation, but also because France has been among the leaders in working for the success of the San Francisco Panama-Pacific Exposition. It is a sort of Franco-American entente-cordiale on the exposition question which he has fostered to the utmost.

In addition to the ambassador, James Hazen Hyde, formerly of New York; B. J. Shoninger, president of the American chamber of commerce in Paris; Captain Frank Mason, consul-general here, and others, are members of a committee working not only for the success of the exposition but for closer relations generally between France and America, commercially, industrially and educationally. It is understood here that representatives of the leading chambers of commerce throughout the United States have announced their intention of visiting the exposition. Their idea is to get as many new ideas as possible on city building and city administration for use "back home."

A new airship is being constructed here by the Astra-Torres people to be completed by February, which, the builders declare, will break all existing records for speed for this class of air craft. It is to be built along entirely new lines and will be the size of a respectable large ocean-going steamer.

The gas bag, instead of being a single piece, will be made up of three "lobes." The designers say the cars that are of the circumference of each section adhering to the adjacent "lobe." The resigners say the cars can be suspended from the bag by much fewer ropes and both air resistance and gas-leakage is reduced to a minimum.

Two cars will be used. Each one contains two engines of 350 horsepower each, giving the ship 1,000 effective horsepower. It will be 360 feet long and 60 feet at its greatest circumference. The front car, or "bridge," will contain an array of controlling and registering instruments and a wireless outfit with a radius of nearly 400 miles. The rear cabin will carry the military staff, ammunition, etc. The cars, which have already been built, have a decidedly military look with Hotchkiss repeating guns protruding from the port holes. The craft will make a speed of nearly 100 kilometres an hour, according to the constructors.

That the once, all-powerful, universally spoken French language is losing its hold is the contention of M. Emile Laley, a scientific writer. He is one of the most widely quoted Frenchmen. "If France continues to allow the matter to follow its own natural course," he said, "the present generation may have to take part in an '1870' of the French language just as the preceding generation unhappily witnessed that of our military glory and political position."

MEANING OF EDUCATION.

(Ohio State Journal.)

At a meeting of high school principals in Syracuse, N. Y., it was declared that there is confusion in educational thought in this country and that it is due to the fact that education has not received a standard definition. That is a very sensible conclusion to come to. Education, so far as the school habit is concerned, is quite lost in the jungle of vagaries. It is largely a matter of standpoint and anything is educational if it agrees with a man's own idea or purposes in life.

All this trouble comes from the fact that we have abandoned the true idea of education as expressed in the word itself. Go to the dictionary for the primary meaning. It comes from two Latin words e, out and ducio, lead—to lead out. To lead out? The spirit, the divine energy, but we are perverting the process and instead of leading out we are filling in—filling with materialism, that chokes the very avenues of the spirit.

Our educational process will never work well, never exterminate selfishness, greed, impurity, vice, until we get back to the primitive idea and build our education upon the divine spirit. There needs to be no confusion about this. Intellectual education alone is a cheat. It is a wonder the preachers don't get onto this fact and make Rome howl.

FOLKS ARE NOT DYING SO FAST AS FORMERLY

(BY BURTON K. STANDISH.)

Washington, Jan. 24.—Folks may be living at a faster pace than they did in "the good old days," but, on the other hand, they are not dying nearly so fast.

This cheering news is contained in the census bureau's report on vital statistics for the year 1911, showing that while the death rate was 19.8 per thousand population in 1880, the death rate in 1911 reached the low water mark of 14.2 per thousand. Only 839,284 persons died in the registration states in 1911. The registration area now includes 63.1 per cent of the total population, or 59,275,977 in 1911. The census bureau recommends that this area be increased by the passage of effectual birth and death registration laws, especially in the south and middle west where registration is practically unknown.

Of the 839,284 deaths during the year 1911, 9,622 were suicidal. This suicide record exceeded suicides of the previous year by 1,052. San Francisco furnished the largest number of suicides per capita with a percentage of 39.4, while St. Louis, Los Angeles, Denver, and Oakland trailed along closely behind in the order mentioned. More whites than blacks died by suicide and California had the highest rate, with Vermont at the bottom.

Nearly four thousand of these deaths were homicidal, and 50,909 were due to "undefined violence." Montana had the highest rate in this classification with 126.9 per 1,000 population, and California, Pennsylvania, Colorado and Washington followed in that order. Memphis, Tenn., had the highest city rate in that classification—191.7, with Scranton, Pa., Birmingham, Ala., N. Y., and Boston, Mass., next in the order given. These deaths and percentages relate only to deaths of "undefined violence."

Deaths among the rural population are apparently on the increase, although this variation, according to the report, may be due to greater accuracy of registration than was formerly practised. The city rate, however, continued to be higher than that of the country districts.

New Orleans and Albany, N. Y., broke even with 20.4 as the highest city death rate, and Seattle, Wash., with 8.8, was lowest. New Hampshire's death rate of 17.1 was the highest state death rate, as against Washington's low mark—8.9. Some statisticians hopped to the defense of New Hampshire by claiming that because so many of the young people have left the state and that the population is composed of more old persons per capita than any other state, this does not reflect on the Granite Commonwealth. New York had a death rate of 15.1, while foreign cities such as St. Petersburg, Trieste, Dublin, Moscow, Venice and Rio de Janeiro showed rates of more than 20 per cent.

The statistics showed that women do not die as rapidly as men, and that children under five years of age die more rapidly than children over that age. More than 112 children in every 1,000 die before they are one year old according to the figures. This enormous rate is exceeded only in the death rate of those of 75 years and over, the death rate of the latter being 138.9. Between the ages of ten and thirteen the rates are lowest, the rate being 2.2.

Infant mortality is shown to be on the decrease. The report declares that the death rate of infants under one year of age decreased nearly 19 per cent in the registration states in a period of eleven and one half years.

Fall River and Lowell, Mass., both cotton mill cities, showed the frightful infant mortality rate of more than 200 deaths per 1,000 babies under one year of age.

Heart trouble, cancer, pneumonia, congenital debility, kidney trouble and tuberculosis were the leading causes of "natural deaths." Pellagra deaths increased over the 1910 rate while tuberculosis which claimed 1.59 victims in every 1,000 of population, and cancer decreased as causes of death.

No matter how much noise a man makes in this world, he has to keep quiet at his own funeral.—Florida Times-Union.

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