

# Union National Bank

CHARLOTTE, N. C.

Capital . . \$100,000.00

Profit Account \$45,000.00

T. W. WADE, President

F. D. ALEXANDER, V-Pres.

H. M. VICTOR, Cashier

We cordially invite new business and offer every courtesy and accommodation consistent with safe Banking.

Our business is confined exclusively to that of Banking—prudent and conservative Banking.

We offer to the public, beyond the usual courtesies of ordinary Banking, the painstaking and careful attention of experienced and intelligent officers to the especial requirements of each customer's affairs whether large or small.

Every transaction with this Bank is treated confidentially. On this basis our business has grown steadily from the date of organization, June 2, 1908, and we enter the year of 1912 confident that the policy of being of real benefit to our customers will bring to us continued increase of business.

## Savings Department

A new quarter begins January 1, 1912. All deposits made on or before January 5, will bear interest from January 1 at 4 per cent compounded quarterly. \$1 will start an account in in this department.

H. M. VICTOR, Cashier

Start a Savings Account With Us Today  
**New Interest Period Begins Jan. 1st**  
Four per cent interest paid on Savings Accounts and Certificates of Deposits.  
Deposits made in the Savings Department up to and including Jan. 5th, bear interest as of Jan. 1st.  
**Commercial National Bank of Charlotte, N. C.**  
CAPITAL, SURPLUS AND PROFITS \$862,000.00



# American Trust Co.

CHARLOTTE, N. C.

## Commercial and Savings Banking

The figures below represent the condition of our bank at the close of business Dec. 27, 1911

ASSETS	
Loans	\$1,996,646.10
Cash on Hand and in Banks	346,026.70
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	\$2,342,672.80
LIABILITIES	
Capital	\$ 350,000.00
Deposits	1,608,175.45
Profits	199,497.35
Rediscounts	185,000.00
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	\$2,342,672.80

This bank began business about ten years ago. The above statement speaks for itself. Our deposits of over One Million Six Hundred Thousand Dollars is evidence of the confidence of the public in our bank. The officers and directors desire to publicly express their appreciation and thanks for the large patronage given our institution during the past year. We are willing and able to give the most liberal banking facilities to our customers and cordially invite new Accounts, large or small. Our growth is the result of the confidence of satisfied customers which is acquired only by safe and careful management.

On JANUARY 1ST, 1912, a new interest period begins in our SAVINGS Department. All deposits made on or before January 5th will draw interest from January 1st at the rate of 4 per cent per annum, compounded quarterly.

**GEORGE STEPHENS, President.**  
**B. N. DUKE, Vice-President.**  
**W. S. LEE, Vice-President.**  
**W. H. WOOD, Treasurer.**  
**J. E. DAVIS, Asst. Treasurer.**

**MURDER NEAR ROWLAND.**  
Negro Infant Brutally Murdered in Mother's Arms, Shot Being Intended for the Mother.  
Troy Graham, colored, has been committed to jail by Justice McKelley, of Rowland, on the charge of murdering the 2-year-old son of Donna McNeill, colored, about 2 miles from Rowland on Christmas day. He was brought to jail by Mr. G. E. Bell, of Rowland. It was in evidence at the preliminary trial that Graham was making himself troublesome in the home of Donna McNeill, she ordered him out of the house and he shot at her with a shotgun, hitting her baby boy, which she held in her arms, and blowing his brains out. There were several witnesses to the

horrible crime and Graham was captured Tuesday by one of them, Elmore Couch, colored, and several other negroes, about 2 miles from Purvis. Graham claims that he was too drunk to know what he was doing.—Robesonian.

**HORSE RACING IN HALIFAX.**  
Four Events Will Be Puled Off at Scotland Neck January 1.  
Scotland Neck, Dec. 28.—Large circulars have been sent out announcing a big horse race here on January 4, by those who are interested in the race track. There will be four races. It is said there have been entered some of the fastest horses in eastern North Carolina.

Some men can appreciate single-blessedness, while others are not satisfied unless they are doubly blessed.

**FOR SALE**  
Nice 5-room cottage, nicely papered, floors stained, city water, large lot, fenced in rear, situated adjacent to and will receive the benefits of the finest development in the city. Surrounded by homes selling for \$2,500 to \$4,500. Price . . . . . \$1,450.  
J. J. Misenheimer  
Selwyn Hotel Building

At this season much is said about starting the New Year right. We wish to make this inquiry which is relevant: "IS THERE ANY POSSIBLE WAY IN WHICH YOU COULD START THE YEAR BETTER THAN TO MAKE ARRANGEMENTS FOR LIVING IN YOUR OWN HOME DURING 1912?" Seriously consider, then act.

We have Bungalows and Bungalow sites in Charlotte's most delightful suburb, Elizabeth Heights.  
**Southern Real Estate, Loan & Trust Company.**

# HOMES — IN — DILWORTH

ARE FOR SALE BY THE  
**Charlotte Consolidated**

Piedmont Building  PHONE NO. 155.  
**Construction Company**

PRICES: From \$3,000 to \$5,800  
SIZES: 5-Room Cottages and Bungalows to 8-Room, 2-Story Houses.  
Terms: ONE-TENTH CASH, Balance \$27.50 to \$53.50 Per Month.

All New, Modern, Complete, Attractive

## The New Year

You can RESOLUTE for better things all you want, but the fellow that actually starts to DOING something and talks less is the duck who will get there. There's a traveling man, who always tells his duck who will go to play thunder next season; there's a husband around town who has promised Martha to take shares with Keesler for home buying for the home by his father, but instead of economizing and living within his income, he has placed mortgage after mortgage upon his place, spent more than he made each year, and today is about to lose his all. That fellow has talked building and loan to me year after year, and, finally, I succeeded in getting him to take shares and make application for a loan to relieve his home, but he wanted an auto. He withdrew his shares, unknown to his wife, the mortgages fell due. He couldn't meet them. He's sure to be thrown out. A good wife and 5 innocent children must suffer. Excuse me from the fellow that's always GOING to do.

**THE MUTUAL'S NEW SERIES**  
starts January 6th, but you can begin it today. Take my advice this once, use some of your Christmas money, if necessary, for a stake, and nail down your resolution before it escapes you. That's the only way worth a continental, and if you haven't that much nerve, you're a lame duck, and practically lost right now. SEE ME BEFORE YOU SLEEP.

**E. L. Keesler, Sec. & Treas.**  
Phone 344. 25 S. Tryon St.

## FOR RENT

APARTMENTS	
Apartment 15 W. 6th	\$35.00
2 Tenth Ave., 14 rooms	40.00
6 S. Graham, 8 rooms	30.00
205 West 11th, 8 rooms	25.00
700 N. Poplar, 8 rooms	25.00
507 N. Brevard, 8 rooms	25.00
509 Kingston Ave., 6 rooms	25.00
310 E. 9th, 7 rooms	25.00
208 S. Graham, 5 rooms	25.00
700 East 9th, 5 rooms	15.00
5 rooms, 7th and Seigle	10.00
2 W. Liddell, 8 rooms	16.00
4 W. Liddell, 5 rooms	9.00
406 West 7th, 4 rooms	7.00
401 E. 13th, 4 rooms	6.00
STORE ROOMS	
223 North College, 31a104.	
Nice brick store East 7th.	
Small room 8 Belmont Ave.	
Brick store N. Charlotte	\$20.00
Large hall North Charlotte	6.00
Small store S. Brevard	7.00
Small store 7th and Myers	7.00
1 nice front room N. Tryon	10.00
See our complete list at office.	
Other stores and dwellings \$1.25 per week up.	

**J. Arthur Henderson & Bro.**  
219 N. Tryon. "Fire Insurance"

# AT MYERS PARK

we have a five-room cottage equipped with running water and electric lights; lot 50x300 feet or about one-third of an acre, which we offer this week for \$3,000.00. Judging by the prevailing prices in this section, the lot is worth \$1,500.00 and the house \$2,500.00, a total of \$4,000. Who will be the first to pick up this bargain?

**F. C. Abbott & Co.**

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