

Savings Department

THEY ARE THE ONLY SAVINGS DEPARTMENT OF A BANK WHICH OFFERS THE BEST INVESTMENT OPPORTUNITIES IN THE SOUTH. THE COMMERCIAL NATIONAL BANK OF CHARLOTTE, N. C. ASSETS AND STOCKHOLDERS' LIABILITY \$3,300,000.00

POCKET SAVINGS BANKS FURNISHED FREE. R. A. Dunn, Pres. W. E. Holt, V. P. A. G. Brunizer, Cash. A. T. Summay, Asst. Cash. Now is the Time to Realize Full Interest on Deposits.

The Very Best Thing

Make 1908 the banner year. To do it you must start right. The Mutual Building and Loan starts new series January 4th, and if you get into that you've made the correct beginning.

No one dares accept our challenge for a show-down as to profits or security. We knock silly, in the first round, all save similar institutions.

E. L. KEESLER, Treasurer Phone 344. 25 S. Tryon St.

Beautiful Homes For Sale

- 3-room house, E. Boulevard, Dilworth, lot 75x150, two baths, house comparatively new and in excellent condition. \$6,000
- 3-room house, Park Avenue, Dilworth, all modern conveniences, lot 50x150. Owner left the city and anxious for quick sale. \$4,000
- 3-room house, Ellsabeth Avenue, all modern, large lot, shady side of street, fine location. \$4,700
- 3-room house, N. College Street, close in, all modern, corner lot. \$4,700

J. E. Murphy & Company 43 N. Tryon. Phone 843.

Elizabeth Home For Sale

Large lot, elegant house, with every modern convenience, including system of hot water heat.

The Charlotte Realty Co. A. G. Craig, Secretary. 18 East Trade Street.

Wood Fibre Wall Plaster, "Hard Clinch."

THE BUILDERS FRIEND. Freezing does not hurt; natural shrinkage will not crack it; water does not make it fall off; hard as stone. Write for booklet. Manufactured by CHARLOTTE PLASTER CO. Write for Booklet. Charlotte, N. C.

THE BEST

When you have us to do your ELECTRIC work you may be sure of THE BEST. All our work guaranteed and no job too small for our prompt attention. Phone 470 for the best and quickest service. BRADSHAW ELECTRIC COMPANY No. 15 South Church St.

A CHANCE

To Get a Nice, Cozy Home. We offer you a new 6-room cottage—water, sewerage, electric lights, in 1-2 block of car line, near Southern depot, for the sum of \$2,000. Terms, \$500 cash; balance \$5.49 per week. CAROLINA REALTY CO. W. D. WILKINSON, Manager. R. R. LEE, Secretary. J. P. LONG, Sales Agent. 45 North Tryon St. Phone 609.

COZY COTTAGE FOR SALE

\$1,350.00 New 4-room cottage, near Elizabeth College; lot 50x140. Can arrange easy terms. See us at once. BROWN & COMPANY. Phone 536. 203 N. Tryon St.

GET HUYLER'S

"ON THE SQUARE." BEWARE OF FREQUENT COLDS. A succession of colds or a protracted cold is almost certain to end in chronic catarrh from which few persons ever wholly recover. Give every cold the attention it deserves and you may avoid this disagreeable disease. How can you cure a cold? Why not try Chamberlain's Cough Remedy? It is highly recommended. Mrs. M. White, of Butler, Tenn., says: "I was several years ago was laid up with my throat and lungs. Someone told me of Chamberlain's Cough Remedy. I began using it and it relieved me of my cold. My throat and lungs are sound and well." For sale by W. L. Hand & Co.

F. D. A.

No other Candy made as good. Fresh and fine. R. H. JORDAN & CO. Phone 1. "WE NEVER CLOSE" NURSERY REGISTER

F. D. ALEXANDER

Product Bldg. Phone 547, 545.

The Commercial National Bank of Charlotte, N. C.

Assets and Stockholders' Liability \$3,300,000.00

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R. A. Dunn, Pres. W. E. Holt, V. P. A. G. Brunizer, Cash. A. T. Summay, Asst. Cash. Now is the Time to Realize Full Interest on Deposits.

The Merchants & Farmers National Bank

OF CHARLOTTE, N. C.

Capital, \$200,000.00 Surplus, \$100,000.00

The officers of this bank will be pleased to meet or correspond with those who contemplate making changes or opening new accounts.

FOUR PER CENT. PAID ON SAVINGS AND TIME DEPOSITS.

Officers: Geo. E. Wilson, President. Jno. H. Ross, Vice President. W. C. Wilkinson, Cashier.

Southern Loan & Savings Bank

JNO. M. SCOTT, Pres. W. S. ALEXANDER, Vice Pres. W. L. JENKINS, Cashier.

NEW INTEREST QUARTER

JANUARY 1st will be the beginning of a NEW INTEREST QUARTER. DEPOSITS made from now till JANUARY 31st will draw interest from JANUARY 1st. Begin the New Year by starting a SAVINGS ACCOUNT. Deposits received from One Dollar up. Our Time Certificates bear interest from date.

Southern Loan & Savings Bank

JNO. M. SCOTT, Pres. W. S. ALEXANDER, Vice Pres. W. L. JENKINS, Cashier.

The Charlotte National Bank

CHARLOTTE, N. C.

The chief concern of the officers and directors of this bank is the welfare of its depositors and the security of their deposits. The Charlotte National Bank was founded by men of means, integrity and successful business experience, and its enviable record has given it a reputation for solidity that extends far beyond Mecklenburg county and North Carolina. If you want absolute safety, it is here. We solicit your business.

B. D. HEATH, President. JNO. M. SCOTT, Vice President. W. H. TWITTE, Cashier.

Charlotte Trust Co.

Capital \$125,000.00

Savings Department pays 4 per cent. compounded. January First Begins New Quarter.

J. H. LITTLE, President. C. M. PATTERSON, Vice Pres. L. H. HAGOOD, Cashier.

FOR 1908

We invite consultation or correspondence from Firms, Individuals or Corporations who contemplate making changes or additions to their banking connections.

THE AMERICAN TRUST COMPANY.

JANUARY DIVIDENDS

will soon be paid and you will want a safe place for new investments. We Offer For Sale N. C. State Bonds, 4 and 5, due 1910, 1911. N. C. Railroad Stock, 7 per cent. guaranteed 99 years by Southern R. R. City of Charlotte, Concord and Asheville Bonds, 5 and 6 per cent. High-grade 5 and 7 per cent. Preferred Stock in the strongest home corporations. First Mortgage Real Estate Loans and Bonds in amounts of \$100 to \$10,000. Southern Mill Stocks and Local Bank Stocks, paying 8 to 10 per cent. dividends. And everything in Real Estate.

F. C. ABBOTT & CO.