VOL. XXVI.

W. F. MARSHALL, Editor and Proprietor.

THE

Citizens National Bank

OF GASTONIA

Capital

\$50,000.00

OFFICERS:

R. P. RANKIN. C. N. EVANS, A. G. MYERS, DIRECTORS:

R. P. Ronkin, C. N. Evens Edgar Lave, J. A. Glean R. R. Haynes, Robert A. Love.

We wish to express our grateful appreciation to our friends who have given us their business since we opened.

We extend a cordial invitation to the public to do business with us, and promise liberal treatment. Will make loans at the legal rate of interest, and pay interest on time deposits.

We want your business and will extend every courtesy and accommodation consistent with sound banking.

Call to see us or write us.

A. G. MYERS, Cashier

CHARTER

CITIZENS NATIONAL BANK OF GASTONIA, N. C.

No. 7536. TREASURY DEPARTMENT.

Office of Comptroller of the Currency. WASHINGTON, D. C., DECEMBER 30, 1904.

Whereas, by satisfactory evidence presented to the undersigned, it has been made to appear that The Citizens National Bank of Gastonia, located in the town of Gastonia, in the county of Gaston and State of North Carolina, has complied with all the provisions of the Statutes of the United States, required to be complied with before an association shall be authorized to commence the business of Banking;

Now therefore I, Thomas P. Kane, Deputy and Acting Comptroller of the Currency, do hereby certify that the Citizens National Bank of Gastonia, located in the town of Gastonia, in the county of Gaston and State of North Carolina, is authorized to commence the business of Banking as provided in Section fifty-one hundred and sixty-nine of the Revised Statutes of the United States. In testimony whereof witness my hand and Seal of office this

SHAL OF THE COMPTROLLER OF THE CUARBNCY TREASURY DEFARTMENT

Thirtieth day of December, 1904. T. P. KANB Deputy and Acting Comptroller of the Currency.

RUSSIA'S TERMS OF PEACE.

Not Only Discussed but Practically Agreed on, that is, by the Russian Government. Charleston Mours and Courier,

London, February 21.—A dispatch to Reuter's Telegram Company from St. Petersburg confirming the Associated Press advices of February 17 and February 18 from St. Petersburg, to the effect that peace, was under consideration, adds:

"The question of peace has not only been formally discussed but the conditions on which Russia is prepared to make peace have practically been agreed upon. These are as follows:

Rupire.
"The difficulty lies in settling question of indemnity, upon which it is known that Japan insists, but it is said that this

difficulty is not insuperable.

"The most trustworthy opinion at St. Petersburg is that in view of the internal situation and the enormous difficulty of carrying on the war, peace on the terms outlined will be concluded within a comparatively short time if the indemnity question can be arranged, but it is quite possible that Russia will risk another battle before a decision is reached."

Fish Killed by the Storm, Kenneber (Me.) Journal.

agreed upon. These are as follows:

"Kores to be placed under Japanese suscrainty.

"Port Arthur and the Lisotung pecinsula to be ceded to Japan.

"Vladivostok to be declared a neutral port with an open door.

"The Rastera Chinese Railroad to be placed under neutral international administration.

"Manchuris, as far north as Harbin, to be restored as an integral part of the Chinese forced on another. A FAMOUS FINANCIER.

The Weak Delense of the Man Who Manacled the Confederacy's Cantured Chieftein. Only the Curt Note of a Sentleman. ond News Leader.

MILES AND DAVIS.

This controversy between General Nelson A. Miles and the members of the family of President Davis, of the Confederate States of America, is a very remarkable chapter of history. Certainly nobody would have dreamed forty years ago that the ranking general of the United States army would find it neces-sary to make painfully laborious explanations of his treatment of the man who was then a prison-er in his hands, captive chief of an obliterated country and the object of the execrations of twenty millions of victorious and an-

gry people.

Time is the old justice who tries all offenders and puts things right. These passing years have brought thought, knowledge and comprehension and have given the people of all sections of this country the opportunity to weigh things justly and to judge men and events by the realities. The result is that whatever may be thought of , Jefferson' Davis as a statesman and commander-in-chief, the belief in the purity of his personal character and the honesty of his purposes has be-come universal Equally universal is the condemnation of the unnecessary and barbarous cruelty to which he was subjected. Therefore, General Miles after all this time, recognizes the necessity of trying to defend himself and to justify his acts as a young, popular and rising of-ficer toward his once discredited and helpless prisoner. The defense is pitifully weak. It rests upon as curt and noncommital a note as a gentlewoman ever wrote. Mrs. Davis apparently had received from General Miles on the day she wrote, May, 23 1865, some concession or kind-ness which she promptly acknowledged, taking the occasion to add a special and urgent plea to him to be kind to her imprisoned husband. Nothing in that note indicates that General Miles had been kind, merciful or len-ient to Mr. Davis. The implica-tion is all to the contrary. If the general course of treatment toward Mr. Davis had been kindly, respectful, or even decent, it is fair to assume that Mrs. Davis would have used the oppor-tunity to say so. To the contra-ry, she confines berself strictly to the conversation of that morning. When a woman thinks it necessary to make special ac-knowledgment or a courteous and kind answer on one occasion she gives abundant reason to believe that she has been sadly ac-

General Miles may explain the facts. . We do not believe in reopening old sores or keeping alive the bitterness and the resentments of a most lamentable strife, which was worth how-ever, all it cost us because of the illustrations it gave of the qualities of American manhood on both sides. Nevertheless, it is true that General Miles, under the orders of his superiors, was left free to shape his own course toward Mr. Davis and that he chose to adopt a policy of upnecessary cruelty and humiliation. He cannot escape the consequences of his own act. consequences of his own act. The sentiment of the whole country, clarified by lapse of time and sober thought, revolts sgainst that act. General Miles, catering weakly to the frenzy of time, did a thing unworthy of a gentleman and a soldier and went out of his way to insult, humiliate and torture an elderly and helpless prisioner whose humiliate and torture an elderly and helpless prisioner whose character, position and misfortunes alike appealed for respectul consideration. The defeated people of the South, who were unnecessarily insulted through their former president never will forgive this, and there is every reason to believe that the people of the North respect that feeling and share it. General Miles will carry the burden of Jefferson Davis's fetters as long as he lives and his name and fame will suffer from them. It is a strong illustration of poetic fame will suffer from them. It is a strong illustration of poetic justice that long after the man who suffered and was fettered is dead and in his quiet grave, the living, strong and prosperous man responsible for his sufferings is condemned to carry the shame of the manaeles he forced on another.

customed to other treatment.

Concord is to have a new \$100,000 yers mill. It will be erected on Mr. R. A. Brown's property on the Charlotte road, and will be driven by electricity. Mr. Brown, Mr. Chas. W. Johnson, and others are interested.

Jay Cooke, the Noted Financier. Dead-Head of a Famous Benking House.

Jay Cooke, whose fame as financier is world-wide, died to night at the home of his son-inlaw, Charles D. Barney, at Ogontz, a surburb of this city. Mr. Cooke was 83 years of age. He had been complaining of the result of general debility, the result of old age, for several years. Jay Cooke took rank as one of the greatest financiers this coun-try has produced. For the time in which he flourished his dealings were immense, and his rise and fall and rise again read like

a romance. Born in Ohio at Sandusky in 1821, he grew up in a country that was still infested by Indians, and old Cheif Ogontz was one of his childhood friends, One of Mr. Cooke's homes now bears the name of the Indian chief, In the name of the Indian chief. In 1838, as a boy of 17, he went to Philadelphia and became a clerk in the banking house of E. W. Clark & Co., being made a partuer ot the age of 21. He had studied finance closely, and even at that early age he wrote what was then considered the best financial article that had ever appeared in a Philadelphia news-

He grew in wealth and influ-ence, and when the war broke out had made a considerable fortune. In 1861 he withdrew from the Clark firm and organized another banking bouse, with him-self at its head. This was the firm of Jay Cooke & Co. that speedily became the most nota-ble banking house of its day, and had a great deal to do with the constant stream of men, provisions and munitions of war that the Union government was able

to pour into the South.
The Cooke firm degotiated nearly all the war loans and be-came immensely wealthy. Theu came the crisis of 1873, that red sulted in the greatest panic this country has ever seen. The market was tottering, when suddenly the failure of the great banking firm of J. Cooke & Co. was announced. The greatest figure of the time in American finance had failen, and the shock was felt not only in New York and all the American cities, but also shock the explanation. also shook the exchanges of London, Paris and Berlin. The crash carried with it hundreds of small firms and caused the most stringent times financially that the country has ever known.

The firm had 3,200 creditors, and the man who had raised \$2,-000,000 for his government had not a dollar of his own.

Cooke lost \$5,000,000 in one day. He started life anew as a broker, and in a short time began to make more money and and explain. He cannot soften be had fried. Through men perons days he got into a deal with Jay Gould, Sidney Dillon and others, built a railroad to the Horn Silver mines, in Utab, and acquired a fifth interest in that property. In time the in-debtedness of the old firm of Jay Cooke & Co. was paid off to the last dollar, and Mr. Cooke again ZETTE.

became a wealthy man.

His influence on the finances of the country has been notable. To him is largely due the adoption of our present national banking system, and he was one of the first to grasp the idea of the stupendous development of the United States and to plan enterprises on a continental scale.

It is somewhat remarkable that the people in large cities are willing to make greater sacrifices for good country roads than are the farmers themselves.

"Of coarse, good roads improve the whole state and every citizen is more or less benefitted. But the farmer is directly benefitted and receives a cash benefit every time he goes outside his own gates and is enabled by good roads to svail himself of easy transportation to good markets and to haul his crops at times when the land is too wet to work or in winter when there is leisure.

is leisure.

But the farmers themselves seem to be not particularly alive to their own interests in this

to the economical conduct of the internal commerce of the state. The chamber of commerce, in adopting this resolution, approved the proposed amendment to the constitution of the state of New York, which provides that a debt or debts of the state may be authorized by law for the improvement of highways, the aggregate of the debts so authorized not to exceed \$50,000,000 at one time. It is recommended that the legislature pass an ensbling act to submit this amendment to the people at the election next fall.

The opposition is expected to

It is estimated that the farm It is estimated that the farm products raised for market in the state of New York annually weigh 12,000,000 tons. All of this vast tonnage has to be hauled over the public roads to the railroad station or to the nearest market town. The average distance is not less, probably, than three miles and the cost of handling that tonnage over a

n the cities.

Opponents of Good Roads.

It is somewhat remarkable that

The New York chamber of commerce, by a unanimous vote, has adopted a committee report urging the improvement of the country roads as indispensable to the economical conduct of the

The opposition is expected to come almost entirely from the

might seem that such a move-ment would have its origin in the country and its opposition

But there are some inexplicable things in human nature.

Subscribe for, the THE GA

Good Health to the Children

Children especially are fond of dainties, and the housekeeper must look carefully to their food.

As good cake can be made only with good eggs, so also a cake that is healthful as well as dainty must be raised with a pure and perfect baking powder.

Royal Baking Powder is indispensable in the preparation of the highest quality of food. It imparts that peculiar lightness, sweetness and flavor noticed in the finest cake, biscuit, doughnuts, crusts, etc., and what is more important, renders the food wholesome and agreeable to young and old.

Notwithstanding the ice and anow, each passing day ushers no nearer and nearer to the days of spring flowers and sanuhine. The longer the winter holds on, the shorter the time for spring preparation. Let your thoughts tarn now to our store and our stocks, remembering that we carry everything that's pretty in the line of ladies' furnishings. To-day we mention only our

Ribbons at 10 to 50c.

New Neckwear. Ginghams

Neet designs, Renfrew fast colors, Zephyr Stripe

Pleis Chambrays .. Watch for further interesting announce

JAMES F. YEAGER

CURING A COLD.

Live Temperately, Breathe Plan ty of Fresh Air and Drink Wa-

The sensor of colds and coughs is at hand. What can we do about them? How can we get rid of them? How can we get rid of them? If we are duly vigorous they will probably wear off; if not, then, if we do nothing, if we let them run on, they may lead to something worne—chronic bronchitis, pleuristy pneumonia. We catch cold because there is something wrong with our system. Climatic conditions are largely responsible, but there are other factors, Microbes of some sort are at the bottom of the trouble. We are always exposed to these more or less, but if the system is in proper condition it resists their attacks.

Meanwhile, in the cold weather dust we are exposed to the assaults of millions of additional microbes which we are not in good condition to resist. At first we feel a sort of soreness in the massi cavity. Perhaps if we at once take proper measures we may be all right. If not the inflammation will extend to the throat and the bronchial tabes. A cough follows, and this may persist indefinitely. The chill humidity of the season is had for us; it checks the respiration of the akin and aggravates the disorder. Nothing could be worse than to obey the proverbial injunction: "Peed a cold and stave a fever." A cold means congestions, if we stuff ourselves, if we drink whisky, or other alcoholic beverages, we simply add fuel to the flame. We need to kill the germs, to clear out the waste, to tone up the system. Germicidal gargies, etc., may help, but it is important to aid the system to fight the microbes. Hence the first thing should be a good cathartic and purgative; this might to advantage be taken two days in succession. At the same time some todic should be employed, something that would improve the physical condition. Care should be taken about the food; it abould be wholesome, not excessive nor too nitrogenous. Since the excess of turic products in the blood finit causes rheumatism also causes the congestion when we get a 'cold' the same things that help the former are also good for the latter, particularly the drinking of an abundance of water, and the famedies that tend to climinate not live temperately, breathe as much pure air as possible, also well, and take all the exercise practicable while guarding against exhausting fatigue.

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the Mineral of Particular of P

products raised for market in the state of New York annually weigh 12,000,000 tons. All of this vast tonmage has to be hauled over the public roads to the railroad station or to the nearest market town. The average distance is not less, probably, than three miles and the cost of handling that tonnage over a bad road is not less than 25 to 50 cents a ton a mile, or an aggregate of \$9,000,000 a year and up. A good road sayes nearly half this cost, and hence the cost of bad roads is one of the beaviest burdens the farmers would be cuthusiastic and only too eager to join hands with the men of the cities in promoting such a move.

It would seem that the farmers would be cuthusiastic and only too eager to join hands with the men of the cities in promoting such a move.

Market town or to the nearest in clouds, and there is less suntilight to kill the microbes there is less suntilight to kill the microbes there is less suntilight to kill the microbes that the sate congested, the function of the skis in excreting waste matched to five the first the first the first the skis in excreting waste matched to five the first the first the skis in excreting waste matched to five the first lece of ground and work like