

The Charlotte Observer.

Published Daily (except on Sundays) and Weekly. J. F. CALDWELL, EDITOR AND MANAGER. D. A. TOMPKINS, PUBLISHER.

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The following Washington special of the 24th to the Richmond Dispatch will doubtless be read with interest by the readers of the OBSERVER, because it relates to a gentleman after whom they read every day.

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The weekly papers received yesterday brought reports of active preparations for the corn, cotton and tobacco crops all over the State, and of the catching of fish and the movement of truck in the east.

A number of the papers of the State are sharp in their criticisms on account of the fact that ex-Governor Holland has been permitted to slip through the fingers of the law.

Referring to the fact that the McKelvey act of 1890 was followed by a decline in wages, while the tariff act of 1894 has been followed by a rise in wages, the Philadelphia Record observes that such history ought to shake the faith of the most credulous believer in high tariffs.

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England Has Not Learned the Conditions. LONDON, April 26.—In the House of Commons today Sir Edward Grey, Under Foreign Secretary, announced that the government had not yet learned the conditions of the proposed treaty of peace, but would communicate them to the House whenever they should be received.

BUCKLE'S ARNICA BALM. The best Balm in the world for Cuts, Bruises, Sprains, Rheumatism, Stomachic, Headache, Toothache, Neuralgia, etc.

TWO LIVES SAVED. Mrs. Phoebe Thomas, of Junction City, Ill., was told by her doctor she had consumption and that there was no hope for her, but two bottles of Dr. King's New Discovery completely cured her and she says it saved her life.

RECEIPTION MR. AND MRS. MORRISON. Death at Statesville.—Negotiations for a Special to the Observer.

NEW ORLEANS Cotton Crop Statement. NEW ORLEANS, La., April 26.—The crop statement from September 1st to April 26th, inclusive: Port receipts, 7,991,275 bales, against 5,648,558 last year.

THE DOCTRINE. The Washington Post begins a recent article thus: The Post in a recent issue reminded the opponents of free coinage that they were making a mistake in impugning the motives and motives in the honesty of the advocates of that policy.

A Handsome Present for One of the R. R. Societies. DUE WEST, S. C., April 26.—Dr. Grier left this morning to attend the meeting of the Presbyterian Council in New York next week.

THE RESULT OF THE BOUNDING SENATORIAL LITERATURE. SAN DIEGO, April 26.—James Smith, a ranch-hand near Belmar, crazed by reading accounts of the Emanuel Baskin case, and the fact that the Confederate Veterans' Association, paraded the creator of the day was ex-Senator Baskin, of South Carolina, took for his theme "The Evacuation of Yorktown," and made a stirring address.

TREASURY Gold Climbs Up a Little. WASHINGTON, April 26.—The Treasury gold receipts for the week ending April 26th, 1895, were \$1,841,841, against \$1,750,000 for the week ending April 19th, 1895.

THE POLICE SITTING ROOMS. The Police sitting rooms connecting the State Prison, Cal., April 26.—The police are quietly investigating rumors connecting Dr. Gibson with the murders in Emanuel Baptist church.

Spain's Vexatious Protest. LONDON, April 26.—A dispatch to the St. James Gazette from St. Petersburg says that besides the note of protest sent to Tokio in concert with France and Germany, the Russian government has made a vehement protest to the Japanese agent in St. Petersburg.

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ROYAL Baking Powder. ABSOLUTELY PURE. Wholesale by Mayer & Ross, Charlotte, N. C.

Are You Tired? These evenings? To cure that tired feeling come in and buy some of these big, comfortable Porch Chairs and Rockers.

You will enjoy the cool, fresh breeze on your front porch these warm evenings. The prices for Rockers without arms is \$1, 1.25, 1.50, 2.00 and 2.50. I have them very large, with arms, at \$1.75, 2.25, 3.00, 3.50 and 4.50.

E. M. ANDREWS, PICTURES, PICTURE MOULDING AND FRAMES. DENNY, POOR & COMPANY, 114-116 WORTH ST., NEW YORK. Dry Goods Commission Merchants.

PEACE INSTITUTE FOR YOUNG LADIES, Raleigh, N. C. Special advantages in all departments at very reasonable prices. JAS. DINWIDDIE, M. A., Principal.

When you want Printing—Book Printing, Commercial Printing or Printing of any kind—call at the OBSERVER: PRINTING: HOUSE and examine our stock and get our prices.

THE OBSERVER PRINTING HOUSE, R. E. BLAKEY, Manager. CHARLOTTE, N. C. VALUABLE CITY - PROPERTY.

By virtue of an order of the Superior Court of Mecklenburg county, North Carolina, the undersigned will sell at public auction on Monday, the 30th day of May, 1895, at 10 o'clock in the forenoon, the real estate of the late Mrs. W. W. Wadsworth, deceased.

By virtue of a decree of the Superior Court of Mecklenburg county, State of North Carolina, made at its regular term, 1895, in the case of Saffler Gillespie and others against E. W. Allison and others, I will sell on Monday, the 6th day of May, 1895, at 10 o'clock in the forenoon, the real estate of the late Mrs. W. W. Wadsworth, deceased.

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A Soliloquy on My Birthday. And this is my thirty-fifth birthday! I have lived one-half of the "three score years and ten" allotted me. How rapidly time has gone! How short will seem the whole span of life when I have reached the limit! Perhaps I shall not reach it!

I have been reasonably fortunate. My business has paid, my health is good, my reputation and standing in the community are those of an honest, respected man and my married life has been happy. Better than everything else have been the love and companionship of my wife and the affection of my little children.

My brother has what he calls an endowment policy. Ten thousand dollars in twenty years if he lives, and ten thousand dollars if he dies at any time before the end of the twenty years. Why isn't that a good arrangement? Provision for death, provision for life—meets the chances either way.

Wonder what's the difference between an estimate and a guess? The other man said I could do better with my money—take a twenty year term policy at an annual premium of \$100.00 for \$10,000, and save and invest the difference between the premium and the endowment premium.

How would that work out? The annual difference in premiums would be \$348.50. Suppose I put that in a Savings Bank and get 4 per cent. on my money. * * * Why! I'll have \$10,026 in the bank at the end of nineteen years. Sha'n't have to wait twenty years for my endowment. And, come to think of it, there's another thing. Every year I shall have my full insurance of \$10,000, and also whatever my bank account amounts to.

That's the way it works. If I die in the twentieth year, \$30,000 for the family! But I may get pinched for money, business may be hard and collections slow, and the endowment has cash surrender values. But, in order to avail myself of them I must give up my policy. Then my insurance is gone.

Perhaps I couldn't get any more, if I wanted it later. But, under the contract, I can get my cash deposit, more than equal in amount to the cash surrender value of the endowment, would be available without disturbing my insurance. Then, instead of the Savings Bank, there's our Building and Loan Society, or the Co-operative Bank. They earn from six per cent. to eight per cent. per annum. \$348.50 per annum at eight per cent. would amount to \$10,218 in only fifteen years.

Beats an endowment every way I look at it. I'll take the Twenty-year Renewal term policy and invest my own money in my own way. I'm just prudent enough to try to get the most out of it. That's the way it succeeded. My business so far. I'll apply the same principle to life insurance, never thought of it before. (Turns to his desk and writes):

Dear Sir—Drop in at your convenience and "write me up" for \$10,000 in the Provident Savings. I'm convinced. I thank you for convincing me, or, rather, for helping me to convince myself. Yours truly,

Perhaps you are not thirty-five years old. Maybe more, maybe less. But the figures for your age will fit just as well. Provident Savings Life Assurance Society OF NEW YORK. J. STERLING JONES, Manager Dep't of North Carolina, GREENSBORO, N. C.

WATER! HENRY E. KNOX, Jr. HYDRAULIC ENGINEER. Artesian and tube wells a specialty. General water works construction, surveys, plans and estimates.

The Buford Hotel, CHARLOTTE, N. C. FARINTOSH & AMER, Proprietors. 100 Elegantly Furnished Rooms. Hot and Cold Bath and Water Closets on Each Floor.

MALLONEE CO., INCORPORATED. Agents Averill Paints. We are now handling a full line of these well known paints, together with all other kinds of hard oil finish, tints of all description, white lead, putty, etc.

Diamonds, Diamonds! The finest and prettiest line of DIAMONDS ever brought to North Carolina can be seen at JOHN FARRIOR'S, Headquarter for Diamonds.

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