CHARGES ON INCREASE.

CHADWICK CASE EXPANDING.

Mrs. Chadwick Indicted by the Grand Jury of Cuyahoga County and Her Old-Time Friend, Iri Reynolds, Made Evident His Intention to Shield Her No Longer—He Believed That She Was the Illegitimate Daughter of Andrew Carnegie and That He Was Backing Her and He Had Not Yet Had Anything to Make Him Doubt It.

Cleveland, Dec. 12.—Trouble for Mrs. Cassie L. Chadwick increased at a rapid rate to-day. She was twice indicted by the grand jury of Cuyahoga county and her old-time friend, Iri Reynolds, took the stand in court and made evident his intention to shield and protect her no longer. The aged secretary of the Wade Park Bank presented a pathetic picture as he answered question after question which brought out his implicit faith in the woman whose financial transactions have well-night ruined him in fortune, and caused him such infinite trouble. He gave evidence that he still believes his trust was justified. Only one query he attempted to evade. This was when he was asked how much of his personal estate had passed in the possession of Mrs. Chadwick. His eyes filled, and he requested that he be excused from answering. The question was not pushed.

An indictment was voted against Mrs. Chadwick this afternoon, based upon the Carnegie note for $50,000, and another upon the Carnegie note for $200,000 which was payable at the National Bank of Commerce in New York. Under each indictment are two counts one charging forgery, the other uttering a forged paper.

Information of the indictments was once wired to New York by County Prosecutor Keeler and he requested that Mrs. Chadwick be immediately rearrested if she secured bail on the other charges hanging over her. The examination of Iri Reynolds, treasurer and secretary of the Wade Park Bank before Referee Pennington in the bankruptcy court to-day failed to disclose an asset that might be secured by Receiver Loeser, appointed by the Federal Court, but brought from Mr. Reynolds in reply to questions, the following answer: "She told me she was the illegitimate daughter of Andrew Carnegie."

Later Mr. Reynolds in detailing his transactions with Mrs. Chadwick, said: "In all my transactions with Mrs. Chadwick I believed from what she told me that Andrew Carnegie was backing her and all her indebtedness would be paid." He then added: "And I have not had anything yet to make me doubt it." In detailing how he came into possession of the $5,000,000 note bearing the name of Andrew Carnegie, he said: "Mrs. Chadwick called me to her house and said she wished to intrust to me some securities. She said she had been advised to place them in the possession of a third party and she wanted me to take care of them."

This is the package that was opened last Friday night in the presence of Mr. Reynolds and Attorney Stearn by Attorney Andrews Squire. The package was produced in court, and Mr. Reynolds identified the Carnegie note, the mortgage deed and the copies of an alleged trust agreement.

Continuing the witness said: "She then handed me a paper to sign." This paper witness did not have with him, but as near as he could remember it read: "I certify that I hold in trust for Mrs. Cassie L. Chadwick securities and a note for $5,000,000." Mr. Reynolds would not swear to the wording, but it was to that effect. The note was not endorsed, but he had no doubt that the alleged maker of the note was back of the woman. The contents of the package were identified separately by Mr. Reynolds, and at the request of the examining counsel, he marked each paper as an exhibit. Asked as to other transactions, Mr. Reynolds said: "There is one; it is a little banking secret, but I'm willing to tell all. She came to me, I thing it was in 1904, and said she had $12,000 in paper, payable at the Prudential Trust Company. If I would let her have the money, she would put United States Steel Corporation bonds in the morning as collateral. I consulted my committee, and with their consent, I loaned her the money. The next day she brought a package, which she said contained $500,000 in United States Steel bonds and a $250,000 certificate, which I was to hold in trust for her under the same conditions as the previous package. I held these until a month ago, when in the presence of several gentlemen, they were opened. It was about the time Mr. Newton began his suit. They contained bonds all right, but they were not Steel bonds."

When asked what they were, Mr. Reynolds said: "There were five $1,000 bonds of the Home Telegraph Company, of Niagara, N. Y., and six certificates of the Buckeye Fish Company.

At one time she had made a written statement, he said, that she had over $2,000,000 in bonds in safety deposit vault in the Wade Park Bank. He had read the trust agreement, but had never seen the signature. Mrs. Chadwick had told him the original was in the package he held. He confidently believed everything would be paid up to a week ago, and had no suspicion of anything wrong until a few days before Mr. Newton brought his suit. "She has fooled me and many men smarter than me; she has pulled the wool over everybody's eyes." Then, with a faint smile as though the humor appealed to him, despite his troubles, he said: "Once she wrote to me to ask if I needed any help because of the run of the bank."

Still another incident was detailed by the witness. "When Mrs. Chadwick was in Europe," he said, "she wrote that Dr. Chadwick was in the hospital. Seriously ill, the daughter was also ill, and she was in sore distress. She cabled me that she had no money, and I sent her $15,000. When she arrived here she was thought to be dying. She then told me where, if anything happened to her, I would find a letter to Mr. Carnegie, and he would settle all her indebtedness." Witness had given no other notes, but had seen a book, which was sent to his house when he was ill. It was for $60,000 and had Andrew Carnegie's name signed to it. Whether any money was ever produced on it, he did not know. As to the value of Mrs. Chadwick's household fittings, Mr. Reynolds thought they might be worth about $15,000. He said he took a chattel mortgage about two years ago, but had never recorded it.

DR. CHADWICK TALKS.

Of His Wife Has Not Settled Large Sums of Money on Him—Will Soon Return to the United States.

Toledo, Dec. 12.—Dr. Leroy S. Chadwick, of Cleveland, Ohio, whose wife, Cassie L. Chadwick, is held a prisoner in New York, charged with frauds of a financial nature, has been living quietly for some time, occupying rooms in a hotel in the center of this city. Owing to the notoriety of his wife's affairs, he has observed the strictest seclusion. Dr. Chadwick is somewhat beyond middle age. He has not the appearance of a person accustomed to affluent surroundings. He frequently reiterates his desire to avoid attracting attention, mainly on account of his daughter, a prepossessing girl of 13, by his former wife, who is with him. The Associated Press correspondent talked for an hour with Dr. Chadwick.

"It is most unpleasant to me," Dr. Chadwick said, "to be interviewed under the present circumstances. It was an extreme shock to me when I saw the newspaper reports concerning the case. I learn every day new features about the affair, which I never knew before. There is no truth in the report that Mrs. Chadwick settled a large sum on me. Do I look like a man of millions?" Dr. Chadwick called attention to his appearance as he uttered this remark, saying: "Any one would be able to see that I am not a man who had received millions from his wife." As concerning reports that Mrs. Chadwick is in reality Lydia de Vere, he answered: "The first time that ever I heard the name of Madame de Vere in this connection was when I saw it recently in the papers." Questioned upon the financial aspects of his wife's affairs, Dr. Chadwick replied: "The finahcial matters in the case do not affect me in the slightest. They speak of bonds being found. I would like to know what these bonds and papers look like."

"Does your wife know Mr. Carnegie?" the doctor was asked.

"I would rather not discuss Andrew Carnegie," said the doctor.

"Concerning my relations with Mrs. Chadwick, I will explain them on my return to the United States. Naturally, I am taking a great interest in the case, but I have not seen any lawyer relative to my status. Although I have not yet taken any definite steps concerning sailing, I intend leaving Paris for the United States in a week or ten days."

In the course of a later interview with the Associated Press, Dr. Chadwick said he must refuse to believe that Iri Reynolds could have said that he (Dr. Chadwick) was a co-conspirator with Mrs. Chadwick, and that he was present when Reynolds gave Mrs. Chadwick the alleged trust fund receipt. The doctor stated that statements to that effect were wholly untrue. Being asked whether he was in communication with his wife, Dr. Chadwick refused to reply.

SUBPOENA FOR CARNEGIE.

He is Wanted as a Witness at Cleveland, But Owing to Illness May Not Go.

New York, Dec. 12.—A subpoenae was served on Andrew Carnegie at his home in this city to-day calling upon him to go to Cleveland, Ohio, on Wednesday and testify in the case of Mrs. Cassie L. Chadwick. The summons was issued by Judge Francis J. Wing, of the United States District Court of the northern district of Ohio and was accepted willingly by Mr. Carnegie. Mr. Carnegie was annoyed, however, when he discovered that the summons required him to make the trip to Cleveland.

"What!" he cried, when he saw that it required his presence in Cleveland. "Why, I don't think I will be able to go out there at all. I've got lumbago. Do you mean to say that I'll have to be out in Cleveland on Wednesday, then come back here to appear before Commissioner Shields on Saturday?"

It was said at the residence of Andrew Carnegie to-night that he would be unable to go to Cleveland to testify in the Chadwick case owing to illness. Mr. Carnegie is indisposed with an attack of lumbago and his physician is of the opinion that it would not be advisible for Mr. Carnegie to take the trip. One of Mr. Carnegie's secretaries said to-night that satisfactory arrangements have been made to that end with the United States District Attorney, H. L. Burnett.

Mrs. Chadwick Likely to Return to Cleveland.

New York, Dec. 12.—Mrs. Cassie L. Chadwick was overwhelmed by the developments of her case in Cleveland to-day, and the statement was made by one close to her that she probably would give up the fight here, and return to Cleveland to-morrow night in the custody of United States officers. She did not anticipate the double indictment which was found against her by the Cuyahoga county grand jury after the failure of the Lorain county grand jury to find probable cause of action. Mrs. Chadwick is of the opinion that if she must face these charges, she will be far better off in her home city of Cleveland than in New York. It is known that her counsel have strongly advised against this course of proceedure, but Mrs. Chadwick insists that she be given free rein.

Mrs. Chadwick appears to be enjoying the best of health, and says she will be in good condition to meet the legal complications in Cleveland.

How Southey Worked.

Cornhill Magazine.

Southey was a methodical and rapid literary craftsman. "I am a quiet, patient, easy-going hack of the mule breed; regular as clockwork in my pace, surefooted, bearing the burden which is laid on me, and only obstinate in choosing my own path," he wrote to a friend. But his method was by no means simply.

He was a poet, a historian, a critic and a miscellaneous writer; he turned out an enormous quantity of matter and succeeded in doing so by working fourteen hours a day and diversifying his labors within his daily round. He had six tables in his library. He wrote poetry at one, history at another, criticism at a third and so on, with the other subjects upon which he was engaged, and when he was tired of spinning his brains into verse he turned to history and criticism.

There is a story that he once described to Mme. de Stael the division of his time—two hours before breakfast for history, two hours for reading, two hours for criticism and so on through all his working day. "And pray, Mr. Southey," queried the French woman, somewhat unkindly, "when do you think?"

THE WEATHER.

For North Carolina: Fair and continued cold To-day and Wednesday; fresh west winds.

U. S. Department of Agriculture,
Weather Bureau,
Charlotte, N. C., Dec. 12, 1904.

Temperature and precipitation report for the 24 hours ending at 8 p. m. to-day:

Maximum temperature	47
Minimum temperature	28
Accumulated excess for the day	08
Accumulated excess for the month	30
Accumulated excess for the year	3.02
Precipitation	03
Total precipitation for the month	1.98
Accumulated excess for the month	56
Accumulated deficiency for the year	9.34
Prevailing wind direction	W.

DR. H. F. RAY
Osteopath.

Graduate Southern School of Osteopathy, Suit 2, Hunt Building. Office hours 9 to 12; 2 to 5. Sundays and Thursday afternoons by appointment.
'PHONES:
OFFICE, 230 - - Residence, 874.

SOCIAL.

The debate which the Woman's Club members will participate in next Thursday will deal with the question, "Should Women be Permitted to Serve on School Boards?" The following named ladies will lead in the discussion: Mesdames I. W. Falson, Lucy A. Halliburton, Annie Smith Ross and C. B. Stephenson. It is understood that the feeling is largely in favor of the affirmative, but the discussion, which is expected to be participated in by all the members, may bring forth various opinions.

* * *

An event of interest is the supper to be given to-night by Miss Addie Belle Barron to the attendants on the Kelly-Abernethy marriage to-morrow night.

* * *

Mr. W. H. Payne, of Atlanta, Ga., and bride, nee Miss Lucy Randleman, of Union Springs, Ala., arrived in the city last night and are the guests of Mrs. J. W. Conway. Mrs. Conway will entertain in honor of Mrs. Payne Thursday afternoon.

* * *

Mrs. T. C. Murrah returned to Greensboro yesterday, after spending several days with her mother, Mrs. M. C. Hall.

* * *

Mrs. J. H. Long, who has been visiting her son, Mr. H. C. Long, left yesterday to visit relatives in Concord.

* * *

Mrs. Thomas Griffith entertained at dinner Sunday, Mr. George Harrington, of New York city, and Mr. R. B. Esler, of St. Louis Mo. Mr. Esler is on his way to San Antonio, Tex., where he will join his sister on a pleasure trip through Mexico.

* * *

The musical atmosphere at the Presbyterian College is charged with sounds of preparation now and expectation runs high because of the entertainments to be given by the music conservatory on the eve of the Christmas holidays. First there will be a Christmas service next Sunday under the auspices of the Young Women's Christian Association, and the music will be furnished by the choral association and the college orchestra. Next Tuesday a concert of unusual interest will be given by the students of advanced grade, both vocal and instrumental, with pianos, the organ and the college orchestra in requisition. The concerts will be given in the auditorium and public is cordially invited.

SPECIAL LOW RATES VIA SOUTHERN RAILWAY.

Account of National Cotton Convention, Shreveport, La., Dec. 12-15, 1904, the Southern Railway will sell on Dec. 10th and 11th, with final limit Dec. 17, round trip tickets to Shreveport, La., at rate of one first-class fare plus 25 cents.

Account of Annual Meeting Southern Educational Association, Jacksonville, Fla., Dec. 29-31, 1904, the Southern Railway will sell tickets to Jacksonville, Fla., and return on Dec. 27th, good to return until Jan. 4th, 1905, at rate of one first-class fare plus 25 cents for the round trip.

Account of Special Excursion to Havana, Cuba, January, 1905, the Southern Railway will sell on January 4th round trip tickets to Havana, Cuba, at rate of one first-class fare plus $2.00. These tickets good to return leaving Havana until Jan. 19th, 1905, and to reach original starting point not later than midnight on Jan. 22nd. Round trip rate from Charlotte, $41.50. Through Pullman cars Charlotte to Port Tampa. As the space on the steamers between Port Tampa and Havana is limited, it will be necessary to make reservations before tickets are sold.

On account of Pan-American Medical Congress, Panama City, Panama, January 2nd, 1905, round trip tickets will be sold to Panama City, at extremely low rates. Tickets on sale Dec. 26th, with final limit 30 days from date of sale. Round trip rate from Charlotte will be $74.00.

For further information, call on any Agent Southern Railway, or write

W. H. TAYLOE, G. P. A.,
Washington, D. C.
R. L. VERNON, T. P. A.,
Charlotte, N. C.

JORDAN'S
The Gift Store

Jordan's has always been a preferable place to choose gifts at Christmas time, and now that larger varieties and handsome goods are offered we are having the

Greatest Holiday Trade of Many Seasons

The rarest perfumery is here in magnificent packages, a preferable gift; in toilet articles, manicure sets, card cases, scissors in cases and hundreds of desirable articles for women, men and children.

Don't forget your Huyler package. Order at once, else you'll get left.

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Mail orders have prompt attention.

Special Notices

DO YOU NEED ANYTHING TO MANIcure your finger nails with? If so, give us a call. We can supply your wants.
MAYER'S, Druggist,
Sixth and Tryon Sts. 'Phone 252.

WE WANT TO SAVE YOU SOME money on asparagus. It's a little hard for the fellows that did not protect themselves, but that's not our business. To give our friends the finest goods that are packed and at as small cost to them as possible is our way of doing business. Herald tender cuts asparagus in round cans, 20 cents; Herald long, tender asparagus, large cans, 35 cents; Richelieu asparagus tips, the finest, tenderest that are packed, at 35 cents.
SARRATT & BLAKELY.
N. Tryon and S. Church Sts.

FOR RENT—Warehouse, large and roomy, Feb. 1, 1905, in rear of No. 30 S. Tryon street; also store fronting on S. Church street, No. 29. Store and warehouse can be rented either together or separately. Store 314 E. Trade street; also two nice store-rooms on E. Fifth street.
J. ARTHUR HENDERSON & BRO.

ORANGES! ORANGES! ORANGES!—Finest Florida russet, juicy and sweet. We have a very large stock of all sizes and will make special box prices. Don't buy oranges until you see ours and get our prices. Fancy Malaga grapes, extra large bunches; also large supply of fancy table apples. USHER BROS.
'Phones 341 and 416.

MARGARITE AND ORIS CIGARS—The one-dollars boxes are put up especially for Christmas presents. Ladies should investigate.
DILWORTH DRUG STORE,
'Phone 247. B. S. DAVIS.

MANAGERS OF CHRISTMAS PARTIES and those wishing delightful meals served can not do better than talk the matter over with Creswell, at the Gem Restaurant. The Gem has an abundance of seating capacity and certainly the most delightful meals it is possible for expert cooks to provide are served there.

MEAT FOR THE HOLIDAYS—Those preparing for Christmas dinners should not lose sight of the big showing of fresh meats we are providing for our mammota holiday trade. Leave your orders with us and you'll get only nice, well-selected roasts, steaks, veal cutlets, mutton, etc. With all purchases we give library voting tickets. T. H. AUSTIN.
N. Tryon St.

CLOSING OUT!—Having leased our building for a term of years, we offer our entire stock at invoice cost. This is a rare opportunity for retail merchants, hotels, boarding houses, etc., to secure real bargains. JOHN R. ROSS & CO.,
Wolesale Grocers.
Cor. Third and College Sts.

WE CALL ATTENTION TO-DAY TO AN elegant assortment of Vantine's china, just received. No duplicates. Everything entirely new. Prices 25 per cent. under regular. If you need a holiday gift we have it.
WHEELER WALL PAPER CO.,
Y. M. C. A. Building.

IF YOU WANT THE WHOLE DAYS OF 1904 to leave a lasting impression upon your memory, come to our store and buy of the many nice goods we have laid in stock for our customers. Fine chocolates, chocolates and bonbons in one- and two-pound boxes; also cheaper candies in boxes. Pitted dates, stuffed dates, pulled figs, pressed figs and a line of the best selected fruits to be found anywhere. Everything nice to make your Christmas a merry one. 'Phones 67 and 118. MILLER-VAN NESS CO.

CHRISTMAS IS COMING and we want to remind you that we are still doing business at No. 8 West Fifth street. Books, Bibles and Testaments our specialties.
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SEND 15 CENTS TO
"THE STAR MILLS"
and get a ten-pound peck of choice, fresh corn meal, made of new corn.

FRUIT CAKE, MINCE PIES, and such like disarrange the bowels. Prepare your digestive organs by drinking Mida Water to handle the indigestibles, and insure you a Merry Christmas.
J. W. SAMPLE, Mgr.,
'Phone 833. 20½ S. Tryon.

TREMENDOUS LINE OF CHOICE CIgars for Christmas presents. All size boxes, all the popular and wanted brands known to smokers. If you are casting about for a gift for your husband or gentleman friend you cannot do better than select a fine box of cigars or a handsome pipe. Prices are reasonable here. CHARLOTTE CIGAR CO.,
W. H. Cocke, Mgr.

REMEMBER! BEFORE YOU COME TO Charlotte, that our rates are only $1.00 to $1.50 per day for transients. New house and furniture, with modern conveniences. A good many of our customers tell us that the Queen City Hotel is the best place for the money in the United States. Go there and be convinced.

WHEN YOU BUY CANNED GOODS think of "Sunbeam." Every can guaranteed to be the best. Fresh Florida vegetables every morning. We give automobile tickets. COCHRANE & ROSS.
319 N. Tryon St. 'Phone 251.

TO LET—Five-room brick house, close in, $12.50; 4-room frame house, E. Sixth street, near Myers, $6.00; houses for colored tenants from 75c to $1.50 per week. homes for sale, $1,500, $2,250, $3,000, $1,750 to $10,000. E. L. KEESLER,
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For the treatment of
WHISKEY, MORPHINE and other Drug Addictions. Special apartments and nurses for lady patients. S. M. Crowell, M. D., Medical Director, No. 8 West Third street, Charlotte, N. C.

WE HAVE A FULL STOCK OF CAHILL Grates, which is the best grate sold. We also handle tiles and mantels, both hardwood and native pine. Lumber, shingles, laths and all kinds of house finish.
CAROLINA MFG. C., Jas. A. Fore, Mgr.

WE EXCHANGE THE $20.00 DISC OR COlumbia Graphophones for the $5.00 graphophones and allow $5.00 for your second-hand graphophone. This is not a new offer for we have made this exchange for years. We also offer to exchange graphophones for second-hand bicycles.
QUEEN CITY CYCLE CO.

TWO SOLID CARS BANANAS—Extra fancy fruit, 10c dozen, 3 dozen 25c; extra choice, 15c dozen. 2 dozen, 25c; bunch, 75c upwards. Apples—Handle only N. Y. State apples, such as King's, Baldwin's, Greening, Gilliflower, Snow and Pippins—25c peck upwards. Oranges—Florida stock only, all sizes, 20c dozen, upwards; box, $2.85. Malaga grapes, 15c pound. Nuts, mixed, 15c pound, 2 pounds, 25c. Candies: French mixture, 8c pound, 2 pounds, 15c; caramels, 10c pound; cream bon bons, 10c pound; chocolates, 15c pound, 2 pounds, 25c; Tenney's chocolates, 50c grade, 25c pound; 90c grade, 40c. Fancy package goods, nice box candy, 25c upwards. Raisins—Two crowns, 10c pound; three crowns, 15c, 2 pounds, 25c. Grapes—Catawba and Concord, in five-pound baskets, 20 and 25c. Dates—New crop, 10c pound; 3 pounds, 25c. Special prices on cigars and tobaccos—Buffo cigars, one dozen in box, a good, mild smoke, 20c box. Other brands at extremely low prices. Free city delivery 'Phone, 944.
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WOODALL & SHEPPARD SAY CANdies—Christmas candies, pure sweets of Christmas trees, fancy boxes of finest confections for elegant presentation. Nunnally's celebrated chocolates and bon bons. Leave your orders now. The candies will be made fresh just before Christmas and delivered on time.

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Handsome red, white and pink Carnations. Handsome white and pink roses, long stems.

We make a specialty of funeral designs and ship same to all surrounding points. Telegraph or telphone for funeral flowers.

Write us for prices on your wedding flowers.

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Letters from all sections of the State, wanting to know how the Mutual Building & Loan is accomplishing such magnificent results are pouring in daily. If the inquirers could see the beautiful homes, the happy and contented family circles, created through this one channel of grand opportunities, their eyes would indeed be opened.

NOW, TO-DAY, JUST A LITTLE LONGER, you can get into the last series without paying interest. This is the largest class on our books, and everybody knows the advantages we offer are equaled by few, if any, other similar organizations in the South.

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A Building Lot for sale. Room for four compartment houses; four blocks north of Square; 88 feet front—$3,000.

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Practice limited to diseases of women and skin diseases, especially electrolysis or organic tissues, such as moles, warts, enlarged veins, superfluous hair and other blemishes, without pain or scar. Having had many years' experience in the above named special branches, and henceforth devoting my entire time to them, confidently hope for general patronage.

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We now offer for sale that beautiful lot on East avenue, between Myers and McDowell streets, fronting 60 feet and running back 200 feet in depth. No better location in Charlotte for an elegant city home. Price upon application.

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A Beautiful Farm

For some one with means who wishes an attractive place near the city. Located on the Derita Road, with long frontage on the A. T. & O. Railroad and only twenty to thirty minutes drive to the city.

Six-room dwelling on place, situated in beautiful grove. Two large barns, good dairy house, with water supplied to both dairy and barns from wind-mill. About half the land enclosed with wire fencing; in high state of cultivation, and offered at a price for prompt sale that will move it quickly. Immediate possession if sold by January 1st.

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Organized 1865

Capital - - - - $300,000
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We are fully equipped to handle the accounts of individuals, firms and corporations, and offer every accommodation and courtesy consistent with sound banking.
We respectfully invite a personal interview or correspondence with those who contemplate opening new accounts.

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Organized 1871.
Geo. E. Wilson, President, C. N. Evans, Cashier,
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The Merchants and Farmers National Bank,
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CAPITAL, $200,000.00 ASSETS, $1,300,000.00

DIRECTORS:
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Conservatively and safely conducted within the limits of legitimate banking.
Thirty-three years of successful dealing.
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Results after six and a half years in business:

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Just a little below Dilworth on Camden or Pineville macadam road, and close to C. C. & A. Railroad, is the best purchase in Mecklenburg county at

$100 PER ACRE

Not only is it in a high state of cultivation as a farm but it is one of the choicest sites for a suburban home, anywhere about Charlotte, and a part of the land, in a few years, can be subdivided for other suburban homes.

You will look a very long time for a better trade in real estate than this

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