

Interest Begins Oct. 1st.

Deposits in Savings Department made any day before the 6th of October will receive interest from the first of October.

REMEMBER

that interest on these deposits is compounded four times a year.

CERTIFICATES OF DEPOSIT

transferable and bearing interest at four per cent. per annum issued.

COMMERCIAL NATIONAL BANK

Capital and Surplus \$820,000.00

DR. RICHARDS CALLED AGAIN.

Davidson Congregation For Second Time Makes Effort to Secure Popular Statesville Pastor.

Special to The Observer. Davidson, Sept. 28.—At a congregational meeting held in the church yesterday morning immediately after the morning worship, a call was extended to Rev. Dr. C. M. Richards, of Statesville, to the pastorate of the Presbyterian church here. This is the second call that has been made to Dr. Richards by this congregation.

WILL VISIT THE SOUTH.

Committee Coming to Interest Women's Clubs of South in Betterment of Social and Intellectual Conditions of Working People.

Special to The Observer. New York, Sept. 28.—A movement is on foot looking to interesting the women's clubs of the United States in activities for the betterment of social and intellectual life of the working and farming population of the country.

The University of North Carolina alumni in New York will have their annual dinner at the Cafe Boulevard, second avenue and Tenth street, on the evening of Saturday, October 10th, at 7 o'clock.

A JOOLY HOUSE PARTY.

Miss Carrie Young and Miss Cora Norman Entertain G. F. C. Girls. Special to The Observer.

Greensboro, Sept. 28.—During the past week Miss Carrie Young, a member of "class 1908" of Greensboro Female College, has been the charming hostess of a most delightful house party given at her lovely home near Greensboro.

Last Thursday evening a reunion of these members was held at the college by special invitation of the president, and needless to say it was thoroughly enjoyed by each one.

The crowd left Thursday for Pomona, where they will be the guests of Miss Cora Norman this week.

The Major's Possible Discoveries. Houston Post. Major Hemphill has been spending several weeks in the "mountains" of North Carolina, and we suppose he found the caves where the eggs of moon-lit corn mallow and ripen.

A PAYING INVESTMENT. Mr. John White, of 28 Highland Ave., Houston, Maine, says: "Have been troubled with a cough every winter and spring. Last winter I tried many advertised remedies, but the cough continued until I bought a box of Dr. King's Pink Pills for Pale People. After taking the course I was completely cured. I have since bought the same for my wife and she has followed the same course and she is completely cured."

Pink Pills—Dr. King's—stop cough, soothe throat, and relieve all the troubles of the throat and lungs. They are a sure cure for all the troubles of the throat and lungs. They are a sure cure for all the troubles of the throat and lungs.

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THE UNION NATIONAL BANK OF CHARLOTTE, N.C.

THE WEATHER.

Washington, Sept. 28.—Forecast: Virginia, fair and much cooler Tuesday; fresh to brisk west to northwest winds. North Carolina and South Carolina, fair and cooler Tuesday; Wednesday fair; fresh and brisk north winds.

LOCAL OFFICE U. S. WEATHER BUREAU.

Charlotte, Sept. 28.—Sunrise 6:15 a. m.; sunset 6:12 p. m. TEMPERATURE (in degrees). Highest temperature 78

Will Stay

For pain in back or chest, King's Anti-Pain Plaster touches the spot. This especially good to protect the lungs with one of these on front and back. They are 25 cents and very durable and protective power is very great. Sold by Burwell-Dunn Retail Store.

F. D. A.

Familiar Street Scenes in Charlotte, the GREATER.

No. one. The fire alarm brings every man, woman, child and dog within hearing to the street, kinder village like.

No. two. At the depot, train arrival, loading crowd looks like CHURCH IS OUT or TAFT has come.

F. D. ALEXANDER

Fire Insurance, money for ashes, or NEW HOME FOR THE OLD.

"Jordan's on the Square."

E. P. Purcell, President. D. A. McLaughlin, V. Pres.

Use Creme Elcaya

A pure cream for the face, and Elcaya Powder. No finer toilet preparations made, and if you don't know these you ought to investigate their merits.

R. H. JORDAN & CO.

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Deposits MADE IN OUR SAVINGS DEPARTMENT

before October 6th will bear interest from October 1st.

Open Saturdays, in addition to regular hours, from 4 to 7 p. m.

MERCHANTS & FARMERS NATIONAL BANK

American Machine & Mfg. Co. CHARLOTTE, N. C. Manufacturing Machinists and Founders

Cotton and Cotton Oil Machinery. Waste Machinery and Wood-Working Machinery. General Repairs. Castings.

Contract to install Steam and Hot Water Heating, Fire Protection, Electric Lighting and Power Plants.

Notice

Notice is hereby given that the Highway Commission of Black Mountain Township, Buncombe County, N. C., will receive bids until 12 o'clock p. m. October 1st, 1908, for the grading and macadamizing of the roads in said township, as shown on the profiles in office of said commission at Black Mountain, N. C.

The Highway Commission hereby reserves the right to reject any and all bids. C. E. COTTON, Chairman. W. H. BURNETT, Secretary.

Free of Taxes

7 per cent. net income can be obtained from absolutely first-class preferred stocks of substantial North Carolina companies which we can offer you to-day.

Call or write Trust Department SOUTHERN LIFE & TRUST COMPANY, Greensboro, N. C. Capital and Surplus \$405,000.00

E. P. Wharton, President. A. M. Scales, Gen. Counsel. Robt. C. Hood, Asst. Manager.

BEAUTIFUL HOME FOR SALE EAST BOULEVARD, DILWORTH

Seven rooms, with all modern conveniences. Slate roof, nice lawn and shade trees. Servant house, carriage house and large barn on place. Owner very anxious to sell and makes low price of . . . \$4,500.00

J. E. Murphy & Co. 43 N. Tryon. Phone 642.

Accident and Health Policies

in the MARYLAND CASUALTY COMPANY are the most liberal in existence, though they don't cost any more than others.

Every one needs a Disability Policy covering EVERY ACCIDENT AND EVERY DISEASE. Let us tell you how we will pay you a definite weekly indemnity if you should be disabled by ANY ACCIDENT OR ILLNESS.

HARVEY LAMBETH, Mgr. Ins. Dept. AMERICAN TRUST COMPANY.

NEW INTEREST QUARTER

On October 1st INTEREST will be credited on all SAVINGS ACCOUNTS. Increase your account all you can before that date. We pay interest on all deposits made on or before October 5th 4 per cent. and compound it quarterly.

Southern Loan & Savings Bank

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

This is the Month

to build up your balance in our Savings Department. A New Interest Quarter beginning October 1st. We pay 4 per cent. and Compound the Interest Quarterly.

American Trust Company

NOW THEN

The anxiously waited-for New Series, Mutual Building & Loan, is ready. The people all over this country know the Mutual.

\$10,000. Maturd a series in August, and paid a man in New York City, one who was never in Charlotte, the neat sum of \$10,000, his 100 shares having reached par value within the standard time established by the Association.

NATIONAL REPUTATION. Recently sold large numbers of shares in Boston, Mass., Biddleford, Maine, New Orleans, Richmond, and smaller cities throughout the Union.

RECOGNIZED LEADER. It is recognized throughout the South as the standard maker as to methods and final results, and this is because it has an unequalled record covering 27 years of magnificent success.

New series open—take shares to-morrow.

E. L. KEESLER, Secretary and Treasurer. Phone 144. 25 S. Tryon St.

Fine Offerings in Business and Residence Properties

Three brick stores located near the centre of city and convenient to Southern Freight Depot. Annual rent \$2,275.00. Will pay 7 1/2 per cent. net after deducting taxes and insurance.

7-room residence on Elizabeth Ave., newly constructed, all modern improvements; lot well elevated with fine view. No avenue in the city is building up more rapidly. Price of property is low now compared to what it will be in three to five years. Price only \$8,750.00

Terms, \$1,000.00 or more down; balance through the building and loan association.

Fine lot on Park avenue, Dilworth \$1,000.00 6-acre lot on Derita Road \$1,250.00

Southern Real Estate Loan & Trust Company

Capital, \$75,000. Surplus, \$100,000. W. S. ALEXANDER, President. R. A. DUNN, Vice President. A. M. McDONALD, Sec. and Treas.

First National Bank

CHARLOTTE, N. C. Capital and Profits \$550,000 ACCOUNTS SOLICITED 4 Per Cent. On Time Certificates.

HENRY M. McADEN, President. JOHN F. ORR, Cashier. Directors: J. C. Burroughs, Geo. W. Graham, J. S. Myers, J. H. McAden, Frank Gilreath, Geo. W. Bryan, C. A. Bland, C. A. Williams, Henry M. McAden.

North Church St. Residence

Lot 75 feet front, nine rooms, all modern conveniences, electric lights, steam heat. . . . \$4,000.00

Can arrange terms. Will be sold at once. For further particulars, call on or phone

Brown & Company.

Phone 535. 203 N. Tryon St.

THE CHARLOTTE NATIONAL BANK

Resources \$1,500,000.00

Our method of doing business holds old friends and gains new ones.

B. D. HEATH, President. JNO. M. SCOTT, Vice President. J. H. LITTLE, Vice President. W. H. TWITTY, Cashier.

INSURANCE

Is something we all must carry and we would be glad to serve you. We write the following lines: Fire, Health, Accident, Surety Bonds, Steam Boiler, Burglary, Elevator, Sprinkler Leakage, Plate Glass.

If you need any of the above Insurance, call 609 and we will be glad to call and see you.

CAROLINA REALTY CO.

O. J. THIES, Pres. B. RUSH LEE, Sec. W. D. WILKINSON, Treas. and Mgr. J. P. LONG, Salesman. No. 5 W. Fifth Street. Phone 609.

Farm-Sale or Exchange

We offer for sale, or exchange for city property, a splendid farm of about 40 acres, four miles from city. Has good 6-room cottage, barn and splendid orchard.

For further particulars see The Charlotte Trust & Realty Co. CAPITAL \$200,000.00. Phone 377 A. G. Craig, Secretary. 18 E. Trade. W. J. Chambers, Treas.

Wood Fibre Wall Plaster, "Hard Clinch."

THE BUILDER'S 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 COMPANY

Write for Booklet. Charlotte, N. C.

AGAIN WE WOULD CALL YOUR ATTENTION TO THOSE SEVENTH STREET LOTS.

We told you a short time ago that we had but a few left. Since then we have sold The large corner lot at the head of the street 200 foot front. Also the large double lot 100x100.

And several of the remaining 50-foot lots. So to-day we have to offer but Four lots 50x100 on west side of street. One corner lot 50x200 on west side of street. One lot 50x150 on east side of street.

And one fine corner 150x70, corner Louise and Seventh. Several clients are already figuring on these few remaining lots and you will do well to call soon if you want a lot on this broad avenue, which has the advantage of two car lines, also water, sewer and electric lights at your service.

F. C. Abbott & Comp'y

"EVERYTHING IN REAL ESTATE."