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MANUFACTURERS OF  
 Fine Ginchams  
 Outing Cloths  
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 and Sal Bars.  
 Dealers in  
**GENERAL**  
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**COUNTRY**  
**PRODUCE**  
 of all kind, and 4-foot  
 wood always wanted—  
 best prices for same.  
 We invite an inspec-  
 tion of all the goods  
 we manufacture.  
**ODELL MFG. Co.,**  
 Concord N. C.

## COLD WAVE COMING. Prepare for it.

"The early bird catches the worm," but the tardy head of the family catches a scolding if he does not order

### CRAVEN'S JELICO COAL.

Prompt attention. Full weight. Free delivery. \$4.25 per ton, and up.

#### CONCORD MARKET.

COTTON MARKET	
Corrected by Cannons & Fetzer	
Good middling	7.10
Middlings	7.00
Low middling	7.00
Stains	6.15
PRODUCE MARKET	
Corrected by Swink & White.	
Bacon	19.75
Sugar-cured hams	12.75
Sulk meats, sides	6.75
Beeswax	20.20
Butter	10.10
Chickens	10.20
Corn	1.45
Eggs	15
Lard	7
Flour (North Carolina)	\$2.50
Meal	.35
Oats	.30
Salow	3.04

### BLOOD POISON

**A SPECIALTY**

Primary, Secondary, Tertiary, Quaternary, Syphilitic, Gonorrhoeal, and other blood poisons cured in 15 to 30 days. You can get a cure in your own home for some price under same name as this. If you do not cure, we will refund you the money. It is this secondary BLOOD POISON that causes the skin to break out in eruptions, sores, ulcers, etc. We guarantee a cure. We have cured thousands of cases who cannot cure. This disease is the most common of all. Address: **COOK REMEDY CO.** 307 Masonic Temple, Chicago, Ill.

## THE BANKING PROBLEM.

A Skeleton Plan for a Banking System by Frank Nash, Esq., of Hillsboro.

Frank Nash, of Hillsboro, writes to the Charlotte Observer as follows: I am glad that you have opened the columns of your paper again to a discussion of our national finances. The argument would occupy too much space.

First—No first-class commercial nation, in peace, issues or keeps outstanding its own notes.

Second—No first class commercial nation has or can run its national finances without the aid of banks.

Third—A national bank in the United States, where we have universal suffrage, is intolerable.

Fourth—Banks under national control are a necessity.

Fifth—The government must, upon insolvency, guaranty the issues made by banks under its control. (I know it does not now)

Sixth—It can only guaranty upon a security that can be realized upon immediately, in any market.

Seventh—A certain class of State bonds are as secure as United States bonds.

Eighth—They are owned to a great degree within the States which owe them.

Ninth—Men who own them or can purchase them, are the men who might desire to establish a bank.

Tenth—If they have to purchase they may buy them in their own State, so there need not be a collection of our present circulating medium in the State, to be sent out of the State, in order that a less amount might be used within the State as bank issues.

Eleventh—Maintain the 10 per cent. tax on State bank issues, to prevent "wild-cat" banking.

Twelfth—Repeal all taxes upon national bank issues.

Thirteenth—Allow (if not require) and issue to the par value of all bonds, United States and State, but when State bonds are not above par, the issue to be not above 90 per cent. of their market value on the day of issue.

Fourteenth—Require all banks of issue so constituted, to send all legal notes or Treasury notes, taken in the course of business, to the Federal Treasury, and then to the Treasury, if so desired, to get a special permit to issue bank notes against Treasury notes so deposited.

If a permit is not desired, the Treasury notes are to be retained, as a deposit, and additional security for former bank issues.

Fifteenth—Forbid all national banks from paying out legal tender notes, under a penalty.

Sixteenth—Require the Treasury to destroy all legal tender or Treasury notes, paid in, in the ordinary course of business.

Seventeenth—Let the law stand as it is, as to liability of stockholders and reserves.

Eighteenth—Increase the liability of directors and make national inspection more efficient and more frequent.

I trust these suggestions, mere skeletons of a complete plan, may aid you and your correspondents in the further consideration of the matter, and, that, in the consideration, their minds may be drawn from the quackeries of the recent campaign, to a solution, a real solution, of the great question.

## ON ROANOKE ISLAND.

The Monument Commemorative of Sir Walter Raleigh Colony Dedicated.

RALEIGH, N. C., Nov. 28—Today a memorial was erected on the site of old Fort Raleigh on Roanoke Island in Dare county, to commemorate the first English settlement in America. It was erected under the auspices of the Roanoke Colony Memorial Association. The base is of North Carolina granite and the tablet of Virginia granite. The tablet bears the following inscription:

"On this site in August 1585 the colonists sent from England by Sir Walter Raleigh built the fort called the New Fort in Virginia."

The colonists were the first settlers of the English race in America. They returned to England in July 1586, with Sir Francis Drake. Here was born on the 18th of August,

1587, Virginia Dare, the first child of English parents born in America, the daughter of ANNE'S DARE, and Eleanor White, his wife, members of another body of colonists sent out by Sir Walter Raleigh in 1587. Two days after her birth she was baptised. Manteo, a friendly chief of the Hatteras Indians, had been baptised on the Sunday preceding. These baptisms were the first celebrations of the Christian Sacrament in the territory of the thirteen original United States.

The monument was dedicated with appropriate religious exercises and an address was delivered by Graham Daves, president of the association. The outlines of Fort Raleigh are distinctly visible and the angles are now permanently marked by granite pillars.

### TO CURE A COLD IN ONE DAY

Take laxative Bromo Quinine Tablets. All druggists refund the money if it fails to cure. 25c. m14

We find Bransop's North Carolina Almanac on our desk, and at a hasty glance find it to be a most valuable handbook of information. Beside the usual make-up of a good domestic almanac, it is especially satisfactory in its treatment of public institutions. It is quite a valuable source of reference to matters of interest to North Carolinians.

### It May Do as Much for You.

Mr. Fred Miller, of Irving, Ill., writes that he had a severe kidney trouble for many years, with severe pains in his back and also that his bladder was affected. He tried many so called kidney cures but without any good result. About a year ago he began use of Electric Bitters and found relief at once. Electric Bitters is especially adapted to cure all Kidney and Liver troubles and often gives almost instant relief. One trial will prove our statement. Price 50c and \$1.00 at Feizer's Drug Store.

## WANTED.

All the Hides, Wax, Tallow and Eggs we can get. Will buy F. O. B. your shipping point. Quote us your cheapest prices.

**THE SHIPPERS' PRODUCE CO.**  
 Baltimore, Md.  
 801 Fidelity Building

## EVERYTHING —IS GOING—

## AT COST

## A. B. CORRELL'S

JNO. R. ERWIN. C. A. MISENHEIMER  
**ERWIN & MISENHEIMER**  
 Physicians and Surgeons  
 Office No. 3. Harty building, opposite 2nd Presbyterian church.  
 Charlotte, N. C.

**SEE THAT THE FAC-SIMILE SIGNATURE —OF—**  
*Chas. H. Fletcher*  
**IS ON THE WRAPPER OF EVERY BOTTLE OF CASTORIA**

Castoria is put up in one-size bottles only. It is not sold in bulk. Don't allow anyone to sell you anything else on the plea or promise that it is "just as good" and "will answer every purpose." See that you get C-A-S-T-O-R-I-A. The fac-simile signature of *Chas. H. Fletcher* is on every wrapper.

## SOUTHERN RAILWAY.

(PIEDMONT AIR LINE)

### FIRST AND SECOND DIVISIONS.

Schedule effective Nov. 15, 1896.

This condensed Schedule is published as information only and is subject to change without notice to the public.

#### RICHMOND TO CHARLOTTE.

Eastern Time.	No. 11 Daily.	No. 135 Daily.	No. 37 Daily.	No. 9 Daily.
Lv Richmond	2 00 am			12 m
Amelia Court House				1 19 pm
Burkeville	3 24 am			1 15 pm
Keyville	4 59 am			2 35 pm
South Boston				3 49 pm
Danville	5 15 am	6 30 pm	5 50 am	5 05 pm
Reidsville			6 25 am	5 53 pm
Greensboro	8 10 am	7 37 pm	7 05 am	6 55 pm
High Point	8 37 am		7 27 am	7 21 pm
Salisbury	9 45 am		8 17 am	8 25 pm
Concord	10 40 am		9 50 pm	9 48 am
Ar Charlotte	11 30 pm		9 27 pm	9 25 am
Ar Spartanburg	3 15 pm		12 26 am	11 37 am
Greenville	4 20 pm		1 20 am	12 28 pm
Ar Atlanta (cen. time)	9 30 pm		5 10 am	3 55 pm

#### CHARLOTTE TO RICHMOND.

Eastern Time.	No. 12 Daily.	No. 36 Daily.	No. 38 Daily.	No. 1 Daily.	No. 16 Daily.
Lv Atlanta (cen. time)	7 50 am	11 50 pm	12 00 m		
Greenville	2 31 pm	5 40 pm	5 30 pm		
Lv Spartanburg	3 47 am	6 42 am	6 18 pm		
Lv Charlotte	6 40 pm	9 30 am	8 30 pm	5 40 am	
Concord	7 22 pm	10 07 am	9 02 pm	6 17 am	
Salisbury	8 10 pm	10 47 am	9 36 pm	7 10 am	7 10 am
High Point	9 16 pm		10 44 pm	8 18 am	8 18 am
Greensboro	9 52 pm			8 50 am	8 50 am
Reidsville	10 39 pm			9 30 am	
Danville	12 30 am			1 50 pm	
South Boston	1 43 am			2 53 pm	
Keyville	3 06 am			4 06 pm	
Burkeville	3 55 am			4 47 pm	
Amelia Court House	4 36 am			5 24 pm	
Ar Richmond	6 00 am			6 40 pm	

#### SLEEPING CAR SERVICE.

Nos. 37 and 38, Washington and Southwestern Limited. Solid Vestibuled Train between New York and Atlanta. Composed of Pullman Drawing Room Sleeping Cars (minimum Pullman rate \$2.00; no extra fare). First-class Vestibuled day coach between Washington and Atlanta. Through sleeping cars between New York and New Orleans, New York and Memphis, New York, Asheville and Hot Springs, New York and Tampa, and Richmond and Augusta. Southern railway dining car between Greensboro and Montgomery.

Nos. 35 and 36, United States Fast Mail. Pullman sleeping cars between New York, Atlanta, New York and Jacksonville and Charlotte and Augusta.

Nos. 15 and 16, Norfolk and Chatteroo Limited. Solid train between Norfolk and Chattanooga, through Selma, Raleigh, Greensboro, Salisbury, Asheville, Hot Springs and Knoxville. Through day coaches and Pullman drawing-room sleeping cars.

Through tickets on sale at principal stations to all points. For rates of information apply to any agent of the Company.

W. H. GREEN, General Superintendent. J. M. CULP, Traffic Manager. W. A. TURK, General Passenger Agent.

1300 Pa. Ave., Washington, D. C.

## FIRE INSURANCE.

When in need of Fire Insurance, call and see us, or write. We represent only first-class Home and Foreign companies.

Respectfully,  
**WOODRUSE & HALBIS.**

#### Given Away Free

To advertise our goods we will give away, absolutely free, one box of five-cent cigars, one gold ring and a sample bottle of Peeler's Pain Killer to every one sending us fifty cents to pay packing and postage.

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