

The Times Covers Concord and Cabarrus Like the Dew.

OUR PURPOSE

Is to handle any business entrusted to us in such a fair and liberal manner as to make the customer's relation with this bank satisfactory and profitable.

RESOURCES, \$200,000.00

CITIZENS BANK & TRUST COMPANY

CONCORD, N. C.
A. JONES YORKER, President.
M. L. MARSH, Vice President.
CHAS. B. WAGONER, Cashier.
JOHN FOX, Assistant Cashier.

Farmers' Business.

We give particular attention to the business of farmers. A checking account with a bank is a convenience no farmer should be without. Our certificates of deposit bear 4 per cent. interest. Our convenient offices always at the disposal of our customers. We cordially invite the farmers to make this their Banking Home.

The Concord National Bank

Capital \$100,000
Surplus and Undivided Profits \$30,000

CABARRUS SAVINGS BANK

Capital, Surplus and Profits, \$135,000.00

RESOURCES, OVER HALF A MILLION DOLLARS.

Conservative—Successful—Strong.

A Bank for the people. All are welcome and assured of fair and courteous treatment. Four per cent. interest paid on time certificates of deposit. Safety Deposit Boxes for rent.

SOUTHERN AGRICULTURIST

NASHVILLE, TENNESSEE.

For 40 Years the Most Instructive and Entertaining Paper for Southern Farm Families.

50 Cents a Year. One Copy Free.

HEADQUARTERS FOR SOUTHERNERS IN NEW YORK CITY.

BROADWAY CENTRAL HOTEL

Broadway and Third Streets, New York City.

Only New York Hotel Making a Specialty of the American Plan.

RATES (American Plan, \$2.50 Up.
European Plan, \$1.00 Up.

Our Table is the Foundation of Our Enormous Business. Send for Comprehensive Map of New York, Free.

DAN. C. WEBB, Proprietor, of Charleston, S. C.

Electric Laundry!

Rear City Hall.

City office: Opposite St. Cloud Hotel.

Quick service, best quality of work. Collar, Cuff and Flat Work unexcelled.

W. S. BINGHAM - Manager

HOTEL EARLINGTON

55 W. 21st Street, near Broadway, New York.

This well known, absolutely fire-proof hotel, after being entirely renovated, redecorated and fitted up complete with new plumbing, was reopened November 2nd.

Rates from \$1.00 and up. With Bath, \$2.00 and up.

Special rates by the season or year for permanent guests.

A special feature will be the casual, bath and dining room and in the new cars for ladies and gentlemen. A la Carte and Table d'Hôte.

Under the management of GUERNEY E. WEBB, Formerly of the Ansonia.

Administrator's Notice.

Having qualified as the administrator of the estate of Ann Johnston, deceased, all persons owing said estate are hereby notified that they must make prompt payment of said debts to the undersigned, duty duly satisfied, on or before the 15th day of January, 1909. This notice will be placed in bar of their recovery.

L. GORDON JOHNSTON, Administrator. Montgomery & Crowell, Attorneys. Dec. 21, 1908.

MAXIMS OF WASHINGTON.

I shall never attempt to palliate my own follies by exposing the error of another.

Labor to keep alive in your breast that little spark of celestial fire called conscience.

It is a maxim with me not to ask what, under similar circumstances, I would not grant.

Be courteous to all, but intimate with few, and let those few be well tried before you give them your confidence.

Common danger brought the states into confederacy, and on their union our safety and importance depend.

Avoid gaming. This is a vice which is productive of every possible evil, equally injurious to the morals and health of its votaries.

Without virtue and without integrity, the finest talents and the most brilliant accomplishments can never gain the respect and conciliate the esteem of the truly valuable part of mankind.

In my estimation, more permanent and genuine happiness is to be found in the sequestered walks of conjugal life than in the giddy rounds of promiscuous pleasure or the more tumultuous and imposing scenes of successful ambition.

The army are the mere agents of the civil power. Out of camp they have no other authority than other citizens; and their offenses against the laws are to be examined, not by a military officer, but by a magistrate. They are not exempt from arrests and indictments for violations of the laws.

Manhunt Ends in Dogfight.

After a five-hour manhunt at Suffolk, Va., last week, Robert Johnson was overtaken and treed by Jumbo and Tiger, bloodhounds owned by the local police department. Johnson was given a four-hour start, and was at liberty to fool the dogs in any way so long as he stayed on the ground. When the dogs reached the tree and became angered at this inability to reach Johnson they got into a fierce fight, and when Sheriff Baker arrived they were clinched in what seemed a death struggle. The only way by which they could be separated was to rope one to a tree and the other to the Sheriff's buggy axle and start off the horse. Even then the mouth holds did not relax, but each tore away the flesh and muscles of its antagonist.

Bessie—Are you fascinated by your fiancé?
Tessie—Fascinated! You ought to see the cute way he kisses me under my chin.
Bessie—Yes, it is cute; I taught him that.

There were 12,667,231 bales of cotton ginned from the growth of 1908 to Jan. 16th last, against 10,339,551 a year ago, and 27,441 active ginneries against 27,366 a year ago, according to the census bureau report.

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IMPRISONED FOR DEBT.

The Man from Mars wandered in to the police court just as a case had been disposed of and the culprit was being led away to jail.

"What is he charged with?" asked the Man from Mars.

"He is charged with being drunk and disorderly," replied the policeman.

"What's this fellow charged with?" asked the Man from Mars, as they led another luckless one to the bar of justice.

"Same thing," responded the policeman.

The Man from Mars watched the progress of the case intently. It was soon disposed of, the man being fined ten dollars, which he paid and left the court-room, free to go where he wished.

"Didn't you say both those men were charged with the same offense?" asked the Man from Mars.

"Why, certainly."

"Then why did they send one to jail and let the other go free?"

"One of them had the money to pay his fine and the other didn't."

"But I was told the other day by one of your best citizens that you did not have imprisonment for debt in this country."

"Say, what kind of a Rube are you?" snorted the policeman.

"It seems to me," continued the Man from Mars, ignoring the other's impertinence, "that the first man was not sent to jail for being drunk and disorderly but for not having ten dollars."

"Beat it!" commanded the policeman, "or I'll lock you up for not respecting an officer."

"Kissing the Book" to End In England.

What will probably prove its death blow was dealt last week to the practice known as "Kissing the Book," commonly used in English law courts. During recent years many objections have been raised to the system. The small Bible which every witness was asked to kiss was often decidedly dirty, and various suggestions have been made whereby the practice could be dispensed with.

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THE RED BIRD.

Department of Agriculture Issues Bulletin Telling of Its Value to the Farmer.

EDITOR OF TIMES:—The vivacious and sweet songed red bird has been esteemed throughout the South more for its attractive plumage and as a cage bird than for the aid which it renders farmers in destroying injurious insects. Indeed, it has been blamed for the destruction of grain crops and the eating of beneficial insects. In a bulletin issued, however, the Department of Agriculture declares that from an economic standpoint the bird deserves complete protection, examination of a large number of the bird's stomachs having developed the fact that they have a keen appetite for destructive insect pests. In securing food, one cardinal injures crops, where fifteen benefit, it is stated.

"The bird is easily attracted by food in winter," says the report, "and by the provision of suitable nesting sites in summer. Being thus responsive to human care, and being so valuable economically, the red-bird's presence on the farm, and even in the city garden, should be encouraged in every possible way. With proper protection and encouragement it will become more and more numerous and render husbandry a correspondingly increased amount of useful service.

The most destructive insect pests eaten by the redbird include the Rocky Mountain locust, potato beetle, cotton boll weevil, codling moth, rose beetle, and caterpillar.

If the cardinal has not been added to the catalogue of North Carolina farmer's protected friends—and made immune to the shooter's gun—it is crimson plumes should be at once placed on the list of protected birds, and brought under the sheltering statutes of the law. The legislature now convened should sit up and take notice.

Appearances May Mislead.

The public should not jump to conclusions with regard to the condition of affairs found to exist in the office of the Insurance Commissioner but wait for disclosure of the facts. There is no evidence of wrong-doing and The Observer for one has no idea that there has been any. The worst that thus far appears is a hopeless tangle, due to inefficient book-keeping or practically none at all. This is not to be wholly wondered at in view of the fact, for long well known, that no department of the State government is so short of office help as this one has been for years. Not nearly so strange is the state of affairs in the insurance department as is the fact that ever since the occupancy of the Executive Mansion there has been paid out regularly to the incumbent Governor, whoever he might have been, \$30 a month for house rent when the State was already providing him a house. This law was made for the benefit of Governor Jarvis, who had no house and lived at a hotel; perhaps for the benefit of his predecessor, Governor Vance, who did likewise, and was not repealed when the occasion for its enactment passed, doubtless for the reason that nobody thought about it. Throughout all these years a wrong has undoubtedly been done, but here again no wrong has been done consciously.

This Is Not the Time.

The period of restricting a State is after the census taker every ten years. The new census will be taken in 1910 and it will be the duty of the next Legislature to take up the matter of judicial, congressional and senatorial districts at that time. Tampering with the districts between these periods has not been approved. It will be better to add no new districts, make no changes in present districts, and leave that matter for the Legislature of 1911, which is the proper body to deal with it. The people can then discuss whether to stop interchange of Eastern and Western judges and whether they need more judges.

This is a good time to do nothing except carry out the pledges.

The Pure Food Law.

Secretary Wilson says: "One of the objects of the law is to inform the consumer of the presence of certain harmful drugs in medicines." The law requires that the amount of chloroform, opium, morphine, and other habit forming drugs be stated on the label of each bottle. The manufacturers of Chamberlain's Cough Remedy have always claimed that their remedy did not contain any of these drugs, and the truth of this claim is now fully proven, as no mention of them is made on the label. This remedy is not only one of the safest, but one of the best in use for coughs and colds. Its value has been proven beyond question during the many years it has been in general use. For sale by all Druggists.

Itch cured in 30 minutes by Woolford's Sanitary Lotion. Never fails. Sold by M. L. Marsh, druggist.

A POOR CAUSE, INDEED.

We cannot understand with what face the managers of the trunk line railroads operating in this State go before the Governor asking for a reopening of the passenger rate question. In the first place, when the existing rate was adopted as a compromise measure, it was with the agreement that it was to stand until given a year's trial, when, if found to be inequitable, the subject might come up for discussion again. It became effective July 1st last, and has not therefore been yet operated as much as eight months. In the second place, the railroads, after the compromise rate was fixed, sprang the new and offensive mileage book regulation, which the Legislature and the public did not then contemplate, and which has grown more unpopular every day since its adoption. But more important than either of these considerations, the railroads, seeing the writhings of the people of North Carolina under the abominably discriminatory freight rates and not denying their injustice, stolidly decline to do what is plainly right in the matter and give no promise that they ever will.

It is with a poor front, therefore, that they come forward complaining of an alleged but not demonstrated wrong, while not proposing, for their part, to correct a far greater and a palpable wrong or to do anything in correction of the perpetuation of which no adequate reason has ever been assigned and which is an increasing irritant to all those who buy their mileage books.

It is as the Observer has so often said, that the railroads seem to seek means to alienate those who want to be their friends.

Canal May Cost a Half Billion.

Senator Hopkins, of Illinois, to-day introduced in the Senate a bill increasing to \$500,000,000 the amount of bonds that may be issued by the government to raise money for the construction of the Panama canal.

This bill provides that the bonds shall be redeemable after 10 years, in the discretion of the President, and payable within 30 years from date of issue. As in the case of bonds which may be issued under the present authority of law, they will draw 2 per cent.

Senator Hopkins is a member of the Senate committee on interoceanic canals and is supposed to have inside information in regard to the Panama situation. For some time everyone has known that the canal is a much greater undertaking than was supposed when construction was begun. The original authorization was for only \$125,000,000, and some engineers expressed the opinion that a lock canal could be constructed for that amount.

CATARRH MUST GO.

And Hawking, Spitting, Snuffles Must Go, Too.

Hyomel (pronounced High-o-mel) will give the sufferer from catarrh joyful relief in five minutes.

It is such a remarkable cure, and so positive in its action, that Gibson Drug Store goes so far as to guarantee it to cure catarrh or money back.

A complete outline, which consists of a hard rubber packet incisor, a bottle of Hyomel, and a unique air pipe for filling the inhaler, only costs one dollar, and if an extra bottle is afterwards needed, the price is only 50 cents.

Hyomel is a healing, antiseptic balsam, taken from the mighty eucalyptus trees in the health-giving forests of Australia, where diseases of the respiratory tract are unknown.

All the sufferer has to do is to inhale the antiseptic air of Hyomel over the inflamed parts, where the germs are on treacherous three or four times a day.

It cures coughs, colds, asthma, hay fever and snore without stomach dosing.

Judges Shirk.

It is perfectly well known that judges notoriously shirk their work. They often take the slightest excuse for opening courts later than the day set, and it is more often a pell mell rush to get through so that they can get away to "attend to a little private business." If all the judges would do their duty as some of them do and try the cases that they put off either for their own convenience or on the frivolous requests of lawyers, there would be little congestion of dockets. Add to this the creation of a few local courts, to try minor cases, and there will be no need for more districts.

Don't Take the Risk.

When you have a bad cough or cold do not let it drag along until it becomes chronic bronchitis, or develops into an attack of pneumonia, but give it the attention it deserves and get rid of it. Take Chamberlain's Cough Remedy and you are sure of prompt relief. From a small beginning the sale and use of this preparation has extended to all parts of the United States and to many foreign countries. Its many remarkable cures of coughs and colds have won for it this wide reputation and extensive use. For sale by all Druggists.