



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

THE CAUSE OF STEADY GROWTH.
EVERY result must have an adequate cause, and when we consider the substantial growth of this bank we must immediately assume that there is a cause which explains why the bank has grown steadily ever since its organization in the year 1866. The fact is that industrious, prudent people understand that this bank affords every assurance of positive safety for money and its officers render unexcelled service in handling accounts. The bank, moreover, is equipped with every modern facility for the transaction of any banking business. These facts explain why this bank grows.

4% PAID ON SAVINGS

WILD EXPENSES IN GOVERNMENT

Departments. Red Tape Causes Waste. What Commission Has Found.

Washington, Nov. 28th.—Burdened with years of moss laden tradition and held fast in meshes of red tape, the U. S. government is following a wasteful system of administration which in its sum total dwarfs the extravagances of all history. Gleaned from a thousand leaks, the governmental waste expressed in money reaches a staggering sum.

It is known that the commission has found a large percentage of wasted energy and money in every department of the government. Just what the general average is has not yet been struck, but a comparatively small percentage of money waste on the enormous business conducted will reach staggering figures in the aggregate. It takes more than a billion dollars a year to run the ordinary affairs of the government. In addition about three billions more pass in and out of the departments. The commission has found that with every movement of these tremendous amounts there is waste, and that wasted efforts involving waste of money has grown up around every function of national administration.

Too many false motions in the conduct of the government's business too much use of the hands, and not enough of the head together with the hampering of administrative reform by the tenacious hold of archaic methods is said to be at the root of the trouble. For instance, the commission has discovered that no fewer than eighteen intricate and entirely different systems of book-keeping are in vogue in the treasury department. This necessitates the same work being done over and over again at a great cost in time and labor. It will recommend that this complex mass be simplified into one system. The congressional "pork barrel" will come in for the commission's condemnation. The greater part of the annual distribution of about \$60,000,000 in congressional district appropriations is declared to be absolute waste, with further waste occurring in the handling of each portion which the district gets.

Conditions, such as senator LaFollette discusses in his autobiography will be gone into in the report. When the Wisconsin senator first went to Congress, the government was renting postal service cars from the railroads for \$500,000 more annually than it would cost to build, equip and keep the cars in repair. He declared that when he returned to the senate seventeen years later the same rental was still being paid, and in spite of his efforts to get a change, the matter is still left to be threshed out in the next Congress. The same conflict of method and in many cases duplication of work that exists with the treasury department has been found throughout. The waste does not exist in Washington only, but extends wherever the government sails a ship or has a task. In some places the waste is comparatively trivial, and in others the average is brought up by the existence of costs that can be totally eliminated. In conjunction with the plans of secretary of the navy Meyer to place his department on a better business plane, the commission has worked out an elaborate report, in which the executive can find at a glance the needless details of administration and eliminate them. The same plan is to be applied to other departments.

THE DYING SOUTHERN PINE

Cause, Extent and Remedy. Requirements For Success in Protecting the Living Pine.

The requirements for success in any effort to protect the living pine from the destructive attack of the southern pine beetle in the destruction of the southern pine beetle in the bark of the main trunks of the dying infested trees before they leave the bark. This is accomplished by the adoption of one or more different methods of direct utilization of the infested trunks or treatment at direct expense in cases where the wood can not be utilized, as specified in Part IV of this series of articles and in special circular IV sent out from the field station of the Bureau of Entomology at Spartanburg, S. C.

The attainment of the best success from the practical application of any of these methods will depend on their adaptation to local conditions and requirements for disposing of the infested timber and strict adherence to certain details which are absolutely necessary to the destruction of the broods.

The period in which to locate and mark the trees that are actually infested and in which the marked trees should be utilized or treated to kill the broods is between the last of November and the 1st of the following March but in some cases the period may be extended to the 1st of May.

The adoption of the methods of destroying the brood which in each case is the most economical and effectual can be determined by the owners in each community if they are sufficiently informed on the essential facts.

Detailed advice, recommendations or conclusions as to the most economical and effective method of procedure for any given area should be deferred until certain reliable information is at hand in regard to the local condition as to, (a) the character and extent of the infestation, (b) the interest manifested by the people of the community in the value to them of the pine and the importance of protecting it as the source of future revenue, (c) the assurance of the majority of the owners that concerted action will be taken according to a definite plan and purpose and finally, if a demonstration is desired that local facilities will be offered for its successful prosecution.

If the owners of pine will consider the protection of their timber from the standpoint of a common interest and will realize the necessity for concerted action in the control work, success will be assured.

SICKNESS RESULT OF RAID

Deputy U. S. Marshal Contracts Pneumonia While Destroying Still.

Raleigh, N. C. Nov. 28.—Deputy United States Marshal J. B. Jordan died of pneumonia at his home in Cary, this county, after an illness of only a few days. He contracted his fatal sickness on a record-breaking raid of blockade distilleries in Franklin and Durham counties two weeks ago when he and Deputy Collector K. W. Merritt cut up five big stills and captured three blockaders. He had been in the service as deputy marshal for twelve years and was twice severely wounded, first in New Light section by a blockader, and last, about six years ago, in an unfortunate mistake encounter between two squads of revenue raiders. There were two raiding parties out in a dangerous section of Chatham county. They met in the darkness and each thought the other was a party of armed blockaders and exchanged shots, with the result that Deputy Jordan was wounded in such manner that his life was despaired of for quite a while. It is thought that his old wounds and permanent constitutional weakness due to the wounds made him a victim to the deadly inroads of the pneumonia, which he otherwise would have thrown off. He was fifty years old and leaves a wife and several children. The funeral will be held Sunday.

At the Soldiers' Home Friday there passed away Sidney Salmon, aged seventy years, who came to the home seven years ago from Bear Creek Chatham county, and was a veteran of Company C, Fortieth North Carolina Regiment, Confederate army. He was buried at the home this afternoon.

There has been held in this State this fall twenty-one district and county fairs, compared with seven held during the season of 1910. Major W. A. Graham, Commissioner of Agriculture, has visited quite a large number of the fairs this season, and is enthusiastic in praise of the excellence of nearly all of them. The indications, too, are that there will be quite a large increase next year in the number of fairs, compared with this season's record, and that the standard of the fairs will advance very considerably also.

A charter was issued for the Board of Trade of Edenton, chartered for the purpose of enlarging the business interest of this flourishing Eastern Carolina city. Among the incorporators are L. D. Bond, Frank Wood, J. N. Prudell. The board is chartered without capital stock.

4% INTEREST ON SAVINGS 4%

SAVING, PROTECTING, EARNING.

Ask any man experienced in financial matters what, in his opinion, are the three most essential things a man or woman should do with money in order to get the greatest benefit from it, and the answer will be, save it, protect it, and make it earn interest.

This bank will assist you to save by accepting deposits of \$1.00 or more, the conservative management of its affairs affords complete protection for funds, and they will earn 4 per cent compound interest.

Every patron receives prompt and courteous attention, irrespective of the size of his account.

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



Copyright 1911
The House of Kuppenheimer
Chicago

If you have not bought your Suit or Overcoat for Thanksgiving, be sure and buy it today. Your clothes are waiting for you at our store, just come in and mention the size, we can fit you.

THANKSGIVING SUITS - - - \$7.50 to \$35.00
THANKSGIVING OVERCOATS - \$7.50 to \$30.00

S. COPLON & SON
SELLS IT FOR LESS

Safe, sanitary and comfort, with good entertainment at the Athens.

Just Received

1 solid carload of Brass and Iron Beds, we can give you good strong Iron Beds as low as \$2.50 each, 2 inch post for \$3.00 that beats anything you ever saw for the price.

J. S. MILLER,
The Furniture Man.

Smith-Edwards,

Horrible Accident at Arapahoe

Young Man Caught in Shafting of Gin and Body Horribly Mangled, One Leg Torn Off.

News was received by telephone to the Journal last night of a horrible accident which occurred at J. B. Lee & Co's cotton gin in Arapahoe yesterday afternoon and in which one young man lost his life and another, who tried to save him, was badly injured.

In some way Mr. James Bennett, the twenty-year-old son of Mr. Ed. Bennett, of that place, and who was employed at the cotton gin, became entangled in the shafting of the gin and was whirled around for a number of times. The engine was stopped as soon as possible and the mangled remains of the unfortunate young man was taken from the shafting. One leg was completely torn from his body and the other one was barely hanging. The young man lived about three-quarters of an hour after the accident.

Mr. John Brown, another employee of the gin, attempted to rescue Bennett and was himself injured, but he is recovering.

For those Cold, Creepy, Chilly Days

Sitting in a chilly, creepy room is not at all pleasant, besides it's not safe. It sometimes means a cold that will stick to you for months. Why take a chance, why be uncomfortable?

Use a **Vulcan Odorless Gas Heater**

Can be connected to any gas fixture. Will take all the children make a room comfortable in a few minutes.

Guaranteed Odorless Absolutely Safe

We have them in various styles and at different prices.

BIG CLOTHING SALE

BEGINNING TO-DAY

We put on sale our entire stock of mens, boys and childrens Clothing, Overcoats and Pants, at a sweeping reduction of 20 per cent.

Over \$10,000 Worth of New Goods to Select From

THESE GOODS MUST GO

J. J. BAXTER
ELKS TEMPLE DEPT STORE.



OVERLAND MODEL 59T

\$900.00 =: 30 H. P.

5 PASSENGER

Fore Door Touring Car

SPECIFICATIONS

WHEEL BASE—106 inches.
TREAD—60 inches.
CRANK SHAFT—This is the only car of its class with a five-bearing crank shaft. This feature gives support on each side of each connecting rod as it delivers its power stroke, which insures the greatest possible rigidity and keeps the crank shaft in perfect line on its bearing.

MOTOR—4 inches by 4 1/2 inches. Cylinders cast separately. L-head type, large sized valves, push rods lubricated, insuring a sweet-running, silent, powerful motor.

CARBURETOR—Model L. Schebler (the best Schebler makes.)

TRANSMISSION—Selective three speeds and reverse, center control, F. & S. annular ball bearings.

STEERING GEAR—Worm and segment adjustable 16 in wheel.

IGNITION—Dual system, Splitdorf magneto and batteries, one set of plugs.

HORSEPOWER—30.

BRAKES—Internal expanding, external contracting, on rear wheels.

SPRINGS—Semi-elliptic front, three-quarter elliptic rear, 1 1/2 inch wide.

FRAME—Pressed steel.

CLUTCH—Cone.

FRONT AXLE—Drop forged I-section.

REAR AXLE—Semi-floating.

WHEELS—Artillery, wood, 12 spokes, wide hub flanges.

SPOKES—1 1/2-inch spokes, bolt for each spoke.

TIRES—32-inch by 3 1/2-inch.

We are daily expecting a carload of these cars, and will sell them fully equipped with Mohair Top, Glass Windshield and Prestolite Tank, delivered in New Bern for \$1,000. No greater value in Automobiles has ever been offered. It will pay you to see the "OVERLAND" before placing your order.

HYMAN SUPPLY CO.

Don't Wait Until The Last Minute To Get Your Winter Clothes.

Get Them Now

To secure all the style, service, satisfaction and good value, to which you are entitled in your clothes, you had better come to this store, where the newest and best of everything women and girls wear can be had in quantities you like and at prices you like to pay.

COATS THAT SATISFY

Coat Suits and Coats that satisfy is the one best phrase we can find to describe our handsome New Suits and Coats for Women and Misses, they satisfy the most critical dressers as to style, fit and service and they satisfy them at a lower cost than any other.

THE DIFFERENCE IS NOT IN THE PRICE, BUT IN WHAT YOU GET FOR THE PRICE.

YOUR DOLLARS GO A LONG WAY AT THIS STORE.

J. M. MITCHELL & CO.
125 POLLOCK ST. PHONE 218

Craven County Sunday School

Convention Now in Session in This City, Inclement Weather Keeps Many Away.

Yesterday morning at ten o'clock the Craven County Sunday School Convention convened in Centenary Methodist church in this city. Owing to the inclement weather which prevailed all during the day, the attendance was not as large as had been expected, but the interest manifested in the proceedings by those present was very gratifying.

Two sessions were held during the day. At the morning session Mr. J. Van Carter, State Secretary of Sunday Schools, held a round-table discussion on "Teacher's Training."

At the afternoon session he discussed in a very thorough way "Sunday School Management." Other short talks were made by members.

Today two sessions will be held, the first to begin at 10 o'clock this morning. A cordial invitation is extended to the public to attend these sessions.

Up-to-date moving papers

Up-to-date moving papers and warehouse at the