

A PIONEER IN INSURANCE.

The Carolina Mutual Fire Insurance Company began work yesterday. The company was organized in 1835 and is a Charlotte enterprise, but because it believes that the establishment of insurance companies in the South would, more than any other cause, increase the wealth of this section, by far the greater part of the surplus wealth of the North, the East and the West, has been accumulated by their insurance companies, and the Carolina Mutual is glad to know that Charlotte is to be one of the pioneers in the building up of Southern insurance companies.

The Carolina Mutual Fire Insurance Company has an interview last night with Mr. G. P. Jones, secretary of the company, and gathered some very interesting information about his first day's business. The company wrote yesterday a policy aggregating \$21,800, the premiums on which amounted to \$265.50. These policies were mostly on dwellings, the most profitable business in the line. Many people have asked who would get the first policy issued by the company, and Mr. Jones has said that the first policy for No. 1, but this policy was asked for and promised to Mr. F. M. Brown several months ago, long before he was elected a director and president of the company. The policy was written yesterday on Brown & Weddington's drug store, worth amounting to \$1,000 for one year, premium \$1.50, and will be one of the few insurance policies that does not go to the waste basket.

The Observer would like to have this policy, but it is fitting that it should be owned by the people of the company. Mr. A. Theis, of the Halls' old mine, is the fortunate owner of the first certificate of stock issued by the company. Mr. Theis was the first stockholder to pay up his subscription in full, and received therefor certificate No. 1. This certificate like policy No. 1, is for \$1,000, but shares of stock will not only be of great pecuniary value to Mr. Theis, but, like the first policy, will, in the years to come, be a very valuable memento of the company and of Charlotte.

The Observer congratulates the company on its splendid beginning, and wishes for it the fullest measure of success. EVIDENCES OF CHRISTIANITY. Church Life in All of Its Many Busy Phases. Communion services will be held at Central Church (A. R. P.) at Steel Creek, Sunday, May 12, at 10 o'clock. Edgemoor, S. C., will conduct the services.

A new missionary society, for children, has been organized at the Second Presbyterian church, with Mrs. J. T. Ross at the head. It meets this afternoon. Already 20 young folks have joined the society. Children's services will be held in the First Presbyterian church Sunday, The Victor Sunday school will unite with the First.

Providence will hold its communion Sunday, Rev. Jesse Siler will preach. Rev. E. Boldt and Mr. A. Smith, of Wilmington, were in the city yesterday en route to attend the Lutheran Synod, which meets at Truistman's to-day. Rev. Dr. Brown and Mr. Joseph Klappenberg will represent Charlotte.

The big spring communion at Rocky River takes place Sunday. Rev. Dr. Brown of Wilmington, was here yesterday on his way to Truistman's to attend Synod. MR. SMITH'S DEATH. A photograph of Shanley, the Charlotte murderer, was forthcoming yesterday morning, as the Observer said it would be, and the man in custody here, was supposed to be Shanley, who is a relative of the man and was liberated. The two men bore a resemblance, but the difference was in the most noticeable feature, the eyes. Engineer Morse, of the South-gate on the road, said that another engineer near the track some miles from Lynchburg Tuesday evening. He wired back word to Lynchburg, that an engine and five or six policemen were sent to the spot. The country was searched, but no murderer could be found. He hid him to the mountain fastnesses.

LOCAL MATTERS.

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LOAN AND SAVINGS BANK.

As it is not generally known to the public at large that this bank has under its very liberal charter certain rights and privileges not generally granted to banks, and desiring to familiarize the public with our "special privileges" so that it might avail itself of our services, we give here below a succinct summary of our powers.

We are a "Savings Bank" in which parties can deposit in any sum from 10c up, and receive interest on all sums of \$5 and upwards, interest commencing from the first day of every quarter.

We are also a "Bank of Loan and Discount." We can lend money on Real Estate and personal endorsement and on any marketable collateral.

WE CAN BUY and SELL NOTES and MORTGAGES. We negotiate loans for parties or buy their paper Without Recourse to the Saver.

Thus: A, holding a note from B and C, can sell to us and be relieved from further liability or risk on B and C; in other words, A gets his money and the Bank takes its chances of collecting it out of B and C. This we make a special feature of our Bank and we invite the public to give it consideration.

We are authorized to act as Trustees for Estates. To receive and assign by order of Court, or by assignors. To act as Executor and Administrator.

To collect money, interest or dividends and re-invest same for parties. To buy and sell stocks and bonds and any marketable securities. To rent safety boxes for the safe keeping of valuables from loss of fire and burglaries.

Monetary accounts solicited. Although only in operation little over eighteen months, we have the pleasure and satisfaction of having on our books over one thousand deposits on the Savings account, comprising patrons of many counties in this and other States.

Desiring to still further expand our business, we respectfully ask the public to give the foregoing their earnest consideration, and call its attention to the statement of our condition as reported to State Treasurer on March 30, 1895.

Beautiful Carriage Covers. \$1.25, 1.75, 2.25, 2.75, 3.50; same are made of Dotted Swiss, Point de Esprit and Mull.

All the new things in ladies' and Collarettes, Chemisettes, Yokes, Capes, Shirt Waists, Countess and Tribly Teck Ties, Windsor Ties, in solid colors, plaids and stripes.

My assortment of Crepons—Silks—Jet and Spangled Trimmings—Black and White Laces—Chiffons—Brussels Nets—Footings—Veilings—Embroideries—Silk Mitts—White and Pearl Grey Kid Gloves with heavy black stitching—cannot be approached by any other house.

A YARD for your choice of 30 styles of the prettiest, choicest Laces, all white grounds. This lot consists of stripes and figures in the desirable colorings, clear prints. Beautiful for waist and dresses and will do the correct thing for wrappers.

REWEAVING. Reweaving assortment of beauties, Japan and China represented—wide and narrow fold and the cute Empire—dainty and artistic—How can they be made so cheap? Why, how wonderful, and such lovely colors, and look at the handsome carving on those bamboo sticks—10c, fans for 5c, 20c, for 9c and 10c, 25c. Fans for 15c, and the prettiest 21, 25, 33 and 50c.

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WE CAN BUY and SELL NOTES and MORTGAGES. We negotiate loans for parties or buy their paper Without Recourse to the Saver.

Thus: A, holding a note from B and C, can sell to us and be relieved from further liability or risk on B and C; in other words, A gets his money and the Bank takes its chances of collecting it out of B and C. This we make a special feature of our Bank and we invite the public to give it consideration.

We are authorized to act as Trustees for Estates. To receive and assign by order of Court, or by assignors. To act as Executor and Administrator.

To collect money, interest or dividends and re-invest same for parties. To buy and sell stocks and bonds and any marketable securities. To rent safety boxes for the safe keeping of valuables from loss of fire and burglaries.

Monetary accounts solicited. Although only in operation little over eighteen months, we have the pleasure and satisfaction of having on our books over one thousand deposits on the Savings account, comprising patrons of many counties in this and other States.

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Continuation of the insurance article from the previous page, detailing the company's operations and financial status.

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Advertisement for H. B. A. R. U. C. H. featuring various clothing items like suits, shirts, and trousers, along with a list of prices and descriptions.

Advertisement for Carriage Covers, listing different styles and prices.

Advertisement for ladies' clothing, including collarettes, chemisettes, and gloves.

Advertisement for crepons, silks, and various trimmings.

Advertisement for lace and fabric goods, including fans and bamboo sticks.

Advertisement for reweaving services, highlighting the quality and variety of fabrics.

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