

# The Union National Bank

CHARLOTTE, N. C.

Capital ..... \$100,000.00

### OFFICERS:

T. W. WADE, President  
F. B. McDOWELL, Vice President  
H. M. VICTOR, Cashier

### DIRECTORS:

F. D. ALEXANDER  
F. B. McDOWELL  
J. A. FORE  
W. B. RODMAN  
P. S. GILCHRIST  
E. A. SMITH  
E. D. LATTA, JR.  
A. H. WASHBURN  
T. W. WADE

We cordially invite your business. Prompt, courteous, accurate and confidential attention given all transactions. The management of this Bank endeavors to pursue a progressive policy, to be liberal in its treatment and adhere strictly to legitimate lines of banking. Its business is confined exclusively to that of banking. Money loaned only on well secured paper. We will be glad to have you open an account with us January 1st, and if considering a change, will be glad to have you call on us and talk it over.

A new interest quarter begins in our Savings Department January 1st, 1909. All deposits made on or before January 5th will draw interest at 4 per cent. from January 1st, 1909.

Safety deposit boxes for rent, \$2.00 per annum.

H. M. VICTOR, Cashier.

# MERCHANTS & FARMERS NATIONAL BANK

35 East Trade St.

Capital ..... \$200,000.00

Surplus and Profits ..... \$135,000.00

## ACCOUNTS INVITED

GEO. E. WILSON, President.

JNO. B. ROSS, Vice President.

W. C. WILKINSON, Cashier.

## Your Choice For \$1,000

Of 6 vacant lots, near Southern Passenger Station; water, sewerage and gas on street. These lots are well located, being close in and surrounded by several new homes and in a lovely neighborhood. If in the market for a home site, it will be well worth your while to investigate.

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

## THE NEW YEAR

Will soon be here, and time for resolutions draws near. We suggest the following:  
"RESOLVED"—That I will have my agent write a policy on my property in the Scottish early in January, 1909.

**SCOTTISH FIRE INSURANCE COMPANY**  
J. F. FLOWERS, V-Pres. and Mgr.

## American Machine & Mfg. Co.

CHARLOTTE, N. C.

Manufacturing Machinists and Founders

Cotton and Cotton Oil Machinery. Waste, Saw-Mill and Wood-Working Machinery.  
General Repairs. Castings.  
Contract to install Steam and Hot Water Heating, Fire Protection, Electric Lighting and Power Plants.

## 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.**

## SAFETY DEPOSIT BOXES FOR RENT

We have only a few of these boxes left. Do you want one of them? It is a safe place to keep your valuable papers, jewelry, etc., and costs less than 1c. a day. We have the best location in the city.

**Southern Loan & Savings Bank**  
No. 4 So. Tryon St.

A study of the interests of our customers and unsurpassed facilities for serving them characterize the service of this bank.

## American Trust Company

## ACCORDING TO PROMISE

We offer to-day, subject to prior sale, the following partly matured Shares Mutual Building and Loan:

14 shares 142 weeks old.....	\$ 514.00
4 shares 117 weeks old.....	\$ 238.00
20 shares 104 weeks old.....	\$ 590.00
17 shares 91 weeks old.....	\$ 557.75
90 shares 78 weeks old.....	\$1,755.00
7 shares 65 weeks old.....	\$ 212.75
7 shares 52 weeks old.....	\$ 91.00
15 shares 39 weeks old.....	\$ 146.25
54 shares 26 weeks old.....	\$ 321.00
20 shares 13 weeks old.....	\$ 65.00

Come, write or wire—they are the best things to be had. Each a genuine pick-up. Some lots can be sub-divided. Now let the music begin. The early bird, you know.

**E. L. KEESLER, Secretary and Treas.**  
Phone 244 25 N. Tryon St.

## Locate in the Beautiful Home Section Elizabeth Heights

Street Car service, Water, Lights and Sewerage. Nothing but high-class improvements allowed on the property. Most of the lots have a frontage of 66 feet with depth of 193 feet, and alley-way privileges. You make no mistake in buying at Elizabeth. See us for prices and terms.

## Southern Real Estate Loan & Trust Company

### DIVIDEND NO. 87

### First National Bank CHARLOTTE, N. C.

A dividend of five dollars per share has been declared by the board of directors, payable on and after January 23, 1909. Dec. 22, 1908. JOHN F. ORR, Cashier.

## MODERN RESIDENCE FOR SALE

Lot 50x200 Feet—Rear Alley.

All modern conveniences, on car line, fine neighborhood, well located, eight large rooms; house been built only about three years. For further particulars call on or phone

**Brown & Company.**  
Phone 535. 203 N. Tryon St.

## OUR PURPOSE

Is to handle any business entrusted to us in such a fair and liberal manner as to make the customer's relation with this bank satisfactory and profitable.

Resources \$1,000,000.

## THE CHARLOTTE NATIONAL BANK

## 2ND CHRISTMAS GIFT

We always have something good to offer you for Xmas. We offer this year a five room cottage newly painted. Near So. Passenger Depot. For \$1,250.00, on the following terms, \$50.00 cash balance through Building & Loan Association. First comes first served.

## CAROLINA REALTY CO.

Phone 602. 5 W. Fifth St.

## MONEY TO LOAN

We have \$10,000 to loan on Charlotte real estate, well located.

## THE CHARLOTTE TRUST & REALTY CO.

Phone 377 A. G. Craig, Secretary. 18 E. Trade W. J. Chambers, Treas.

## CHRISTMAS INVESTMENTS

Subject to Sale We Offer

STOCKS AND BONDS—		REAL ESTATE—	
15 Cops Mill Stock.....	141	141	Six-room house, \$1,500.
5 Flint Mfg. Co.....	139	139	Seven-room house, \$2,000.
5 Woodlawn.....	131	131	A new seven-room house, \$4,000.
5 Gray Mfg. Co.....	128	128	A fine corner home, \$7,500.
5 Oakrl.....	124	124	Elizabeth avenue home, \$4,700.
5 Chadwick-Hookins.....	120	120	College street residence, \$5,500.
5 Alherton.....	118	118	Fourth Ward home, \$4,500.
5 Fairchild.....	116	116	Dilworth residence, \$5,000.
5 Henrietta.....	115	115	Meredith street residence, \$7,500.
5 Fidelity.....	114	114	Tryon street home, \$5,500.
5 Moffit Machine Co.....	114	114	Trade street residence, \$2,500.
5 Peppers 7 per cent. pfd.....	110	110	Dilworth residence, \$2,500.
5 Chadwick-Hookins 7 per cent. pfd.....	100	100	Dilworth residence, \$2,500.
5 Highland Park 6 per cent. pfd.....	100	100	Park avenue lot, \$1,500.
5 Irwin 6 per cent. pfd.....	100	100	Bolevard lot, \$500.
5 N. C. B. R. Stock.....	100	100	Bolevard avenue lot, \$100.
5 Commercial Natl. Bank.....	100	100	1101 Cross street, \$100.
5 First Natl. Bank.....	100	100	East avenue lot, \$1,000.
5 American Trust Co.....	100	100	Piedmont corner, \$1,200.
5 Charlotte National.....	100	100	Trueman lot, \$50 to \$100.
5 American Natl. Asheville.....	100	100	Wilmore lots \$50 to \$250.
5 Wachovia Loan & Trust.....	100	100	Columbia lots, \$50 to \$1,000.
5 N. C. State 6.....	100	100	Oakwood lots, \$1,000.
5 N. C. State 6.....	100	100	Blacklock avenue lots, \$1,000 to \$1,500.
5 N. C. State 6.....	100	100	Business lot, Tryon street, \$2,500.

**F. C. Abbott & Comp'y**  
High-Grade Investments. Everything in Real Estate.

## News of the State

### Happenings of Yesterday Told in Paragraphs.

Mr. R. C. Kennedy, of Mount Mourne, who has been representing the Perry Marble Works, of Canton, Ga., has accepted a position as traveling salesman for the Cooper Marble Works, of Statesville, and will enter upon his new duties January 1st.

Rev. Will A. Lambeth, of Thomasville, left Monday night for New York City where he will meet his wife from Boston, Mass., and they both will spend the holidays together taking in the sights of the great city.

The Standard Chair Company, of Thomasville, gave every employe Saturday evening a beautiful chair as a present, a little token of the management's appreciation for the services rendered during the year—something like 100 chairs were given away.

Mr. E. E. Puh, of High Point, will make a test case of the new law requiring restaurants and cafes to close certain hours during the Sabbath. Mr. Puh says he has as much right to open as drug stores and hotels of the city. The case will be tried Thursday.

Rev. George F. Kirby, for the past year cashier of the Home Banking Company, of High Point, will leave this week for Blackburg, S. C., where he again assumes active service in the ministry. The officers of the Home Banking Company part with Mr. Kirby with much reluctance.

Postmaster General Meyer and son, George von N. Meyer, arrived in Statesville yesterday morning and were driven out to the Houstonville Shooting Club in the northern part of the county, where they will spend a few days shooting quail. They will not find birds as plentiful this season as last.

Mr. W. B. Eldson, who recently sold his large and valuable farm near Statesville to Messrs. C. B. Holland and E. G. Gilmer, is arranging to move to Lockwood, Mo., about the first of the year, where he and his family will locate on a farm. Mr. Eldson and family formerly lived in Missouri and they say that the life of the farmer is much more profitable and pleasant in Missouri than here.

Last night in the rooms of the chamber of commerce, at High Point, the young ladies gave a leap year dance to the young men of the city. A new departure was an old-fashioned Christmas tree with booby prizes, which were distributed during the evening's entertainment. Yesterday number of couples were in attendance and the evening was very pleasantly spent.

### COMES TO CLAIM BRIDE.

Former North Carolinian Travels From Panama to Wed Sweetheart in Randolph County—Talks Interestingly of the Work on the Isthmus.

Special to The Observer.

High Point, Dec. 22.—American grit triumphs in war as well as in love. A young man lays down his work at the Panama canal and comes to the home of his native in Randolph county to claim his bride during the Christmas festivities. Yesterday Claude Husey, who is a mounted police at the canal, arrived in the city and between trains the newweds got hold of him and information forthcoming was an interesting narrative. Mr. Husey is a fine specimen of manhood, strong in character and physique, and has been signally honored by the service. At the canal, says he, there are ten thousand Americans at work besides thousands of foreigners. The mounted officers are all Americans while the inferior officers are black natives. The principal merchants are Chinamen, although the government has commissaries along the line of work. The sanitary conditions are well guarded and not a case of typhoid fever has been reported. The laborers are paid in gold and a regular train of money is necessary to meet the expense. Mr. Husey says it is the general belief that the canal will be completed by 1915, just six years from now, and that it will cost in the neighborhood of \$200,000,000.

No; He Simply Made a Hog of Himself.

El Paso, Tex., Times.

On a wagon negro ate 100 oysters in an hour in a New Jersey restaurant," says The Houston Post. "He was born in North Carolina," will say The Charlotte Observer.

He's As Good As the Head, Greenville Reflector.

Mecklenburg and Pitt counties have registers of deeds by the same name, initials and surname—W. M. Moore. If Mecklenburg's is as good as ours he is all right.

WELLS CURED IN 4 TO 14 DAYS. PAIN OINTMENT is guaranteed to cure any case of Rheum, Blind, Swelling or Protruding Nails in 5 to 14 days or money refunded. \$25.

## MARRIAGES.

Former North Carolinians to Wed. Special to The Observer.

Statesville, Dec. 22.—It will be of interest to their North Carolina friends to know that Mr. E. B. Corram and Miss Collie Spencer, both formerly of the Booneville neighborhood, Yadkin county, and quite popular in the section and now of California, will be married at Long Beach, Cal., Thursday. Mr. Corram went West some years ago and located at Pasadena and about the same time or a little later a brother of Miss Spencer located at Long Beach. Three or four years ago Miss Spencer went to Long Beach to make her home with her brother, and it is assumed that the wedding will take place at the home of Mr. Spencer.

Mr. Corram and Miss Spencer were sweethearts when neighbors at Booneville and since their removal to California the old love has followed. In a letter to a Statesville friend Mr. Corram says that he and his bride will go to Mexico on their bridal trip.

Hanes-Swank Engagement Announced. Special to The Observer.

Winston-Salem, Dec. 22.—At a beautiful luncheon given on Friday at the lovely colonial home of Dr. and Mrs. Newton E. Swank, of Johnston, Pa., Miss Elizabeth Swank entertained complimentary to her sister, Miss Nona Swank, when the interesting announcement was made of the latter's engagement to Mr. William Marvin Hanes, the second son of Dr. and Mrs. Newton E. Swank, of Johnston, Pa., and is identified with two of the oldest and most prominent families of her native city. As an alumna of Gunston Hall her acquaintance are extensive in North Carolina while during her visits to Mrs. W. T. Old and Miss Frank Hanes she has greatly endeared herself to a large coterie of friends who will welcome her gladly to this city. Mr. William Marvin Hanes, the second son of Mr. and Mrs. P. H. Haines, is one of the city's most successful and enterprising young business men; a member of the P. H. Hanes Knitting Mill Company, one of the largest manufacturing establishments in the city.

### THE GATHERING PLACE.

Life changes all our thought of heaven; At first we think of streets of gold, Of gates of pearl and dazzling light, Of shining wings and robes of white, And things all strange to mortal sight. But in the afterworld of years It is a more familiar place; A home untroubled by sighs or tears, Where waiteth many a well-known face. With passing months it comes more near.

It grows more real day by day; Not strange or cold, but very dear— The glad home, land and far away, Where none are sick or poor or lone. The place where we shall find our own. And as we think of all we knew Who there have met to part no more. Our longing hearts desire home, too, With all the strife and trouble o'er. —ROBERT BROWNING.

### THE WEATHER.

Washington, Dec. 22.—Forecast: Virginia, snow Wednesday, followed by fair; Thursday fair, strong northeast shifting to northwest winds, diminishing. North Carolina, South Carolina and Georgia, fair Wednesday and Thursday, colder near the coast Wednesday; fresh northwest winds, diminishing. East Florida, fair Wednesday and Thursday, colder Wednesday; moderate northwest winds, diminishing. West Florida, Alabama, Mississippi and Louisiana, fair Wednesday and Thursday; light variable winds. Arkansas, Tennessee and Kentucky, fair Wednesday and Thursday. West Virginia, generally fair Wednesday and Thursday, except probably snow in mountain districts Wednesday. West Texas, fair Wednesday; Thursday increasing cloudiness.

LOCAL OFFICE U. S. WEATHER BUREAU. Charlotte, N. C.—Sunrise 7:28 a. m. Sunset 5:16 p. m.

TEMPERATURE (in degrees)	
Highest temperature.....	6
Lowest temperature.....	23
Mean temperature.....	30
Deficiency for the day.....	1
Accumulated excess for month.....	25
Accumulated excess for year.....	2.25
PRECIPITATION (in inches)	
Total for 24 hours ending 8 p. m.....	1.23
Total for the month.....	2.65
Accumulated excess for month.....	4.91
Total for the year.....	62.92
Accumulated excess for year.....	6.92
Prevailing wind direction N. E.	

W. J. BEHNERT, Observer.

### New York Election Cost \$2,216,692.

Albany, N. Y., dispatch. The Association to Prevent Corrupt Practices at Elections announces on statements filed and careful estimates that the total amount expended by political committees, clubs and candidates in the State of New York for the Republican and Democratic parties during the campaign of 1908 is \$2,218,523.82, of which the Republican party expended \$1,466,378.81 and the Democratic party \$752,145.01.

Good Work of a Charlotte B. & L. Greenview Reflector.

Saturday one of the building and loan associations of Charlotte, which had just matured a series of stock, cancelled \$30,400 in mortgages on homes built for the stockholders, and distributed \$65,100 in cash. That is an example of the good done by building and loan associations.

**INDIGESTION?**  
**SIMMONS LIVER REGULATOR**  
**DYSPEPSIA?**  
**F. D. A.**

### RING THE "BELL"

"587"  
It hangs next an ear Ready to hear your Houshey wants and

Real Estate or Fire Insurance Troubles.

**F. D. ALEXANDER**  
Night "Bell-645"

### "Jordan's on the Square."

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

### TWO TONS OF

*Augler's*

already sold and we have telegraphed for another big shipment.

**COME QUICK**  
and give us your orders for Christmas before it is too late.

**R. H. JORDAN & CO.**

Phone 1.

### NURSES' REGISTER

**POPLAR LOGS WANTED**  
**50 CORDS, AT ONCE**  
**CHARLOTTE PLASTER COMPANY**