

T. W. WADE, President. H. M. VICTOR, Cashier.

Union National Bank

CHARLOTTE, N. C.

Capital \$100,000
Profit account 40,000

Opened for Business June 2, '08

A Steady Growth Means Satisfied Customers

Deposits

Sept. 1, 1908, \$170,000

Sept. 1, 1909, \$255,000

Sept. 1, '10, \$302,000

Sept 1, '11, \$441,000

This bank confines its business exclusively to that of conservative banking and has no outside features. It is the bank that wants your business and shows it by an appreciation which is evidenced by thorough and careful attention to every transaction whether large or small.

Savings Department

A new quarter begins Oct. 1, 1911. All deposits made on or before Oct. 5th, will bear interest from Oct. 1st. Interest compounded every three months at 4 per cent. We invite deposits in this department from other points in North and South Carolina and give prompt and accurate attention to deposits received by mail \$1 will start a savings account.

Every transaction with this bank is held in absolute confidence.

H. M. Victor
CASHIER.

DON'T FORGET

That a New Interest Period Commences Oct. 1

-IN THE-

Commercial National Bank

OF CHARLOTTE, N. C.

Deposits made in our Savings Department up to and including Oct. 5th bear interest as of Oct. 1st at 4% interest, compounded quarterly.

4% interest paid on Certificates of Deposit from date of issue.

Capital and Surplus \$860,000.00

ON RANSOM PLACE

That means pretty nearly all that's desirable in a location for a home. We have two beautiful lots in the select locality, each 50x150 feet to a rear alley. They can be bought at a splendid bargain. Enquire at our office for price and terms.

NEW COTTAGES

In Villa Heights we have some new 4-room Cottages on nice lots, 50x150 feet that we are selling from \$800 to 1,100 each. Only \$150 cash and easy terms for the balance.

BROWN & COMPANY

203 N. TRYON ST.

PHONE 535

A Birthday Message Sunday

"The lines are fallen unto me in pleasant places" were the words of the ext used by Rev. S. F. Conrad at his 65th birthday Sunday as taken from Psalms 16:6. He said 65 years is a long lease of time and no mean mark to attain in years as it is nearly double the common average of human life, and within five years of the allotted time of man according to the Psalmist definition as found in the ineth Psalm. It is fifteen years over a half a century and dates back before the war.

Mr. Conrad said it would be of interest to give his personal reminiscences and experiences but would not be in harmony with his purpose as he proposed to utilize the occasion and turn it to practical account. However he prefaced the sermon by referring to the beginning of the struggle between the states and slavery as it existed, along with the guardianship of the school houses and the incompetency of the old field school teacher.

The goodly heritage of the text he said could well be appropriated by all in his hearing, as we had a goodly heritage in our common ancestry who had bequeathed to us the spirit of patriotism and love of country. He referred to his recent visit to Liberty State in New York harbor and the impression it made upon the minds of those who came to America that it was a country of liberty and freedom.

There we had a great heritage in the form of government which had been given to us by the founders of our country. The principle of soul liberty and religious freedom grafted into the constitution and was an immeasurable blessing and as sacred to us as the dust of the earth, and the air we breathed.

He also spoke of the goodly heritage we had in the natural resources and the purity of climate and soil which we inherited in the state, and its magnificent mountains, beautiful rivers and its extended mileage of ocean scenery, and inviting seaside resorts.

Every North Carolinian ought to feel proud of the state and its splendid record in the valor of its soldiers, and the high type of its statesmen and leaders.

But he said in a most significant and important way the Baptists had a goodly heritage denominationally.

1.—in the principle which had come to them as a heritage.

The principle of world-wide evangelization in which the Baptists had led. That the modern missionary enterprise began with William Carey in England, and had kindled as a fire which now had spread to the ends of the earth.

2.—Then in the contention of the Baptists under Roger William and others in the early history of the country, in advocating the doctrine of soul liberty and the rights of conscience in the worship of God.

3.—In the principle of a converted church membership in which the Baptists had stood at times almost entirely alone.

4.—In the contention for believers in baptism, in advocating baptism as an act of ordinance to a converted soul and regeneration as a free requisite to its performance.

5.—And also that the Baptists have a goodly heritage in the form of

For Rent.

RESIDENCES.
6 rooms, modern, 1904 Lyndhurst Ave. 17.50
8 rooms, modern, 310 N. Church St. 35.00
7 rooms, modern, 1511 S. Boulevard St. 25.00
7 rooms, modern, 718 E. 4th St. 25.00
7 rooms, modern, 712 East 4th St. 25.00
4 rooms, Villa Heights 2.00
4 rooms, 211 S. Graham St. 13.50
4 rooms, 213 S. Graham St. 12.50
5 rooms, 501 E. Oak St. 10.00

OFFICE ROOMS
One Store or Office room, located one and one-half blocks from Square; floor space 25x70, with electric lights, steam heat, vault, and shelves light at office.
One office room in McKinnon Bldg. 10.00

Brown & Co.

church government which had come to them. That it was a democracy pure and simple, and that every member had a voice in the management and control of its business.

6.—Then also that the Baptists had a goodly heritage in the simple form and design of the ordinances which had come to them. In the simple and exclusive act of baptism in opposition to made and as an act of obedience, instead of an act of choice, and preference, on the part of the individual. Also in the supper as simple in form and commemorative in design and restricted in the order of sequence to church membership in fellowship in faith and doctrine.

7.—Then again the Baptists have a goodly heritage in the equality of the ministry. No grades nor higher orders, and their highest honor was in the service rendered to others.

The closing part of the sermon was devoted to a personal application of the text in which reference was made to parantage. The splendid advantages employed, temporarily, socially and educationally.

Also to the numerous and wonderful protection of providence.

It's at the Amuse-U. 25-2t.

A POSITION FOR YOU!

You will be paid \$50.00 per month out of a capital of \$300,000.00 if our great system of 48 colleges does not secure a good position for you the day you qualify in either college mentioned below. Write at once for large catalog. We supply help in 48 big Southern cities.

DRAUGHON'S Business College
More BANKERS endorse DRAUGHON'S Colleges than endorse all other business colleges COMBINED.
Address: CHARLOTTE, N. C., or COLUMBIA, S. C.

The Mechanics Perpetual B. & L. Association

Is still open and will continue the remainder of this month and October and November, for all who desire to secure shares. So far the Association has enrolled a good number of shares, but PROGRESS is the word and the directors want more and expect to reach 3,000 shares.

J. H. WEARN, President.
D. E. COCHRANE, Secretary and Treasurer.

SAWING WOOD

Yes, Malinda, we saw the stuff day and night; have been saving it for 30 years, and have never had to shut down on account of high water, low water, storms, cyclones or lack of grease.

WHEN IT THUNDERS IN CALIFORNIA

Your lights may go out and the tallow dip has to be brought from its hiding; the cars may strand you, and your connection for Stouts missed by 2 seconds; the Hendersonville folk may fool and fumble and fizzle about while crime stalks about at will, but the MUTUAL BUILDING AND LOAN grinds on just the same, earning a goodly interest for the widow and the orphan, the capitalist and the wise man of business. Yes, my erring and procrastinating friend, it does more. In summer heat, and in winter's cruel blast, when other financial institutions are tottering and fading from view, carrying with them the fortunes of the affluent as well as the savings of the poor and needy, this ship sails into port on time, and as she ties up at the wharf every 3 months, a cargo of sunshine and happiness is unloaded.

THIS IS THE PROPER CAPER, BOYS, and you're wasting precious time and opportunity by dallying with other schemes and propositions which spell disappointment and failure.

NEW SERIES NOW OPEN.

E. L. Keesler, Sec. & Treas.
PHONE 344. 25 S. TRYON ST.

FOR SALE

Beautiful Building Lots, 3 blocks from car line, on Salisbury road, beautiful shade, East frontage, near P.O. and drug store. Advantages of city and country combined; two acres in lots. No house can be built for less than \$3,000. Choice locations; these will sell.

Also 26 and 47-acre farms, near this place, that can easily be divided into 7 and 10-acre tracts to fine advantage. Also nice homes and city investments.

J. Arthur Henderson & Bro.
"FIRE INSURANCE"

Ground Floor Office

fronting on West Trade Street. Light and Heat furnished. A delightful office. Can be leased for a term of one or two years, as desired. Monthly rental \$37.50

THE SOUTHERN REAL ESTATE LOAN & TRUST CO.
No. 4, South Tryon Street.

COTTAGE HOME FOR SALE

Has six large nice rooms, nice bath room, good neighborhood, on shady side of the street, situated on North Caldwell street, close in, lot 49 1-2 by 198 feet with alley. Price, \$4,500.00.

J. E. MURPHY & CO
Phone 842. 229 S. Tryon St.

HOME FOR SALE

8 Rooms, Slate Roof, Hot Water Heat. On Car Line and Close Enough to Business Centre to Walk. Splendid Residence Section. House in Best of Condition. Price \$7,750.00

A. G. CRAIG
REAL ESTATE AND INSURANCE
Phone 1436. Trust Building.

For Quick Sale

FOURTH WARD LOT—Corner Graham and 9th Streets, beautifully shaded. None like it on the market. Take a look.
FIRST WARD HOME—Modern, with 7 rooms; clean and new. Fine trees on lot. Price and terms right.

Peoples Loan & Realty Co.
W. L. Nicholson, Manager. 309 Realty Building. Phone 313.
C. R. McGinn, Salesman.

Real Estate Investment

We offer you four cottage houses well located, good neighborhood, one-half block from car line, city water, and electric lights. Houses practically new and in good condition. Annual rent \$516, and good renting property. Owner anxious to sell, and if bought within the next few days can be had for \$5,500, on good terms.

Carolina Realty Co.
211 N. Tryon St. Phone 609.

For Sale

ELMORE FRUIT GARDENS, Sunnyside, 3-room cottage with basement, fine well of water, large number of strawberry plants, raspberry, fruit trees, 1-2 acre of land; Price \$2,000
4-Room house in Fourth Ward, Price \$1,450
Large and small tracts of land on Macadam roads, from 4 to 9 miles of city. See us.

W. T. Wilkinson & Co.
J. A. BROWN, Notary Public.

We Offer for Quick Sale

Two of Those Attractive
Elizabeth Avenue
Lots
40x103 Feet for the Nominal Sum of
\$1,200 Each

NO—Property on this Avenue is not decreasing in value. We were just fortunate in securing these lots for YOU at this BARGAIN figure.

F. C. Abbott & Co.

Everything in Real Estate. High Grade Investments.
Don't Forget That We Write Fire Insurance in Strong Companies.