IN ADVANCE

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 YORKE,

CHAS. B. WAGONER, President.

M. L. MARSH,

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

Our certificates of deposit bear 4 per cent. interest.
Our commodious 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

We extend a cordial invitation to Farmers to call and get

FARMER'S ALMANAC for 1909

containing list of county officers for North Carolina and other interesting and useful information. Gotten out especially for our farmer friends. We have handed out a number, but have a few hundred still on hand. Call and get one.

CABARRUS SAVINGS BANK

Surplus and Profits \$40,000.00 Assets over half a million dollars. H. I. WOODHOUSE, Pres. C. W. SWINK, Cashier.

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.

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.

FERTILIZERS

We have ln our warehouses at

CONCORD AND KANNAPOLIS

a large stock of Fertilizers, consisting of

All Grades of Ammoniated Goods, Acid Phosphate, Germsn Kainit, Cotton Seed Meal; also Nitrate of Soda and Muriate of Potash.

See us before buying, and we will save you money.

WHITE-MORRISON-FLOWE CO.,

Agents for Simpkins' Prolific Cotton Seed.

If You Want to BUY

If You Want to SELL IIII

JNO. K. PATTERSON & CO.

WHAT SORT OF A TITLE SHOULD A DR. CRUM STEPS DOWN AND GUT. MARRIED MAN BEAR?

most unnecessary waste of time and wind. Since the 'new woman' made her appearance, the married man's one of great notoriety. President nothing of the odor of fried onions on his apron, and the very apparent, though accumulated interest displayed in children wherever he may meet them. He has the trade mark to offend Mr. Roosevelt and have been bitterly resented by the color can readily discern the lines of care which come of wrestling with the come of wrestling with the disliked personally, is as collector except to the control of the control of the case is and has been for many years one of great notoriety. President Roosevelt has been determined to one of great notoriety. President Roosevelt has been determined to one of great notoriety. President Roosevelt has been determined to one of great notoriety. President Roosevelt has been determined to one of great notoriety. President Roosevelt has been determined to one of great notoriety. President Roosevelt has been determined to one of great notoriety. President Roosevelt has been determined to one of great notoriety. President Roosevelt has been determined to one of great notoriety. President Roosevelt has been determined to one of great notoriety. President Roosevelt has been determined to one of great notoriety. President Roosevelt has been determined to one of great notoriety. President Roosevelt has been determined to hold on to his appointee. If the appointment had hung over and three for Douglass.

President Roosevelt has been determined to hore of the same material of an ounce weight, and another of the same material of an ounce weight, falling from any height will reach from forty to sixty bushels of corn on treak. At a depth of an ounce weight, and another of the same material of an ounce weight, and another of the same material of an ounce weight, and another of the same material of an ounce weight, and another of the same material of an ounce weight, and another of the same material of an ounce weight, and another of the same material of an ounce we

noses and ruffles on their pants? By all means, if there be one designing married man who has, by dint of on act the most distasteful he could on the or on their pants? On the United States for four years, beginning March 4, 1861.

On the 5th of October, Governor married man who has, by dint of constant use of cold creams and rouges, staved off the wrinkles and the generally depressed appearance, in the state of the district of the generally depressed appearance, in the state of the district of the state of the district of the state of the district of the state then protect the dear girls from this monster, even if it is necessary to pass a law requiring all married men to go on all-fours when they venture beyond the confines of the kitchen?"

How Pat Got the Ditch Dug. Pat was digging a ditch. On the first day of the job he dug and dug, but made small progress. He went back next morning only to find that dred watermillions." what he had done the day before was entirely wiped out by a cave-in. Half burying his pick and shovel in the earth, leaving only the ends sticking out, he carefully threw his coat and dinner pail over the edge of the cave-in and then hid. In a short while people came along, took in the situation at a glance, jumped at the conclusion that the laborer had been caught in the fall of the bank and went to work hastily, trying to un-cover his body. Half an hour later three sweating and puzzled men stood by the nearly completed ditch and wondered where the buried man was. Then Pat came out from his retirement and said: "Thank ye, rentlemen. I knowed you'd bite on

Charlotte Observer.

"Yet there are women who need visitor and has many friends there- United States, in joint session, made protection; to this proposition all will agree. Since this is a potent fact, why not pass a law to force feetly acquainted with the state of majority of the votes of presidential married men to wear rings in their feeling there touching Crum as col- electors, was duly elected president feet per second—about thirteen things that promise value in the fut-

Limit of Laziness.

Two darkies lay sprawled on the levee on a hot day, says Judge, George Washir ton drew a long sigh dred watermillions."

Dixie's eyes lighted. "Hum! Dat was entirely wiped out by a cave-in.
Then a brilliant idea occurred to Pat.
Half burying his rick and about had a hun'ed watermillions, would yo' gib me fifty?"
"No, Ah wouldn't."

"Would't yo' gib me twenty-five?" "No. Ah wouldn't gib yo' no wenty-five.

Dixie gazed with reproachful eyes at his close-fisted friend. "Seems to me you's powahful stingy, George Washington," he said; and then con-tinued in a heartbroken voice, Wouldn't yo' gib me one?'

"No. Ah wouldn't gib yo' one. Look-a-hyar, nigger! Are yo' so good-fer-nothin' lazy rat yo' can't vish fo' yo' own watermillions?

"Go in for all you're worth," bad advice to give a young man who When debts increase the devil is playing with the stock market.

POYAL BAKING POWDER

Makes delicious hot biscuit, griddle cakes, rolls and muffins.

The only Baking Powder Made from Royal Grape Cream of Tartar

No Land So Rich That Fertilizer Cannot Make It Better

You use fertilizers for the profit you get out of them-and the better the land the more profitably a good fertilizer can be used on it, Do not imagine because land will produce a fair crop without

Virginia-Carolina **Fertilizers**

that these fertilizers cannot be profitably used on it, or that they were made only for land too poor to produce without them. If poor land will show a normal increase when fertilizer is used, good land will show at least double the increase. Use Virginia-Carolina Fertilizers to increase the quality, as well as the quantity of the crop—and you will increase the profits from your land

"I have been using your fertilizers for a number of years" says
Mr. William Fraiser, of Glasburg, La., "and find that it not only pays
to fertilize, but to do plenty of it, and use the best fertilizers to be
had, such as your brands. I have used a number of them and found
them to be as recommended and to give better results than any other fertilizers that I have ever used."

Every planter and farmer should have a copy of the new 1909 Virginia-Carolina Farmers' Year-Book. Get a free copy from your fertilizer dealer, or write our nearest sales office.

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Sales Offices Richmond, Va. Norfolk, Va. Columbia, S. C. Atlanta, Ga. Savannah, Ga. Memphis, Tenn.



Sales Offices Durham, N. C. Charleston, S. C. Baltimore, Md. Columbus, Ga.

HOW THE SOUTH SECEDED.

Uncle Remus's Magazine.

which come of wrestling with the servant problem and confinement in the nursery.

Ordin, while well-behaved and not method several states on the states of the several states on the states of the several states on the states of the several states on the states on the states of the several states of the sever

leagues, the several governors of the at the distance of two hundred miles. cotton states, whom the bearer, General S. R. Gist, visited in turn during that month of October. concert of action might be obtained It was the desire of South Carolina that some other state should take

Answers were received from Governor Ellis, of North Carolina; Governor Moore, of Alabama: Governor Pettus, of Mississippi; Governor Moore, of Louisana; Governor Brown, of Georgia, and Governor Perry, of Florida. Nearly all expressed, without equivocation, the opinion that their state would join South Carolina in any move "looking to the vindication and maintainance of the rights, interests, honor

and safety of the South." Consequently upon the election of Lincoln and Hamlin, South Carolina, in convention assembled, on the 20th day of December, passed the ordi-nence of secession. Mississippi was the next to follow; she seceded January 9, 1861, and Alabama and Florida on the 11th of the same month. Georgia followed in fourteen days thereafter. Up to the last hour there were serious doubts as to what would be the final step taken by Georgia, as a very respectable min-ority—led by such good men as Hill, Stephens, Johnson and others-kept her fate in balance to the very last

Exterminating Rats in Japan.

Realizing that the bubonic plague is a disease of rats, carried by them into the homes of man with frightfully fatal results, the Japanese gov-ernment is waging an extraordinary war against them with wonderful

Not only has a price been set on the head of every rat, but every person who brings in a rat receives a numbered ticket which might entitle the holder to a large prize in a special lottery, and rat poison is being supplied free to all who apply. During the periods of house-cleaning, superintended by the sanitary authorities, more than usual precautions are taken to see that not a rat escapes. When a house, shop or warehouse is found to be thickly populated by the rodents, the place is disinfected, a rat-proof zinc fence being placed around it to cut off their escape. These fences are embedded in the ground so that the rats cannot dig their way beneath

In Tokio the government laboratories are kept busy dissecting the troubled in twelve years." Mrs. Soper Scientist in this room? dead bodies of the rats, so as to ascertain just how many are infected with the plague and in what localities the most so affected are. The bodies are labeled when brought in.

Rats Waste Millions.

says:
"A deputation from the British Incorporated Society for the Destruction of Rats, headed by Sir James Crichton Browne and the Duke of Bedford, is urging the British board of agriculture to appoint a commission to inquire into the submoderate computation, to nearly tion and a quick cure is ceriain. For self."

\$75,000,000 annually in Great Britain. sale by All Druggists. This figure was arrived at by allowing only one rat to every acre of If you'd be dubbed a handsome girl, land, assuming that each rat does damage to the extent of one-half a cent per day. There are 40,000,000 Take Hollister's Rocky Mountain Tea acres of land in Great Britain."

If you do database a mandsome gri, way-back farmer, as he watched an up to-date peighbor sawing wood with a patent saw, run by a gasoline engine, "how men will scheme to get out of honest work."

Jno. K. Patterson.

Remember we give a year's subscription engine, "how men will scheme to get out of honest work."

PHILOSOPHICAL FACTS.

that lasts only the twenty-four can put them through horses, mules, thousandth part of a second. Deaf cows, bogs and pigs, and thus derive persons have sometimes conversed still greater value from them. The together through rods of wood held real farmer makes every move on between their teeth, or held to their the theory that he is in the business throat or breast.

miles in a minute. So that if we ure. The possibilities open to the hear a clap of thunder half a minute farmers—any farmer—are limited

Skinning Live Snakes.

between the Southern states, that concert of action might be obtained ization for fads has meant to the piece?" original owners of the material from A ministerial-looking man got up Quick service, best quality the March Popular Mechanics.

It is difficult to skin a dead snake, and the skin is often spoiled in the course of the operation, while, on dollar gold piece when I got on, but the other hand, it is a simple matter owing to the crush I couldn't find it." to skin a live snake, and the skin thus gained is worth much more. Dead snakes bring from 2 to 5 cents, according to their size, and live ones from 25 cents to \$1.

One of the largest snake skin companions has factories in Sumatra. they frequently develop into pregmonts When a snake is received from a Foley's Honey and Tar not only stops hunter it is seized adroitly by an op- the cough but heals and strengthens the erator, one hand squeezing the neck lungs so that no serious results need be and the other holding the tail. It is feared. The genuine Foley's Honey and then attached by the neck to the Tar contains no harmful drugs and is trunk of a palm tree, an assistant holding it by the tail. With the point of a knife the operator cuts the skin just below the head and pulling with all his strength peels it from the writhing reptile in the same way that a more reports of a stump. that a woman peels a pair of gloves from her hand. While this is taking place the assistant holds the body as rigid as possible. A series of illustrations vividly portray the process.

English Pot and Kettle.

One day a learned professor was accosted by a very dirty bootblack with, "Shine your shoes, sir?"

The professor was impressed by filthiness of the boy's face.
"I don't want a shine, my lad," said he "but if you'll go and wash your face I'll give you a sixpence."
"A'right, sir," was the lad's reply as he went over to a neighboring fountain and made his ablutions. Returning, he held out his hand for

the money. "Well, my lad," said the profes-

"I dinna want it, auld chap," re-"Ye keep it and get yer hair cut." Druggists.

Near Death In Big Pond.

It was a thrilling experience to Mrs. lives in Big Pond, Pa. It works won- A woman at the other side of the ders in coughs and colds, sore lungs, hemorrhages, la grippe, asthma, croup, whooping cough and all bronchial afwhooping cough and all bronchial af-fections. 50c and \$1 00. Trial bottle the little man, "would you mind zulred. Previous experience not essenfree. Guaranteed by All Druggists.

An Irishman stood watching an The world-wide crusade against elephant drinking water one day, rats has attracted great attention of Suddenly the animal put his trunklate. Popular Mechanics for March ful of water all over the Irishman. After looking at the elephant for a moment Pat remarked:

"Sure, an' if I knew which end

Whether resulting from a sprain or ject of the destruction caused to from rheumatic pains, there is nothing I kissed your wife, not knowing it so good for a lame shoulder as Chamber was she."

pointed out the enormous damage lain's Liniment. Apply it freely and "Don't mention it, old "fellow. I done by rats, which amounts, on a rub the parts vigorously at each applica once made the same mistake my-

The greatest height at which He Makes Every Move on the Theory

What sort of a title should a married man bear?

This is a question that is being agritated in Charleston dispatch makes an nouncement of the interesting fact that Dr. William D. Crum, colored has resigned as collector of that the complaint that they are being imposed upon as it is impossible from a plain introduction of "mister" to tell whether they are being imposed upon as it is impossible from a plain introduction of "mister" to tell whether they are married woman who is "Miss," a married woman "Mrs." If the thing works one way, why not is "fire senator sees the wisdom of the idea, An unmarried woman "Mrs." If the thing works one way, why not is "fire singnation, would have gone over the control of the idea, An unmarried woman man at one is a respectation of the idea, An unmarried woman man of the idea of the idea, and the proposed legislation and the proposed legislation and the way of the proposed legislation and wind the proposed legislation and wind work and which is "like and the proposed legislation and the proposed legislation and wind work and which were the proposed legislation and wind work and which the proposed legislation and wind. Since we have woman mand at one in the proposed legislation and wind work and which the proposed legislation and wind whether they are approached by a large way of the proposed legislation and wind t for life, and along with products Sound travels at the rate of one that are directly exchangable for thousand one hundred and forty-two money values, he looks out for

In a New York street car recently a young man attracted the attention of the other passengers by suddenly Governor Gist wrote that, in view of the almost certain election of Lincoln, it became important to have a books, card cases, and numerous the floor. For a moment he exfull and free interchange of opinion other articles of snake skin, realize amined his find. Then he asked

> car and started toward the young man with outstretched hand. "Yes," he said, "I dropped a five "Very well," said the young man, gleefully, "Here's a nickel toward Ang. 4.

Simple Remedy for La Grippe. La grippe coughs are dangerous a

speech delivered in Mississippi some colds, sore throat and pains in the time ago by John Sharp Williams, lungs. Absolute proof from highthe Democratic leader of the House of Representatives, he was interrupted by a yell from a man in the au-

"I have been robbed by pickpock-

"I did not know there were any Republicans present," promptly sug- quick relief. These statements are gested Mr. Williams, in order to get verified by thousands of letters by

"Oh, there ain't, there ain't!" only one!"

It Saved His Leg. J. A. Swenson, Watertown, Wis. "Ten as directed without results. Sold years of eczema, that 15 doctors could by all druggists, from \$1 to 250. not cure, had at last laid me up. Then sor, "you have carned your sixpence. Bucklen's Arnica Salve cured it sound and well." Infallible for skin eruptions, eczema, salt rheum, boils, fever sores, turned the boy with a lordly air. burns, scalds, cuts and piles. 25c at All

He Believed in Colds.

While waiting for the speaker at a Ida Soper to face death. "For years a public meeting a pale little man in severe lung trouble gave me intense the audience seemed very nervous. suffering," she writes, "and several He glanced over his shoulder from times nearly caused my death. All time to time and squirmed and remedies failed and doctors said I was shifted about in his seat. At last, incurable. Then Dr King's New Dis unable to stand it any longer, he covery brought quick relief and a cure arose and demanded, in a high, penso permanent that I have not been etrating voice, "Is there a Christian

> hall got up and said, "I am a Christian Scientist." "Well, then, madam," requested

changing seats with me? I'm sit-ting in a draft."

English Spavin Liniment.

noves Hard, Soft or Calloused Lump and Blemishes from horses; also Blood Spavins, Curbs, Splints, Sweeney, Ring Bone, Stiffes, Sprains, Swollen Throats "Sure, an' if I knew which end Coughs, etc. Save \$50 by use of one was yer tail, begad, I'd shlap yer bottle. A wonderful Blemish cure. Sold by M. L. Marsh, druggist.

"Say, old man, I have a confession to make. Last night, in the dark,

"Don't mention it, old "fellow. I

"Isn't it strange," remarked a way-back farmer, as he watched an up to-date neighbor sawing wood

For rent-7-room cottage, bath, near business part of town; \$12.50 per month.

Jno. K. Patterson.

For use several ingredients of which De.

Prescription is composed of the very best native medicinal roots known to medical clence for the cure of woman's peculiar aliments, contains no alcohol and no harmful or habit-forming drugs.

Do not expect too much from "Pavortta Prescription;" it will not perform miracles; it will not disolve or cure tumors. No medicine will, It will do as much to establish vigorous health in most week-nesses and aliments peculiarly incident to nesses and allments peculiarly incident to women as any medicine can. It must be given a fair chance by perseverance in its

You can't afford to account a torest mon-trum as a substitute for this remeds of Sick women are invited to consult Dr. Pierce, by letter, free. All correspond-ence is guarded as sacredly secret and womanly confidences are protected by professional privacy. Address Dr. IL V. Dr. Pierce's Pleasant "flets the best laxative and regulator of the bowels. They invigorate stemach, ifver and bowels. One a laxative two or three a cathartic. Easy to take as cardy,

Electric Laundry!

Rear City Hall.

City office: Opposite St. Cloud Hotel.

of work. Collar, Cuff and Flat Work unexcelled.

Repeats and That Settles It.

Gowan's Pneumonia Preparaion repeats because it is a remedy of merit and will do all claimed for it. Being external it cannot form the drug habit. Containing its curative agents in a vehicle of animal fats, it penetrates quickly, scatters inflammation and congestion and reduces fever. It gives instant relief in croup, coughs, est authority that it will prevent and cure pneumonia in worst stages. For burns it relieves the pain and heals at once: For rheumatism, sprains, bruises, sores, muscular sores and stiffness, it gives sers. A trial bottle will convince. Once a customer, always a custom roared the unhappy man. "I'm the er. You cannot afford to risk imitations in the face of croup or pneumonia. Gowan's is in a class by itself. There are no just as "All thought I'd lose my leg," writes goods. Your money back if used

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1909.

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Onion Sets, white and yellow.