Union National Bank

CHARLOTTE, N. C.

Capital . . \$100,000.00 ProfitAccount\$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 accomodation 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 affairs each customer's 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

There were several switnesses to the culture for the fastest horses in the fastest horses have been sent out a high horse fastest horses have been sent out a high horse fastest horses have been sent out a high horse fastest horses have been sent out a high horse fastest horses have been sent out a high horse fastest horses have been sent out a high horse fastest horses have been sent out a high horse fastest horses have been sent out a high horse fastest horses have been sent out a high horse fastest horses have been sent out a high horse fastest horses have been sent out a high horse fastest horses have been sent out a high horse fastest horses have been sent out a high horse fastest horses have been sent out a high horse fastest horses have been sent out a

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 \$869,000.00



American Trust

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

Cash on Hand and in Banks	346,026.70
LIADILICIE	\$2,342,672.80
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Capital	. \$ 350,000.00
Deposits	1,608,175.45
Profits	. 199,497.35
Rediscounts	. 185,000.00

This bank began business about ten years age. 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 everymers and conditive new Accounts, large or small.

Our growth is the result of the confidence of satisfied customers which is acquired only by cafe and careful management.

On JANUARY 18T, 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.

Loans

egro Infant Brutally Murdered in Mother's Arms, Shot Being Intend-

Troy Graham, colored, has been committed to jail by Justice McKeler, of Rowland, on the charge of murdering the 2-year-old son of Don-na McNelll, 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

horrible crime and Graham was captured Tuesday by one of them, Elliphore 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.

\$1 996 646 10

\$2,342,672.80

FOR SALE

Four Events Will Be Pulled Off at Scotland Neck January 1.

Scotland Neck, Dec. 28.—Large circulars have been sent out announcing a big horse race here on January 1.

Surrounded by homes selling for \$2,-

Price 91,450.

At this season much is said about starting the New Year name. We wish to make the inquiry which is relevant: "IS THERE ANY IN WHICH YOU COULD START THE YEAR ARRANGEMENTS FOR LIVING IN YOUR OWN HOME iously consider, then act.

We have Bungalows and Bungalow sites in Charlotte's most delight suborb, Elizabeth Heights.

Southern Real Estate, Loan & Trust Company.

HOMES DILWORTH

Charlotte Consolidated

Piedmont Building



'PHONE NO. 155.

Construction Company

PRICES: From \$3,000 to \$5,800 SIZES: 5-Room Cottages and Eungalows 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

actually starts to DOING something and talks less is the duck get there. There's a traveling man, who always tells his concern he's going 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 last 6 years; there's a certain fellow in Charlotte who was left a home by his father, but instead of economizing and 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 me, but he wanted an auto. He withdrew his shares, unknown to wife, the mortgages fell due. He couldn't meet them. He's sure 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.

FOR RENT

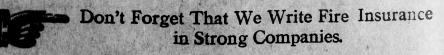
J. Arthur Henderson & Bro.

AT MYERS

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 in 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.



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