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CAPITAL \$200,000.00

HOW SAVINGS GROW.

SOMETIMES people think that it is not important to start a savings account unless you have considerable money to begin with. The fact is that large savings accounts have been accumulated by reason of careful methods through several years, although at the beginning the account was apparently insignificant. This bank pays 4 per cent interest, compounded twice a year, on deposits of one dollar or more.

PROMPT, COURTEOUS SERVICE AT ALL TIMES.

4% PAID ON SAVINGS

NEW GOVERNMENT FOR CHINA

The Throne Decided to Submit the Matter to a National Conference and to Abide by the Result.

Peking, China, Dec. 29.—The throne has agreed to Premier Yuan Shi Kai's suggestion to refer the question of the future government of China to a national conference to abide by its decision whatever it may be.

The Dowager Empress, Premier Yuan Shi Kai, and the Manchu princes of the imperial clan debated throughout the entire morning the scheme for calling together a convention of delegates from all parts of the empire to decide on the form of government which shall prevail in future in China.

Prince Ching, former premier and minister of foreign affairs, urged the acceptance of the proposal. Prince Yu Lang, member of the Grand Council, and Prince Tsai Tao, former minister of war and brother of the present prince regent, on the other hand, strenuously opposed the scheme.

Those among the Manchu princes present who were in favor of the acceptance of the proposition, finally prevailed, and the decision was reached to leave the settlement of the future form of the government in the hands of the delegates selected by the nation.

The Cabinet has been instructed to draw up the regulations which shall govern the national convention and to inform the delegates to the peace conference at Shanghai that the throne is willing to abide by the decision of a representative convention, no matter what form of government it may choose.

In view of the activities of the Shanghai revolutionaries, imperial government officials consider it to be doubtful whether the rebels will agree to the long delay inseparable from the calling of a national convention.

The action of the throne leaves no room for doubt that the advisers of the regent and the emperor are prepared for abdication should that course prove to be the only way of settlement.

IN MEMORIAM - E. A. JACK.

Died in Alton, Ill., Monday Dec. 18th, 1911, at the home of his son, Chief Engineer E. A. Jack, United States Revenue Cutter Service, retired. The above announcement coming to New Bern, brought with it sorrow to many here. For years Mr. Jack, and his wife, had made New Bern their home for a portion of each year. "Capt." Jack as he was usually designated, was a gentleman whose friends were as many as his acquaintances. Quiet, modest, retiring, Mr. Jack was a gentleman of intense feeling and sympathy. His long service upon the water, his varied experiences made him a source of fascinating interest to those who could draw him out to tell of his life. A few years ago at the Grade School he consented after great persuasion to tell of some of his experiences and he proved most entertaining. His life in this city, with his large circle of friends was he often said the happiest place he ever lived, though his home and near relatives made Portsmouth, Va., his home. Thus in New Bern, Mr. Jack was regarded as "home folks," and in his passing there is felt that loss that comes to those whose loved ones have gone away forever to far as this world goes. And to his wife, who was so well known here, and so greatly liked, there is extended the most sincere sympathy to her in this great bereavement. All that was mortal was tenderly laid to rest in the cemetery at Portsmouth, Va.

The following record of Mr. Jack's service is compiled from the records of Stonewall Camp, Confederate Veterans of which he was a member, he also being fraternally connected with the Masons, Royal Arcanum and Elks. Mr. Jack entered the service of the Confederate States on the 20th day of April, 1861, as a private in Company K, Ninth Virginia regiment. Was transferred to the Confederate States navy and assigned to the C. S. S. Virginia (Mermaid) as assistant engineer and participated in the fight in Hampton Roads with the Monitor. After the Virginia was destroyed by Confederate orders he was assigned to the Confederate State steamer "North Carolina" at Wilmington and then ordered to the Confederate States steamer "Calmotto" State at Charleston, South Carolina then ordered to the C. S. S. Richmond, of the James river squadron acting chief engineer and took part in the engagements on the James river. After the evacuation of Richmond he, with the naval forces were engaged in the fight on the retreat of Gen. Lee's army and was captured at Sailor's Creek on the 6th day of April, 1865, and taken to the Old Capital prison, then to Johnson Island, and released after the close of the war. Mr. Jack was promoted from third assistant engineer to acting chief engineer of the Confederate States navy. After the war he entered the U. S. Revenue Cutter Service, this service taking up all parts of this country, until a recent date.

THREE PASSENGERS IS EVERYBODY QUARANTINED GOING CRAZY?

On Westbound Train Yesterday Morning, Were From Beaufort.

Yesterday morning as Mrs. Bell, formerly Miss May Stanton of Beaufort, and her two children and who had been visiting relatives near that place, boarded the westbound train enroute to their homes at Spartansburgh, S. C.

When the train reached Kinston a physician boarded the car in which Mrs. Bell and her children were seated and much to the consternation of the many passengers announced that one of the children had scarlet fever.

Upon the arrival of the train at Goldsboro, the physician informed the health authorities of the condition of affairs and the lady and her children were quarantined in a private car and no one allowed to go near them.

Mrs. Bell offered to charter a private car and continue on to her home in South Carolina but the authorities would not allow her to do this. When the hour arrived for the eastbound train to make its departure her car was attached and was carried on to Beaufort. She remained in the car all during the night, until a message could be sent to her relatives who will arrive this morning and take her to their home.

We are closing out our entire stock of Mens and Boys Clothing, Overcoats, Pants and Ladies Suits and Cloaks at New York cost. A good stock to select from. These goods must go. J. J. Baxter.

Clark-Wooten.

Married Wednesday, Dec. 27 1911 at 3 o'clock p. m. in Norfolk Va., at St. Pauls Episcopal Church by the Rev. James M. Owens, Miss Bertha W. Wooten of New Bern, N. C. to Mr. B. Frank Clark of Goldsboro, N. C. Mr. and Mrs. Clark left immediately for their home in Goldsboro.

Current Events Club Meets.

Mrs. Clyde Eby entertained the Current Events Club, of which she is a member, Friday afternoon at her home on Broad street.

Miss Nina Basnight read a most interesting article entitled "The Spread and Meaning of Feminism." Each current event received a lively discussion. Before departing delightful refreshments were served. The club meets next with Mrs. N. H. Street.



Don't Bathe in a Cold Bathroom

It's mighty disagreeable peeling down to Nature's garb in a chilly bathroom. Then after your plunge—your pores opened by the warm water of the bath—you're in prime condition to take a good heavy cold if you become chilled. Don't do it—it's dangerous.

Make Your Bathroom Comfortable



Use a Vulcan Odorless Gas Heater

Will make your bathroom comfortable in five minutes. No Odor. No Smelly Fueling. Positively Sanitary.

Special Government Inquiry Reveals a Startling Increase in the Number of Persons of Unsound Mind.

Washington, D. C., Dec. 29th.—Insanity in the United States is increasing twice as fast as the population, according to figures gathered by the Federal Government in a special inquiry through the Census Bureau. That is to say, while the population of the country grew 11 per cent. in the five years from 1904 to 1910, the population in insane asylums rose about 25 per cent. As to the number of cases of insanity not resulting in commitments to hospitals the census has no data.

"Our figures," says Director Durand, "afford a striking indication of the prevalence of insanity, if not an exact measure of it. It is somewhat startling to reflect that the 187,454 patients confined in hospitals for the insane make up a population larger than that of the city of Columbus, Ohio."

The State which, in proportion to its population, had the largest number of insane reported in institutions in Jan. 1, 1910, was Massachusetts with 344.6 per 100,000 population. New York, however, had almost the same proportion, namely, 343.1 per 100,000 population.

There is no doubt, Mr. Durand says, that in these states better provision is made for the care of insane in institutions than in most of the other states. The insane confined in institutions in any state are by no means drawn exclusively from the population of that state. The institutions in Massachusetts, especially the private institutions receive many insane patients from other New England states, and the institutions in New York similarly receive many patients from outside that state.

The District of Columbia, which far outranks both New York and Massachusetts in the proportion of number of insane persons in institutions, presents conditions more analogous to those of a city than those of a state, and is the location of the government hospital for the insane, which draws its patients from a much wider area than the District.

Connecticut ranks third, where there are 321 crazy people in institutions for each 100,000 of population. The government figures appear to bear out the new contention that insanity is chiefly due to the stress of competition for existence in the congested industrial centres.

"In 39 of the 49 states and territories," says Mr. Durand, "the ratio of insane in institutions to total population was larger in 1910 than in 1904. Most of the states in which the ratio was smaller lie west of the Mississippi, the number including all the Pacific Coast States and all but three of the mountain states. This section of the country has undergone a very rapid development in recent years, and it is possible that the new population coming from other sections of the United States represents a class in which insanity is less prevalent than among the stay-at-homes. But the decrease in the ratio may also indicate that the provision for the care of the insane in institutions have not kept pace with the rapidly increasing population."

The government is now gathering insanity data as to sex, race, age and nativity.

WILLIAMS' KIDNEY PILLS

Have you neglected your kidneys? Have you overworked your nervous system and caused trouble with your kidneys and bladder? Have you pains in loins, side, back, groins and bladder? Have you a flabby appearance of the face, especially under the eyes? Do you feel a desire to pass urine? If so Williams' Kidney Pills will cure you at Druggist, Price 50c. Williams' Pink Pills, Co., Prop., Cleveland, O.

Mrs. H. M. Windley Dead in Savannah, Ga.

The following, clipping from the Savannah News, of December 27th, bears tidings of the death of a former resident of New Bern, remembered by some of the older citizens:

"The funeral of Mrs. Henrietta M. Windley, who died at her home at 10:30 o'clock Sunday morning after an illness of one month from la grippe, was held this morning at 10:30 o'clock from the residence, 110 Wayne street west.

Interment was in Laurel Grove cemetery, the Rev. Francis Allen Brown rector of Christ Church, officiating.

Mrs. Windley, who is the widow of Samuel C. Windley, was a daughter of Judge J. C. Hoard of Augusta. She is survived by one daughter, Miss Cora Windley of Savannah, and three sisters Mrs. M. J. Jones and Mrs. W. W. Berry of Savannah, and Mrs. J. W. Allen of Durham, N. C."

BOX RENT NOW DUE.

The readers will please take notice that Box Rents are now due and if not paid on or before January 1st the regulations require that your box be closed.

J. S. BASHNIGHT, P. M.

4% INTEREST ON SAVINGS 4%

LOSS FROM FIRE AND THEFT.

It is not an uncommon occurrence for much loss to be sustained as the result of keeping valuables at home instead of depositing them in a vault such as this bank affords. Deeds, wills, insurance policies and other important documents, as well as jewelry, keepsakes and precious stones, can be absolutely safeguarded by depositing them in a Safe Deposit Box in our vault. Loss from accident, fire or theft is thus avoided at a very small expense, as the boxes rent for \$4.00 a year.

We invite you to call and inspect our Safe Deposit Department.

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

Closing Out at Cost

We will close out our entire stock of Mens and Boys Clothing, Overcoats and Pants, and Ladies Suits and Cloaks at New York cost. A good stock to select from.

These Goods Must Go.

J. J. BAXTER
ELKS TEMPLE DEPT STORE

You Don't Buy a Stove

every month, so that when you do buy, you want to look around a little and see where you can get the greatest satisfaction for your money. We have a great line of Stoves here and we can suit any pocket-book with our prices.

Gaskill Hardware Co.
SOLE AGENTS FOR MAJESTIC RANGES
PHONE 147 73 MIDDLE ST.

A STRIKING DISPLAY OF Beautiful New Gingham

See Them, Their Beauty is Unmistakable--So Are the Values

100 pieces Black Diamond Gingham, beautiful patterns, extra heavy quality and tub proof everyone of them, 29 inches wide at 10c.

50 pieces Utility Gingham, just opened up, all nice bright, clean patterns, 27 inches wide at 10c.

NEW EMBROIDERY

100 yds. Nainsook and Swiss Edging and Insertion to match at 5c., 10c., 12-1-2c., 15c. and 25c., will be on sale Friday 29th.

J. M. MITCHELL & CO.
61 FULTON ST. PHONE 288

LADIES SUITS AND COATS

1-4 OFF

To give those that contemplate buying Winter Clothing for themselves and others for the holidays an opportunity for a great saving, we will offer our remaining stock of Coats and Coat Suits at 1-4 off in price.

S. Coplon & Son
SELLS IT FOR LESS
LITTLE OUT OF THE WAY, BUT IT PAYS TO WALK TO COPLON'S

NEW YEAR'S CONGRATULATIONS

We wish to extend to all our present and prospective customers, and we trust that the remarkable values in pine lumber which we have been able to give in the past and which we shall continue to give in the future will appeal to a larger and larger clientele. We are always headquarters for everything in pine.

Broadus & Ives Lumber Co.

FOR SALE ENNETT'S AUTOMOBILE GOOD CONDITION

ENNETT'S BOOK STORE

WE SOLICIT YOUR TRADE

on all kinds of coal—for heating and cooking in the house, for the furnace in shop or store, for steam purposes in factory or mill, fully confident of the quality of our fuel, its cleanliness and our facilities for prompt delivery. We will appreciate a trial order.

Ellis Coal and Wood Yard
UNION POINT