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The wise farmer, when he has a good year or a good season, lays one side a part of his crop money to provide for the seasons when cash receipts are light or for a year when crops may be less bountiful.

There is no better place to put such a reserve than in The Commercial Bank

You can deposit on an open account subject to check, or you can invest in a savings account where your money will earn four per cent. You can always get money deposited here, which is not true of money loaned to friends.

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Merely a matter of spending less than you earn, keeps growing easier too, becomes surprising after you have practiced it for a while. People fall into the habit of spending money thoughtlessly, and imagine they cannot save. Cultivate thoughtfulness and carefulness and you are bound to succeed.

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M. L. SPEARMAN, Cashier

R. C. CARLISLE, V-Pres.

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Newberry, S. C.

Capital stock paid in . . . \$ 50,000.00

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Deposits 235,000.00

We do business on business principles.

We extend every consideration consistent with safe and sound banking.

Four per cent. paid on deposits in Savings Department. Fire Proof Vault.

Burglar Proof Safe.

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Cashier.

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FIRST CLASS WORK GUARANTEED.

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E. T. CARLSON,

Prop. and Mgr.

LETTER FROM WASHINGTON.

Considering Plans for Census of 1910
—Passenger Rates, Etc.

Washington, Oct. 10.—Director of the Census North is already considering plans for taking the census for 1910, and it is expected that it will be the most complete and accurate census in the history of the country. This will result from the fact that the census office is now a permanent bureau and, instead of having to organize from the ground up for the next census, all that will be necessary will be the expansion of the present well trained force. A matter that will be considered in connection with the census of 1911 will be the possibility of obtaining more accurate vital statistics and data from which the relative rate of increase in population in different localities and for different races can be determined. It is believed that if reliable data can be obtained some interesting facts will be disclosed as to the relative rates of increase of the white and negro races. Professor Wilcox, of Cornell University, who made an exhaustive study of the figures of the last census, reached results tending to show that, even without taking account of immigration, the whites are increasing faster than the negroes, but the great difficulty in the way of arriving at definite conclusions is the entire absence of reliable birth statistics and the unreliability of death records in most localities. It has been suggested that when the next census is taken selected field agents of the bureau be sent to points in different parts of the country to make an exhaustive study of the population in restricted areas—obtaining the vital history of each family. It is believed that if such studies are made in a considerable number of places information can be obtained which will supplement the statistics of the regular census and make it possible to arrive at approximately correct conclusions on many interesting questions.

Railroad rates in the United States, after having risen slightly from the extreme low level of 1899, where the average rates showed the full effect of the preceding years of business depression, are again declining. The abstract of the statistics of the railroads of the country for the year ended June 30, 1905, just published by the Interstate Commerce Commission, shows that the average passenger rate per mile for that year was 1.962 cents,

a decrease from 2.006 cents for the year previous. The average freight rate for 1905 was but 0.766 cent per ton per mile against 0.780 cent for 1904. It will be some time before the statistics for the year ended June 30, 1906, are available, but the annual reports of the principal roads show that the general course of rates in that year was downward, and the current year will show marked reductions in the average rates, both for passengers and freight. Since the passage of the Hepburn law requiring thirty days' notice of a proposed change in rates but authorizing the Interstate Commerce Commission to modify this requirement by special orders the Commission has complied with scores of requests to reduce rate on less than thirty days' notice but has received only one request for permission to make an increase and that was a case in which it was desired to correct a rate that had been made too low by a typographical error in the published schedule.

The most insignificant people are the most apt to sneer at others.—Hazlitt.

Coal! Coal!! Coal!!!

I am making arrangements to establish a coal yard and will be in position to supply your wants for both hard and soft coal. Should you wish to buy your winter supply for August or September delivery I would be pleased to quote you prices.

See me before buying. I can deliver any time after August 15.

S. B. JONES.

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For Sale by
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