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It is surprising how quickly you can create capital when you go about it in the proper way and with determination. Capital is any amount of money over and above that required for current expenses. If you limit your spending you can gradually accumulate a substantial fund which will stand you in good stead when an opportunity for profitable investment presents itself. Determine to have a reserve fund. This bank cordially invites savings accounts in any amount.

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NEW BERN, N. C.

33 1/3 PER CENT DISCOUNT

On all Clothing for the next 15 days only. As we have to reduce our stock of Clothing to make room for Fall and Winter goods we are offering this great reduction for A SHORT TIME ONLY. Now is your chance to save money. It will be money in your pocket to give me a trial.

SAM LIPMAN

Cor. Middle and S. F. Sts. Bryan Block.

IF YOU WANT

The best fence—The best stove—The best paint—Pittsburgh is the Fence—Buck's is the Stove—B. P. S. is the Paint, and we carry a complete stock and will make the price right.

J. S. BASNIGHT HARDWARE CO.
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The place to buy your Spring or Summer Suit at prices within reason. I absolutely guarantee satisfaction. New line of samples just received. Call and inspect my stock.

F. M. CHADWICK, Merchant Tailor, 108 Middle St. New Bern, N. C.

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A State school to train teachers for the public schools of North Carolina. Every energy is directed to this one purpose. Tuition free to all who agree to teach. Fall Term begins September 24, 1912.

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ROBT. H. Y. RIGHT, President, Greenville, N. C.

IN THE PROPORTION OF SURPLUS AND UNDIVIDED PROFITS TO CAPITAL

THE NATIONAL BANK OF NEW BERNE, N. C.

STANDS

FIRST among the banks of the City
THIRD among the National Banks of the State

And as it has Surplus and Undivided Profits amounting to \$100,000 and capital amounting to \$100,000, it has a place on the National Bank Roll of Honor, which includes only banks having Surplus and Undivided profits equal to or exceeding their Capital stock.

4 PER CENT INTEREST PAID ON SAVINGS DEPOSITS
SAVE EPD 3 BOXES RENT.

SUGGEST DUNCAN AS NEW N-S HEAD

Beaufort Man is Much Talked of as Suitable Man to Succeed E. T. Lamb.

OTHER RAILROAD TALK.

There is Possibility That Baltimore and Ohio Will Get Norfolk-Southern.

"How about E. C. Duncan for the new president of the Norfolk-Southern Railroad?" That is the suggestion which a good many New Bern people, and doubtless people all along the line, are making now. Persons who are familiar with what Mr. Duncan has done in the development of the Norfolk-Southern say that he not only deserves to be placed at the head of the road by reason of what he has done in building it up but also because he has the executive ability, energy and financial connections that would enable him to fill the place more acceptably, probably, than any one else that could be had.

The Norfolk Southern is much discussed nowadays anyway. In addition to the gossip about the presidency of the road much is being said about the future of the road so far as it may be guessed from developments in connection with the vacant presidency. From the fact that A. W. Thompson, 3rd vice-president of the Baltimore and Ohio Railroad, is spoken of as the new president of the system, some are gathering the deduction that the Baltimore and Ohio is going to "come into" the affairs of the Norfolk-Southern. This is a consummation which would be generally welcomed as the Baltimore and Ohio is known as a powerful system and a great upholder of the territory served by it.

SENATOR TO SUE NEWSPAPER MEN

Washington, D. C., Aug. 1.—Senator Simmons' attention was called late Tuesday evening to an article in "The Highlander" of Shelby, of July 17th, an independent paper with a Republican editor, strongly supporting Governor Kitchin for the Senate, signed "Corn Cracker," containing the following statement: "How long has Simmons been feasting at the public crib? How about the \$100,000 he has been paid for voting 19 votes wrong, according to the tenets and traditions of Democracy out of a possible 48?"

Immediately upon reading this charge Senator Simmons sent the following telegram to Ryburn & Hoey, attorneys at law, at Shelby:

"Have just this minute read infamous slander in the Highlander, July 17th, signed 'Corn Cracker.' I wish to employ you to at once institute criminal and civil proceedings against both the writer and the publisher of the slanderous charge."

S. & O. RAILROAD MAY GET CONTROL OF NORFOLK SOUTHERN.

Raleigh, July 30.—The report credited by the best informed railroad men here, that A. W. Thompson, now third vice president, in charge of the operating department of the Baltimore & Ohio Railroad, is to succeed E. T. Lamb as president of the Norfolk-Southern Railroad, brings strong impression that the Baltimore & Ohio is coming into North Carolina through control of the Norfolk-Southern system, and that it is Baltimore & Ohio interests that are pushing the construction of the Raleigh, Charlotte & Southern, now under way as a division of the Norfolk Southern.

If this is the case, as numbers of observant business men believe, it means renewed and vast development for eastern, central and western Carolina through greatly multiplied freight and passenger facilities, and establishment of competitive conditions.

The Motor Car.

Discussing the Norfolk Southern's motor car, a gentleman familiar with this equipment of the people in Beaufort said yesterday:

"It would be a fine scheme if the motor car that leaves New Bern for the Atlantic Hotel Saturday evening would make a round trip between Beaufort and the hotel. That would please the people of the end of the line."

Bound Over on Repelling Charge.

Charles Bryant, a unemployed negro living on Front street, was arrested yesterday by the police on the charge of selling intoxicating liquor. Bryant found in his home a drink containing five small bottles of whiskey. He was given a preliminary hearing before Mayor McCall, who bound him over to Superior Court under a bond of \$100 in default of which he was committed to jail.

NOTE IN BOTTLE SIGNED "BUTT"

Supposed to Be Last Message From President's Aid on Titanic

BUT POSSIBLY IS NOT

It is Extremely Improbable As But Was Last Seen On Deck

Pawtucket, R. I., Aug. 1.—A message purporting to be the last word from Major Archibald Butt, aid to President Taft, was picked up in a bottle off Block Island yesterday and read as follows: "April 16, 1912—Help—on a raft—Titanic sinking—no water or food. Major Butt."

The message was written on a wireless blank bearing the official imprint of the Titanic.

The message, bearing the date of Tuesday following the Monday morning when the Titanic went down, was brought here by Joseph Allen, of North Attleboro; A. J. Loran, of New York; and W. H. Jones, 1044 Madison avenue, Paterson, N. J., who said they found the bottle while out sailing. At first they said they were inclined to regard it as a ghastly joke, but on second thought decided to report it.

Some say Butt may have floated away from the vessel on a raft, as he was seen standing on the deck when the ship went down.

The fact that so many bodies and boats remained right on the scene of wreck and later were picked up seemed to make this theory extremely improbable.

Opinion was strongly divided as to the possibility of the message being authentic, and an effort will be made to have the handwriting identified.

GO TO ATLANTA WITH MR. LAMB

The Norfolk Ledger-Dispatch of Wednesday had the following about the shake-up in Norfolk-Southern circles: "A general shake-up in the general affairs of the Norfolk-Southern by those who seem best informed, and already the force is somewhat disintegrated. Gen. W. R. Hudson, general superintendent, it is said, has been offered a position by Mr. Lamb, and will leave tonight for Atlanta, where the offices of Mr. Lamb, as general manager for Receivers S. L. Schoonmaker and H. M. Atkinson, of the Atlantic, Birmingham and Atlantic will be in charge of real estate."

NEGRO DOES A DISROBING ACT

The negro "preacher" who was arrested for making a disturbance on the street Wednesday and released after a short incarceration, as told in The Journal, began to make himself obnoxious again at four o'clock yesterday morning.

This negro, who it seems is periodically insane, did a disrobing act on the street. It took a couple of officers and a crowd of citizens to capture and subdue the crazy orator, and when they got hold of him he uttered the most blood curdling screams, which aroused many of the residents on the street. He was finally landed in the city lock-up and clothes were procured from his home. He was then taken to the county jail, where his mental condition will be inquired into.

General Willis Will Run For Legislature.

Swainsboro, Aug. 1.—You will see in the next few weeks a card announcing that General W. H. Willis is a candidate for the Legislature on the Independent Democratic ticket.

The first baseball match game ever played in Swainsboro was played Saturday by Bear Creek and Swainsboro, the latter winning by a score of 7 to 1.

Dr. Mount has returned from a visit to Kingston.

Little Miss Maggie Lena Bell, who went to Washington several weeks ago for treatment for throat trouble, has returned and her condition is considerably improved.

Mr. Charles Bowman of Bear Creek, who left two months ago to reside in Fayetteville, has returned very ill.

Let It Rain, Right On.

PAPER MONEY IS TO BE SMALLER

Government Hopes to Save Substantially as Result of The Change

REVOLUTIONIZE DESIGN

Object of This is to Make Counterfeiting More Difficult Task

Washington, Aug. 1.—Secretary of the Treasury MacVeagh has practically resolved a decision to reduce the size of the United States currency and national bank notes by one third and to revolutionize the design so as to make counterfeiting a more difficult task.

It is proposed to make the notes 6 by 2 1/2 inches. The paper money now in circulation is 7.28 by 3.04 inches. The designs of all paper money would be systematized and made uniform for every denomination.

This move is expected to save the government about \$800,000 annually and the national banks, which pay for the plates for their notes and part of cost of redemption, about \$200,000. The economies would be effected in steel for the plates, in paper and in labor.

Eighteen months would be required to effect the change by the preparation of the designs, engraving of the plates and printing of the notes. To meet the objection that for a time at least there would be two sizes of currency in circulation it has been suggested that the government print in advance a sufficient quantity of the notes of the new size to be exchanged at the sub-treasuries and national banks on a fixed date.

WITHOUT PERMIT SUBJECT TO FINE

Dairymen who have not taken out a permit by Aug. 8 will be subject to a fine, according to Dr. E. G. Hargett, meat and milk inspector. After Aug. 8, Dr. Hargett will publish the complete list of those who have taken out permits.

Dr. Hargett is enforcing the city ordinances strictly and in several instances has condemned articles of food offered for sale. In most cases the parties offering this food did not know or had not noticed that it was spoiled but it did not escape Dr. Hargett's watchful eye. He states that he is going to do his best to safeguard the health of the people insofar as the inspection of meat and milk and kindred articles are concerned.

BEAUFORT.

Dredge A of New York is now at work excavating the turning basin at the western end of the waterfront, abreast Beaufort's famous old bostery, the Davis House.

Mr. and Mrs. David Pool have returned to Washington, D. C., after visiting Mrs. C. A. Clawson.

Miss Lillie Fales is visiting friends at Morehead City.

Mr. and Mrs. David B. Perry, of Washington, are visiting Mrs. C. L. Duncan.

Mr. and Mrs. Robert Willis have returned to their home in Little Rock, Ark., after visiting Mrs. Lilla Willis, Mr. Willis' mother.

Miss Fannie Neal is visiting her uncle, Mr. Jack Neal.

On Monday afternoon Mr. Alonso Thomas gave a delightful surf party complimentary to Miss Annie and Don Duncan, of Raleigh. The party left about four o'clock for the beach. After a refreshing swim in the surf a luncheon was served on the sand. The party returned by moonlight.

Mr. and Mrs. Chas. Potter, of Washington, are visiting Miss Nannie Potter.

Saturday evening Miss Carrie Hutton gave a moonlight sail to Morehead City, in honor of the Misses Roger of Wilmington. The party attended the ball at the Atlantic Hotel and afterwards enjoyed a delightful sail out on the ocean.

Mrs. Joseph Engle and children have returned to their home in Wilcox, after spending some weeks here.

Mrs. M. F. Frazier and daughter Miss Evelyn are visiting Mrs. Frazier's mother, Mrs. Jennie King.

Mrs. Lillie Whittemar and child are visiting her sister, Mrs. Emma Duncan.

Mrs. Ruth Gibbs and two daughters, Misses Sue Bell Jones and Dorothy, and Miss Estelle Lewis left this morning for Charlotte, where they will spend several weeks.

4% INTEREST ON SAVINGS 4%

The Result of Small Savings.

The following table shows what may be accomplished by regularly depositing your income at 4 per cent interest with the Peoples Bank.

| Monthly deposit | In 3 years amounts to | In 5 years amounts to |
|-----------------|-----------------------|-----------------------|
| \$ 1.00 | \$ 38.00 | \$ 66.00 |
| 3.00 | 114.00 | 199.00 |
| 5.00 | 191.00 | 332.00 |
| 10.00 | 382.00 | 664.00 |

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Our Clean Sweep Sale is attracting big crowds : : : Don't fail to call to see us. Everything going at great **BARGAINS**

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Department Store -- Elk's Temple.

JUST RECEIVED

One Car load No. 1 Timothy Hay. One car load mixed Corn. One car load Sugar Steek feed.

We have the finest sugar feeds for Horses, Mules, and Cows on the market. A perfect balanced ration of the best feed stuffs.

Hay, Corn, Oats, Hulls, Meal, Hominy, Etc.

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New Bern, :: North Carolina

NOW WE HAVE IT.

"If He Doesn't Wear a Red Man Collar He Doesn't Wear the Best WE NOW SELL THE FAMOUS

E. & W. Red-Man Collar

"Graywood" Close Fitters "Teakwood."

A Collar with Snap and Smartness. It fits and Wears Stands any laundry. **Two for 25 Cents.**

Wash your collar

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"THE SHOP THAT'S UP" FRONT.