

Central Hotel.
NEW ANNEX.
Parlors commodious; centrally located; elegantly furnished.

Traveling Man's Home.
GOOD TREATMENT.
POPULAR PRICES.
BISHOP & CAMPBELL, Proprietors.

Merchants & Farmers' National Bank.
Accounts, both large and small.
Interest paid on time deposits.
Safes boxes for rent.
J. H. MCADEN, President.
JNO. M. MILLER, Jr., Cashier.

SPECIAL NOTICES.
JUST received, a splendid line of Rises—plate and sets; for gents, lad's and children's.
J. O. PALMISTON.

DR. P. KEEHAN.
ENTIRETY.
7 WEST TRADE STREET.
PHONE 158.

FOR SALE—160 acre farm, 20 to 30 miles S. of city. Long 100 ft. on unimproved road. Dealing conducted by W. S. ALEXANDER.

STEINWAY & SON pianos & organs to be had every day at a family of Europe, which shows their high standing abroad as well as at home. Still playing almost little more than unappreciated manufactures for 130 years. First instruments in all or write and get our very low prices.
WHEELER WALL PAPER CO.

FINEST quality Columbia River Piglin brand Salmon 15c per lb. or six for \$1. Linn brand Red Salmon 15c per lb. or six for \$1. Finest French Sardines, Mullet and Salmon Sardines. STAR MILLS COCKERY. Phone 156 u.

TO the ladies of the house: While the weather is so bad if you need any bread and cakes just call 160, the Gem Bakery, and it will be sent at once, or watch for the wafer as it comes by.
SKINNER & WILHELM.

FASNAUGHT is the foremost baker, and his goods are not "sad" and heavy like lead.
Bread, rolls, cakes, pies, spiced, and snowy white bread.

NO 600 corner Church and Ninth. Modern 7-room dwelling for rent. D. P. HUTCHINGS.

HAVE you tried the M. del S. Laundry under present management? If not we want to hear from you. Phone 160 and let us call for laundry. J. W. TODD PROP.

DR. C. L. ALEXANDER, DENTIST. No. 8 South Tryon Street, Charlotte, N. C.

YOU can get the purest of drugs, favoring extracts, etc., at the Phoenix Drug Co. Prescriptions filled. ALPHONSE McLAUGHLIN, Chemist.

D. K. S. O. BROOKS, DENTIST. Office corner Fourth and Tryon streets. Phone 118E. Charlotte, N. C.

Must Be Sold.
The remaining stock of John Farrier must be sold in the next ten days. If it is not we want to hear from you. The advantage of this is a higher sale and get your
Watches and Diamonds,
Jewelry and Silverware.

DR. GEO. W. GRAHAM, Office, 7 West Trade Street. Practice limited to eye, ear, nose and throat.

BUFORD HOTEL
AND
Belmont Hotel Annex.
UNDER NEW MANAGEMENT.

House Completely Overhauled, Painted and Papered. New Dining Room on Parlor Floor—Handsome in the State. Belmont Hotel Newly Furnished and Decorated.

EVERYTHING FIRST CLASS. POPULAR PRICES.

Eccles & Bryan.

LATTA PARK
CHARLOTTE'S GREAT RESORT.
HANDSOME PAVILIONS.
MAGNIFICENT GOLF COURSE.
SWIMMING POOL.
BALL GROUNDS.
CARS TO AND FROM PARK EVERY TEN MINUTES.

DR. W. H. WAKEFIELD
Will be in his office in the first building on January 11th, and during the remainder of January, except on Wednesdays and Sundays.

PEOPLE'S COLUMN.
30 Cents a Line, 62c words to the Line.
WANTED—SMALL MEN to wear our light-weight overcoats. Sizes range from 140 to 160. Order by mail. Price \$15.00. Cash on delivery. J. O. PALMISTON.

FOR RENT—5-room cottage, 707 West Trade St. J. W. Sample, at Gilreath & Co's.

PLENTY of fresh flowers at Fitzsimons' drug store.

FOR RENT—Store houses, 209 and 211 North Tryon street. Also offices or sleeping rooms in stable. James Harty.

FOR SALE—Bn. 3m. 100 acre farm, 10 miles N. of city. 100 North Poplar street. N. J. Sherrill.

WANTED—Large second-hand safe. Address giving site. Safe Care Book.

BOOKBINDER WANTED—Must be competent to take charge. Address, stating salary, to Observer Printing House, Charlotte, N. C.

FARM LANDS and residence property for sale by Brem, Stephens & Bry.

INTEREST PAID on time deposits. Merchants and Farmers' Nat. Bank.

FOR RENT—Cottages near square. Apply 317 West Seventh street.

PROF. MANSFIELD, having started his musical school, will accept a few more pupils. Leave your address at Andrews Music House.

PARTIES wishing to bid on the residence of J. N. B. Houser, will please leave their bids at the office of the architect, J. O. PALMISTON.

FOR RENT—2nd. Handsome new 7-room house. Modern conveniences. West Trade; \$30 per month. J. Arthur Henderson, January 26, '97.

FOR RENT—House, 106 West Trade street, formerly occupied by S. J. Brown. J. O. Palmer, executor, at Charlotte Cotton Mills.

GOLDEN OPPORTUNITY for a young physician with \$10,000. Address Practice, Observer '97.

NEW PHONOGRAPH PARLOR, No. 6 W. Trade. See collection of new songs.

Commercial National Bank OF CHARLOTTE, N. C.
ORGANIZED FEBRUARY 16TH, 1874.
Capital and Surplus \$353,000.00
Assets 943,073.00

J. S. SPANGLER, President. D. H. ARMOUR, Cashier. D. H. ARMOUR, Teller.

N. B. W. Wholesale and Retail. Merchants, Manufacturers, Capitalists and Public Genl. Interest paid on time deposits.

Cudonia Cotion
Is pleasantly perfumed and free from any greasy or irritating elements. It is especially adapted for chapping and keeps the skin soft and pliant.

Burwell & Gunn Co. Liquid Malt Extract.
A GOOD TONIC, APPETIZER AND FOOD IS SHARP AND BROWN'S.

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SEVEN BROKE IN TEN DAYS.
Only Two Building and Loan Associations Left in Knoxville, and They Are Doomed to Fail. Knoxville, Tenn., Jan. 28.—A receiver was appointed today for the Government Building and Loan Association in Knoxville, making the seventh one to go under during the last ten days. Of the building and loan associations doing business in this city, there are now only two, and they are doomed to go within the next few days. The panic in building and loan associations in this city was caused by a decision of the Supreme Court, which provides that there is a borrower forfeits his property if he fails to pay on a mortgage note. Following this, hundreds of suits were at once begun, and the people who had money invested began to withdraw it. Applications for withdrawal came so fast that money could not be obtained to pay off one-third of them. Public sentiment was bitterly opposed to the associations, and the result was that they went into receivers' hands and the seven will be wound up. The Southern, which was the largest, when they went into receivers' hands and the seven will be wound up. The Southern, which was the largest, when they went into receivers' hands and the seven will be wound up.

A CAPTAIN IN THE SEMINOLE WAR DEAD.
Tallahassee, Fla., Jan. 28.—Captain J. T. Blocker, aged 72 years, died at his residence in Tallahassee at 1 p. m. Wednesday, after a long illness. Captain Blocker was a captain in the 1st Florida Cavalry, and was killed at the battle of Florida about the year 1838. He was at the battle of Florida about the year 1838. He was at the battle of Florida about the year 1838.

THE BONSAK'S BIG SURPLUS.
Lynchburg, Va., Jan. 28.—The annual meeting of the stockholders of the Bon-sack Machine Company was held this morning at 10 o'clock. The report of P. A. Alexander, the treasurer, was read and adopted, and showed a surplus of over \$500,000.

FLORIDA AND THE FREEZE.
Jacksonville, Fla., Jan. 28.—Florida was visited this morning by the coldest weather of the winter, the mercury falling in Jacksonville to 21 degrees, and to 20 degrees at Tampa in the southwest central portion of the State. Vegetables as far as Sanford were badly frozen, and many of the oranges and other semi-tropical fruit interests were not damaged to any considerable degree. The freeze was of short duration. The lowest temperature was only 21 degrees at 10 o'clock this morning, and by 11 o'clock the weather had greatly moderated.

THE FIGHT A DRAW.
Birmingham, Jan. 28.—The match between Dick Burge and Eddie Connelly, formerly of St. Johns, New Brunswick, and later of Boston, for \$1,000 a side, took place before the Olympic Sporting Club here to-night and resulted in a draw.

A FAMILY FROZEN TO DEATH.
St. Louis, Mo., Jan. 28.—A special coroner's jury has returned the verdict that a family named Norton, consisting of father, mother and three children, froze to death in a cabin in the southern part of the State. The cabin was situated near Mount Ida, Montgomery county, Ark. That section of the State has suffered from the cold during the past few days more than ever known before.

MR. CLEVELAND TO SPEAK IN NEW YORK TO-DAY.
Washington, Jan. 28.—President Cleveland will go to New York to-morrow, and will speak at the opening of the National Medical Societies convention, at Carnegie Hall. He will be accompanied by the President and Mrs. Cleveland.

LOCAL WEATHER REPORT.
S. L. Doshier, Observer.
Bar. Temp. Wind. Precip.
30.28 14 Clear .00

WEATHER FORECAST.
For North Carolina: Fair; north-westerly winds.

Opera House, Monday, February 1.
ONE FULL WEEK COMMENCING

Wednesday and Saturday.
The Flora Stanford Company.

FOR CONGRESS.
ADMISSION 10c, 20c, and 30c.

EASY CANGLES ROSE SHOES.
In doubtless just what many of our people never having seen them, they do not know. Many plunder around in their shoes, and do not know that these on their feet, home life will seem to have an added charm. They are made of light front and back, low sides, with elastic, soft, slip-on soles, and are made of the best material, soft, durable, and comfortable. Nothing could be better. Price, \$1.00.

Real Estate.
GILBERT & CO.

Auction Exchange.

Real Estate.
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THE DIVORCE LAW OF 1895.
THE SENATE VOTES ITS REPEAL.
Sutton's Railroad Bill Resisted in the House so as to Coalesce in a Frank-Homestead Bill and Kansas's Act. Raleigh, Jan. 28.—The Senate met at 11 o'clock this morning for the session. The Senate voted to repeal the divorce law of 1895. The bill was introduced by Mr. Alexander, and was passed by a vote of 18 to 12.

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A PERIOD OF SEPARATION.
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Every Faction Thinks It Has Been Very Badly Treated by Every Other—The Courts Have Been Brought Down and Better Leave for the Country—The People are Tired of the Present Administration and Want to See a Change.

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THE FIRE RECORD.
A Two Hundred Thousand Dollar Blaze in Cincinnati—Smaller Fires in Other Towns.
Cincinnati, Jan. 28.—The block burned of 100,000 lbs. of coal, and 100,000 lbs. of coke, was destroyed in the engine room of the Cincinnati Gas and Electric Co. The fire was caused by a gas leak, and was extinguished by the fire department. The damage was estimated at \$200,000.

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HAS A LONG TALK WITH McKinLEY.
McKinley has decided to appoint Gage as Secretary of the Treasury. Gage has been in a long talk with McKinley, and has been appointed to the position. Gage is a member of the House of Representatives, and has been in the House since 1885.

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