



NEW BERN BANKING & TRUST COMPANY  
CAPITAL \$200,000.00

### THE FAMILY FINANCES.

Does it ever seem strange to you that you have just enough money to live on comfortably? The fact is that you might save a portion of your income without suffering any noticeable privation. This bank welcomes savings accounts in any amount and pays interest on money at the rate of 4 per cent, compounded twice a year.

HOUSEHOLD AND PERSONAL CHECKING ACCOUNTS INVITED.

4% PAID ON SAVINGS

## Great Division Sale

\$12,000 REDUCED TO \$6,000

This Amount of Merchandise Must be Reduced One Half.

To accomplish this and do it quickly, we must make prices that are right—in fact they must be extraordinary. We want you to call and see what we have got along this line. We can frankly say, without fear of contradiction that this is the greatest Price Reduction Sale ever held in New Bern, and it will be a long time, before the same low price level will again be reached. We have made it well worth your while to attend this sale.

If real money-saving is of interest to you here is your chance to cut down the cost of living. This sale offers decided Reductions on Dry Goods and Ready-to-wear apparel. We need more cash and less goods, hence these prices.

THIS SPECIAL SALE WILL LAST ONE WEEK BEGINS

Saturday June 17th, A. M.

AND CONTINUES TO

Saturday June 24th, P. M.

There is no limit to this sale you can buy as much as you want or as little.

See Circular For Prices.

## J. M. MITCHELL & CO.

61 POLLOCK ST. PHONE 288

"THE STORE TO PUT YOUR FAITH IN"

### The Smith Premier

VISIBLE TYPEWRITER MODEL 16.

Acme of Perfection in Construction and Service.

ENNETT'S BOOK STORE

### FOURTH OF JULY

It is a busy time among builders, for the weather is generally good in summer. It is a favorable time also to buy pine lumber, for stocks are usually complete and prices reasonable. We are specialists in pine lumber and can supply anything for the building, big grade or low. Our 3 inch Weatherboarding has a reputation as well known, and our cheap ceiling at 90.00 per m. is well worth the price.



Broadus & Ives Lumber Co.

## EIGHTH ANNUAL CONVENTION N. C. BUILDING & LOAN LEAGUE

### Delegates Arrive In This City Yesterday Morning. Number of Addresses Made During Morning Session and Considerable Business Transacted. Trip Down Neuse River Yesterday Afternoon. Business Meeting Held at The Court House Last Night. Much Interest Being Manifested in the Association.

### Reports Of Various Committees Will Be Made Today And Officers For The Ensuing Year Will Be Elected. Location Of Next Convention Not Yet Decided Upon. Members Will Be Given an Automobile Ride This Afternoon. Today's Program.

Yesterday morning at 10:30 o'clock the Eighth Annual Convention of the North Carolina Building and Loan Association convened in this city, with about thirty delegates present from all over the State. Upon the arrival of the delegates on the east bound train they were met at the union station by the local members of that organization and were escorted in automobiles to the Gaston Hotel where they partook of a light lunch and hastened to the court house where the business of the convention was to be transacted.

Mayor C. J. McCarthy had been chosen to deliver the address of welcome on behalf of the city but he was compelled to leave the city to attend to some business matters previous to the meeting and could not be present. In his absence Hon. R. A. Nunn welcomed the visitors to the city in a few well timed remarks.

Mr. S. M. Brinson, Esq., delivered the address of welcome in behalf of the Building and Loan Associations of New Bern. He said: "I am happy to have the opportunity of voicing the voice of the people of this city in general and of the local Building and Loan Associations in welcoming you to our beautiful city. Every citizen accords you a cordial welcome. For many years we lived in the past but I now point with much pride to the achievements we have accomplished during the past few years." Mr. Brinson then told of the birth of the local association, what hardships it had to bear before it was finally placed on a substantial basis and upon its present prosperity. His address was well rendered and was greatly enjoyed by all.

Response to addresses of welcome was made by Mr. Jno. W. Gallegher, Esq., of Wadesboro. He gained and held the undivided attention of the entire audience during the time that he was speaking and when he closed, the applause was loud and prolonged.

First Vice-President, G. A. Folin, of Winston-Salem, then made a short address in which he directed the deliberation of the Convention. He said: "Gentlemen of the North Carolina B. & L. League: Owing to the position I occupy as your first Vice-President, it becomes my duty to direct the deliberations of this Convention, and while I know we are all of one mind and in hearty accord with each other in the work to engage our attention, yet I know, too, how much we will miss the guiding hand of our late President, the lamented Wittkowsky. Not only will we miss his guiding hand, but the chery spirit and enthusiasm for the betterment of all conditions affecting our local associations which he exhibited, had its inspiring influence upon all, resulting in so much of the good work which has been accomplished.

Except in a general way, I have no special recommendations to suggest, believing that our meeting will bring up such subjects as should be discussed and will result in the framing of plans for the continued growth and development of our association. It will be needless for me to dwell upon the advantages of the Building & Loan idea and methods of gathering as this, for we are in the work day by day and its results are too apparent to us. The large and growing number of home-owners in our various communities, who fully realize the fact that but for the opportunities afforded by the local Building & Loan Associations, they would still be renters, as well as the equal number of wage earners and unskilled men and women, who have found a safe and profitable place for systematic savings in the strongest attestation of their worth in any community.

If there is any one point upon which I would like to dwell it is the necessity for a more general campaign of education. Educations as to the value and benefits of our Building & Loan Associations. The people as a rule know what we are doing, but they do not know how to do it. It is to be regretted that

Time and again have I, in making explanations to the prospective shareholders, been confronted with the question "but if the thing works out as you say, where do you come in—where do you make your money?" Showing clearly that many fail to understand that the Association is solely theirs and not the property of anybody else. And now, gentlemen, the convention is ready for business."

At the conclusion of Vice-President Folin's address Mr. E. L. Keesler, Esq., of Charlotte, and who is the Secretary and Treasurer of the Association and also one of the leading members made his report. In speaking of the work of the association during the past year he said: "Mr. President and Gentlemen of the League:

This is our 8th annual convention. The organization meeting was held at Wilmington or Wrightsville Beach, to be exact, on June 25th, 1903. The first annual gathering was also at Wrightsville Beach in 1904; the second at Charlotte in 1905; the third at Winston-Salem in 1906; the fourth at Greensboro in 1907; the fifth at Asheville in 1908; the sixth at Raleigh in 1909; the seventh at Charlotte in 1910.

It is known to us all that at the time this League was organized, in so far as number of associations is concerned or general interest manifested in Building and Loan work considered, this great concern in behalf of the financial betterment of the masses was in its infancy. It is true, there were a number of associations then operating, and operating most successfully, in several sections of the State, but little was known of them or their methods, save in the particular localities wherein they were located. The oldest now doing business in the State of North Carolina was born in Charlotte in 1881; the next in point of age was organized in the same city in 1883. In 1885 there were Associations in Monroe and Wilmington; in 1886 one at Salisbury; in 1887 another in Wilmington, and one each in Statesville and New Bern; in 1888 one each in Lenoir, Rutherford and Concord; in 1889 another in Wilmington, and one each in Wadesboro, Tarboro, Wilson and Winston-Salem. These have been added to from year to year until we now have in the State, not counting a number recently organized, or which have not yet reported to the proper department at Raleigh, one hundred and thirteen (113). Of this number 76 have been created since the birth of this League 8 years ago. Nine are colored.

It is unnecessary to state to you gentlemen, who have been in touch with the work, that very many of these owe their inspiration and organization to the activities of this institution, the State League. It is equally true, that much of the success attending the labors of all of these Associations, old and new, is due in no small degree to this same source. There were eleven accessions during 1909. I haven't the number for 1910, but it is doubtless greater than for the previous year. On January 1, 1910 the number of shareholders was in excess of 24,000, and the number of shares were about 175,000. Of the shareholders about 4,000 were colored.

The total assets, one year ago, and we are counting only those which made report as required by law, amounted to about \$7,000,000. This sum is no doubt considerably larger now, on account of increased shareholders in the old associations, and through the new creations during said year. Of the total number 45 are members of the League, leaving more than half still beyond the earnest and persistent pleadings of your officers for their sympathy, their aid, their co-operation in this labor of love and patriotic effort for the uplift of the masses, and especially for the betterment of that class of our citizens, the wage-earners, who are most in need of the influence underlying the operations of these institutions.

Of our 45 members 18 are not in good standing, that is, they have not paid their dues for 1911. I feel it is due you to say that repeated effort has been made to get this money, but, in some cases, no response could be secured to any kind of a communication, regardless of how sympathetic we endeavored to make our needs, or how persistent our appeals.

The above situation, gentlemen, is, I feel, conclusive proof to me, that our various secretaries need a little toughening up along this line. I fear it is also destined that in some communities the Building and Loan Association is too much of a secondary consideration. It seems to be something to be attended to if there's time to do. We all know that when this state of affairs exists, no real progress is being made, and the city or town and its people must suffer in consequence.

Now, as to the reason that we have not one million dollars fifty per cent of the State's Associations, I am forced to the conclusion that one of the reasons is the restriction and interference which is placed on. Another is that some of the smaller ones think that they can do better for themselves than they can do for the State.

many, many times this almost insignificant sum. The greatest reason, however, is that the officials do not realize what is to be gained by joining us. They do not seem to realize that bad and unworthy organizations are kept out of the State by our efforts; that improved methods of conducting the business, of simplifying the work, of attracting the people in an honest and legitimate way are often found and given out in these meetings. They do not grasp the full meaning and purpose of this movement.

Another great weakness, gentlemen, that too many of the associations are unwilling to defray the expenses of one or more delegates to these annual meetings, and the individual does not feel like he should be called upon to pay it himself, and, in many cases, he is unable. He should not be expected to do it. The benefit is great, and it is reaped by the association and by the people of the town or community. Until our people come to a more liberal view of these matters, until they think what it all means, attaching thereto due importance, our work will remain handicapped, and we shall not come into our own.

An unusual amount of correspondence and of general effort have been put forth this year to remedy existing troubles. Invitations to all the associations within the State, members and non members, to attend this meeting have been repeatedly extended. New organizations have been urged to become members, and all proper and decent means have been employed to interest them, but satisfactory returns have not come in. We are, however, growing and improving, and let us hope that during this year many who are now outside will come within the circle.

It becomes my sad duty to report officially the death of our distinguished and greatly beloved President, Mr. Sam'l Wittkowsky, which occurred on the 14th of February, 1911. He passed away literally in harness, in his office, and I doubt not his active mind, his enthusiastic temperament, his wondrous love for this cause were being energetically employed at the hour when the final summons came. I shall not further permit my heart to speak his praises at this moment, since suitable resolutions bearing upon our great loss will be presented for your consideration during the sessions of this convention. I will add simply that since the creation of this loss in our official family, I have had the hearty co-operation of our distinguished friend and co-laborer, Mr. G. A. Folin, of Winston-Salem, as well as that of the other members chosen to do your bidding."

Immediately after Mr. Keesler had concluded his report, the report of several of the standing committees were made, after which the meeting adjourned and the members were carried to the Gaston hotel where a delightful luncheon was served them.

The visiting delegates, with a number of local invited guests, ladies among the latter, were given a delightful ten mile down and back sail on the Neuse river by the local organizations, the house boat Comfort being tendered the party by the courtesy of Mr. W. B. Blades. The weather was fine for the water trip. Refreshments were served and the occasion made a happy impression upon the visitors, as a form of entertainment.

Last night at the court house the League met to continue its program.

Hon. J. R. Young, of Raleigh, made an address on the help the Building and Loan gave a community. He paid a fine tribute to the late State President, Samuel Wittkowsky. To advance steps he urged upon the League were, regular valuations. Examination by the insurance department. The entire address was thoughtful and practical in its recommendations.

Hon. L. E. Battle told of what national holders and loan associations had done in the past, and how the local organizations had learned and profited by their methods.

Hon. Heriot Clarkson, of Charlotte, made a pleasing address on the investment side.

Mr. R. A. Nunn read a most able and instructive paper on the laws governing the associations. It took up building and loan associations from their earliest period to the present day, and pointed out 45 relations affecting borrowers and lenders, and the law governing the liability of the association to its members. The paper ought to be published and copies given to all members of the League.

After some discussion the League adjourned to continue its session this morning.

The following delegates are here: From Wadesboro—John W. Gallegher, Charlotte, H. G. Craig, H. Clarkson, G. M. Pender, A. S. Smith, J. G. Shattuck, James W. H. Wilson, H. N. Pharr, E. L. Kessler and Chas. Bennett, Erwin, A. H. McLeary, Statesville, L. Harrell, Raleigh, T. D. Powell, J. D. Adams, Salisbury, T. B. Bacon, Winston-Salem, J. A. Patten, Gaston, L. W. Harrison, Tryon, W. A. Smith, Greensboro, A. J. ...

4% INTEREST ON SAVINGS 4%

### Mailing Deposits.

Even though you may live some distance from this bank, do not think that you must do without banking advantages. You can mail checks, drafts or currency to us, and your funds will be promptly received for and as carefully handled as though you visited the bank in person. The mails are not only safe but they will also save you the expense and trouble connected with making a trip to the bank.

We invite checking accounts in any amount and pay 4 per cent interest on savings, compounded twice a year.

**THE PEOPLES BANK**  
NEW BERN, N. C.  
STRONG, COURTEOUS, PROGRESSIVE

## Mid Summer Sale

### Continues to be a Record Breaker

OUR LARGE STORE IS CROWDED EVERY DAY.

Our 12c Bleaching such as Barkers Mills and Androwscggins at 8c., 10 yds. to each customer.

1,000 yds. of Unbleached at 5c.  
\$1.00 Silk Hose at 79c.  
50c. " " 39c.

EVERY SALE A BARGAIN FOR YOU

## J. J. BAXTER

ELKS TEMPLE DEPT STORE.

### THIS WEEK WE ARE PRESENTING ALMOST INCOMPREHENSIBLE VALUES IN OUR LADIES DEPARTMENT.

While the price of some of the items mentioned may seem too good to be true, yet you may depend on it, you'll find everyone just as advertised

- 1,500 yards Androwscggins Bleaching, well worth 12c. yd., this week special 8c. yd. You all know what these goods are.
- One lot Fancy Lawns in short lengths, 10 and 15c. quality to go at 5c. yd.
- 1,000 yards Checked Dimity, good quality, well worth 12c. yd. this week at 8c. yd.
- Solid Blue Gingham 36 inches wide, only 7c. per yard.
- Corset Covers at 23c. each.
- Keep the boys cool in our Wash Suits, all colors, sizes 2-10 years. You can buy any boys Suit at a reduction of 25 per cent off.

We want June to show the same tremendous increase in business as other months past. Come help yourself to the greatest values we have ever offered.

## S. COPLON & SON

SELLS IT FOR LESS

WHILE YOU ARE ON THE WAY, BUT IT PAYS TO WALK TO COPLON'S