

Daily Concord Standard.

State Library

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CONCORD, N. C. MONDAY NOVEMBER 29 1897

WHOLE No.—103

The Farmers' Mutual.
The Farmers' Mutual Fire Insurance Association of Cabarrus met at the court house Saturday at 2:30 o'clock, President Zeb Morris in the chair. Agent Chas. M Palmer acted as secretary. There were more than thirty-five members present.

Mr. J S C Carpenter, the State agent, was present and addressed the meeting in his own entertaining way that he insists is not oratory.

Agents Palmer and McQueen reported \$330,000 insurance in the county up to date. The association has had one loss, that of Mr. Florence Wallace, as noted in THE STANDARD. At the time of this loss, which was \$700, the policies of the association amounted to \$244,000; the assessment was therefore about 31 cents on every \$100; \$628.59 of the amount is already in the treasury and the time allowed for collection only expires on the 12th of December. Notice was given at the next annual meeting there would be a proposition to create a small emergency fund that the township supervisors might meet trivial losses without having to call on the policy holders for too very small amounts.

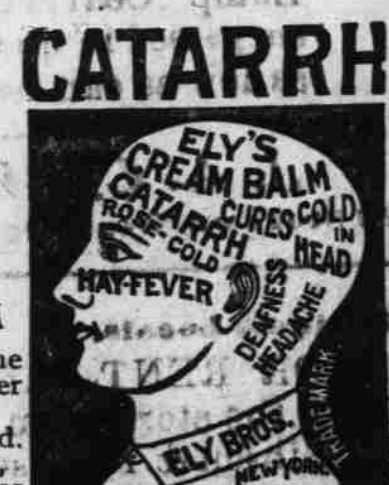
The question arose as to whether the insurance covered stock outside of the buildings insured. The real scheme of insurance does not contemplate this as it is insurance against loss of isolated buildings and their contents. Some understood that a horse insured in a barn is insured anywhere, others understand that only the stock as contents of a building is insured against loss by fire, storm and lightning.

It was readily seen that a uniform understanding is well enough to arrive at, but a decision either way is the smallest possible evil. Every man knows that if the insurance covers his horse outside his stable it covers all others thus insured, and if he has no insurance on his horse outside his barn he has no liability to pay the loss of others' horses under the same circumstances. Whatever decision is arrived at will be cheerfully acquiesced in, for it bears equally, in its advantages and disadvantages, upon all.

We have no hesitation in saying that this association is one of the best institutions we know of, and we were glad to see that it is in the very best of working order.

Free Pills.
Send your address to H E Bucklen & Co., Chicago, and get a free sample box of Dr. King's New Life Pills. A trial will convince you of their merits. These pills are easy in action and are particularly effective in the cure of Constipation and Sick Headache. For Malaria and Liver troubles they have been proved invaluable. They are guaranteed to be perfectly free from every deleterious substance and to be purely vegetable. They do not weaken by their action, but by giving tone to the stomach and bowels greatly invigorate the system. Regular size 25c per box. Sold by P B Fetzer, Druggist.

Ask Your DRUGGIST for a generous 10 Cent TRIAL SIZE. ELY'S CREAM BALM contains no cocaine, mercury nor any other injurious drug. It is quickly absorbed. Gives relief at once. It opens and cleanses the Nasal Passages. Allays Inflammation. Heals and protects the Membrane. Restores the Sense of Taste and Smell. Full Size 50c. Trial Size 10c. at druggist or by mail. ELY BROTHERS, 56 Warren Street, New York



TO THE PENITENTIARY

Two Years for the Killing of Henry Averitt—Manslaughter the Verdict.

By telephone from Salisbury we learn that Gilbert Hammond, who was tried in Salisbury last week for the killing of Henry Averitt some time ago, goes to the penitentiary for two years. Considerable excitement was aroused in Salisbury over this affair, and quite an amount of time was spent on the case.

The case was given to the jury Saturday evening at 4:10 p. m., and the jury rendered their verdict of manslaughter at 5 o'clock Sunday evening.

Boulware—McDowell Marriage.

Cards are out announcing the marriage of Miss Lois Neel McDowell, of Charlotte, to Mr. James Richmond Boulware, on Thursday, December 9th.

Miss McDowell has many friends in the city and is well known here, having quite often visited her sister, Mrs. S J Lowe.

Backen's Arnica Salve.

The Best Salve in the world for Cuts, Bruises, Sores, Ulcers, Salt Rheum, Fever Sores, Tetter, Chapped Hands, Chilblains, Corns and all Skin Eruptions, and positively cures Piles or no pay required. It is guaranteed to give satisfaction or money refunded. Price 25 cents per box. For sale at P B Fetzer's Drug Store.

To Teachers.

It has been suggested by some of the teachers that a Cabarrus county Teachers' Association be formed. The suggestion is a good one, and is in accordance with the recommendation of the State superintendent. A well attended and well conducted teachers' association should be organized in every county of the State.

To carry out the suggestion, the second Saturday the 11th of December at 11 a. m., in the court house, is appointed as the time for meeting.

All teachers in Cabarrus county are respectfully invited to be present then for the purpose of effecting an organization.

There is no better way of improving the public schools than by improving ourselves, and there is no better way of improving ourselves as teachers than coming together, for the purpose of discussing the wants of the schools, and our duties as teachers. To make others think well of the work of the teacher, the teacher must think well of it himself. To make others appreciate the value of the public schools, the teachers must make them valuable.

A well conducted Teachers' Association will do much towards adding to the efficiency of the public schools. It is hoped that every public school teacher in the county will receive the above invitation with favor and attend the meeting.

H T J LUDWIG,
Supervisor.
Nov. 27, 1897.

To give you an opportunity of testing the great merit of Ely's Cream Balm, the most reliable cure for catarrh and cold in the head, a generous 10 cent trial size can be had of your druggist or we mail it for 10 cents. Full size 50 cents.

ELY BROTHERS,
56 Warren St.,
New York City.

It is the medicine above all others for catarrh, and is worth its weight in gold. I can use Ely's Cream Balm with safety and it does all that is claimed for it.—B W Sperry, Hartford, Conn.

COLLECTION TAKEN.

Large Congregation—Visiting Folks Going and Coming.

Mr. T H Cook went up to Salisbury Saturday night and returned Sunday night, accompanied by Mrs. Cook and little Miss Carrie, who had been visiting Messrs. F M and M M Ward, brothers of Mrs. Cook. Messrs. J K Wilson and J M Bradley, of Baltimore, spent Sunday with Mr. H M Wilson, son of Mr. J K Wilson.

Mr. J T Tarlton was called to China Grove to see his mother, who is quite sick at the above place.

From the size of the congregation at the morning and evening services at the Forest Hill church Sunday, one would think that the congregation was well pleased with the new pastor which has been assigned them for another year.

A collection was taken for the Oxford Orphanage at the morning services Sunday, which amounted to \$16.40.

Rev. J H Bradley left for his home Saturday morning.

PERSONAL POINTERS.

—Mr. James F Hurley arrived in the city Sunday.

—Mr. Horace Freeman was in the city yesterday.

—Mr. Harry Freling is spending the afternoon in Charlotte.

—Dr. D D Johnston and little girl came home Saturday night.

—Mr. Holland Thompson returned from Chapel Hill, Sunday night.

—Mr. W J Swink came down from China Grove, Saturday night.

—Mr. Jule F Reitzel, of Greensboro, spent Sunday in the city with friends.

—Mr. J W Ould arrived in the city Saturday night to spend Sunday with his family.

—Rev. J E Rodgers is visiting at his father-in-law's, Mr. J M Burrage, on North Main street.

—Mr. J T M Rogers who is employed in the Patterson Co.'s store spent Sunday in the city.

—Mr. Will Gibson has returned to school at Chapel Hill, after spending a few days at home.

—Mr. and Mrs. W C Houston returned home from Monroe today, after spending three days there.

—Mr. J C Watson, of Charlotte, spent Sunday at the home of Dr. J E Smoot and returned home this morning.

—Rev. Father Joseph, who held services at his church in No. 5 township, returned to Charlotte this morning.

—Dr. and Mrs. Lilly, accompanied by Miss Lizzie Montgomery, returned this morning from a visit to Albemarle and Norwood.

—Miss Annie Misenheimer, who has been visiting at the home of Mr. G T Crowell, returned home this morning.

—Mrs. Gowan Dusenbury arrived last night, after a visit of a week or two in Oxford, Richmond and New York.

—Mr. J S C Carpenter, State agent for the Farmers' Mutual Fire Insurance Association, returned to Raleigh, Saturday night.

Florida

Oranges

—AND—

FRESH : CAKES

—AND—

CRACKERS

— AT —

Ervin & Smith's GROCERS



LADIES' HEALTH SHOES

with cork soles and heavy grade Dongola kid, with medium round toes, are just the thing to keep you from catching cold during the coming Winter. Of course "there are others," and we have them from A to Z in every shape, weight and style, but all of the best manufacture, and up-to-date in every particular.

We are constantly adding new goods daily, studying the wants of our customers, with the desire of pleasing them. We are not promising you the world, but defy any legitimate competition in quality or price. Come, buy yourself and children shoes and have them polished and oiled free of charge at the shoe store.

Respectfully,

Dry & Miller,

SHOE FURNISHERS.

BIG LOT OF RUGS.

Big Lot of Rugs.

Selling them cheap.

See them before you

buy. Carpets from

25 to 60 cents.

Damask and Chenille

Curtains, Table Covers,

Lace Curtains

from 50 cents to \$4 00

per pair.

See them.

Cannon & Fetzer

Company.

SPOT CASH TALKS

Bell, Harris & Co.

Have bought out the entire stock of Furniture and good will of Lowe, Dick & Company.

They Bought for Spot Cash

at a price and they

"Bought - It - To - Sell"

If you need anything in the

FURNITURE LINE

don't fail to give us a call.



P. S. : With a Free

Hearse and the best line of

UNDERTAKING GOODS

in the State, our Mr. Bell will answer all calls, night or day.

Bell, Harris & Company.