

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

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 adherence 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, 1906. All deposits made on or before January 5th will draw interest at 4 per cent, from January 1st, 1906.

Safety deposit boxes for rent, \$3.00 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 648.

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, 1906"
 Scottish Fire Policies protect. Offered only through local agents.

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

THE PROPER CAPER!

Make her a gift of a few of those partly matured shares Mutual Building and Loan. That would be a Christmas present worth while. Some of these plums still left, and sure you're born, there's nothing else as good on the market.
 OR DO THIS
 Take some new shares in the 48th series, now open, and start the ball to-day. You don't run far, because you don't start soon enough. The other fellow has you skinned before you wake up. You're just a plain, slow, dull, sleepy somebody, anyhow. You need some ginger in your make-up, or a pin in the chair—that makes a mirror of your trousers.
E. L. KEESLER, Secretary and Treas.
 Phone 244 35 S. 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 60 feet with depth of 150 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 semi-annual dividend of five dollars per share has been declared by the board of directors, payable on and after January 24, 1906.
 Dec. 23, 1905.
 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 536. 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 \$1,600,000.

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 669. 11 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
11 Corn Mill Stock	141 Six-room house, \$1,500
5 Phil Mfg. Co.	137 Seven-room house, \$1,500
10 Gray Mfg. Co.	131 A new seven-room house, \$1,500
10 Oak	128 Elizabeth avenue house, \$1,500
10 Chadwick-Hookins	124 College street residence, \$1,500
10 Atherton	120 Fourth Ward house, \$1,500
10 Fairfield	118 Dilworth residence, \$1,500
10 Henslette	116 Morehead street residence, \$1,500
10 Fidelity	114 Tryon street house, \$1,500
10 Knott Machine Co.	112 Tryon street house, \$1,500
10 Dilling	110 Trade street residence, \$1,500
10 Peoples 7 per cent. pfd.	108 Dilworth residence, \$1,500
10 Chadwick-Hookins 7 per cent. pfd.	106 Dilworth residence, \$1,500
10 Woodside 7 per cent.	104 Park avenue lot, \$1,500
10 Highland Park 5 per cent. pfd.	102 Boulevard lot, \$1,500
10 Pacolet 7 per cent.	100 South avenue lot, \$1,500
10 Erwin 5 per cent. pfd.	98 Dilworth lot, \$1,500
10 N. C. R. R. Stock	96 Dilworth lot, \$1,500
10 Commercial, Greensboro	94 Dilworth lot, \$1,500
10 First Natl. Bank	92 Dilworth lot, \$1,500
10 American Trust Co.	90 Dilworth lot, \$1,500
10 Charlotte National	88 Dilworth lot, \$1,500
10 American Natl. Asheville	86 Dilworth lot, \$1,500
10 Wachovia Loan & Trust	84 Dilworth lot, \$1,500
10 N. C. State 6	82 Dilworth lot, \$1,500
1000 Cotton Mill Co.	80 Dilworth lot, \$1,500

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

LOOKS FAVORABLE FOR ADAMS

Judgeship Status Has Had Very Noticeable Change Within the Last Few Days—Harry Skinner in Asheville and Has Conference With Judge Fritchard, Special to The Observer.
 Asheville, Dec. 23.—The State is about to witness another striking example of the mutability of things here below in general and things political in particular. A couple of days ago some of those within the inner circle, so to speak, of the Republican party in North Carolina hazarded the prophecy that Harry Skinner, the attorney for the eastern district of North Carolina, would be endorsed and named as the successor of the late Judge Thomas R. Fritchard. Within the past forty-eight hours, however, there has been one of those kaleidoscopic shifts of the scenes which are not infrequent in the political world, and to-day it is stated that there is little doubt that former Judge Spencer B. Adams, the Republican State chairman, will be given the place.

While there is no definite information as to National Committeeman Duncan's position in regard to the matter, it is believed that he will favor Adams with his endorsement; if, in fact, his endorsement of Adams is not already given or pledged, and that heretofore no one will be surprised to see the President announce the appointment of Adams at an early date. It is said that Congressmen-elect Grant, Cowles and McCreesh, and likewise, Mr. J. Elwood Cox, are among those who favor the proposal to give the job to Adams.

Harry Skinner was in Asheville last night. It is learned to-day, and when newspaper men were in the dark as to his movements, it is presumed that he came here to consult with Judge Fritchard; and, it is said, did, during the evening, have a conference with Judge Fritchard, although newspaper men are not advised as to what took place between Skinner and the Judge. It is probably safe to say, however, that Judge Fritchard will not undertake to interfere with the organization in its efforts to secure a solution of the judgeship problem.

While Skinner wants the appointment, yet it is understood that he does not propose to antagonize the organization and will direct his efforts mainly to securing the endorsement of the powers that be. He is said to be friendly with Adams and Duncan, and it may be assumed that he will do nothing that will bring about a conflict between those who are advocating his appointment and those of the organization.

J. B. SCHULKEN ENDORSED.

Whiteville Bar Favors the Appointment of One of Its Members to Vacant Judgeship—Mr. Schulken Has Been Active Republican, Special to The Observer.
 Whiteville, Dec. 23.—At a meeting of the Whiteville bar held here to-day, at which every member was present, the following resolution was unanimously and enthusiastically passed:

"Whereas, the office of district judge for the eastern district of North Carolina is vacant and such vacancy is to be filled by an appointment made by the President of the United States by and with the consent of the United States Senate and, deeming it a privilege as well as the duty of every member of the bar in this district irrespective of political affiliations to use his influence and support in securing the appointment of a man thoroughly competent and well equipped intellectually and temperamentally; and, whereas, we are of the opinion that a Republican will receive the appointment to the said judicial office, be it therefore, Resolved, that the members of the Whiteville bar, in the County of Columbus, confident that Hon. James Bion Schulken, a member of our bar, is a Republican of such legal training, ability, well-balanced judicial temperament and patriotic devotion to duty as renders him worthy, in every respect, of such an honor and, believing that his appointment would be a credit to his party and an assurance that the bench of the district would maintain a high standard of legal excellence meriting the respect of our people and winning a place in the judicial records of our country worthy of the able bar of the district, we do, therefore, unanimously ask that he be given the appointment to this high office and that the bar of the eastern district join us in requesting his appointment.

"David J. Lewis, Jackson Greer, Homer L. Lyon, Donald McCrackan, E. M. Toon, J. R. Williamson, Irvin B. Tucker."
 It is believed here by the members of the bar and other friends of Mr. Schulken that his chances of receiving the appointment is good. It is urged that, in addition to his unquestionable ability, high standing in the legal profession and spotless character as a man, his political activities and worthy record in years past will add no little to influencing his appointment. Mr. Schulken is 31 years of age and has been an active practitioner at the Whiteville bar for twenty-six years and is held in very high esteem by all who

To Drive Out Malaria

And Build Up the System
 Take the Old Standard GROVES TASTELESS CHILL TONIC. You know what you are taking. The formula is plainly printed on every bottle. Nothing is simply Quinine and Iron in a tasteless form, and the most effective form. For grown people.

THE DEATH RECORD.

Mr. Jonathan Nowell, of Asheville. Correspondence of The Observer.
 Asheville, Dec. 22.—Jonathan Nowell, a native of Wake county, and a veteran of the Mexican and the civil war, died here last night, aged 89 years. Mr. Nowell had been ill but a few days. He was on the streets last week and declared to friends that he was feeling young again. He served throughout the Mexican war under General Scott and later when the civil war broke out volunteered and went through that struggle casting his fortunes with the Confederacy.

Chief Clerk Summerson Will Engage in Brokerage Business.

Hamlet, Dec. 23.—Mr. G. R. Summerson, who has been chief clerk to Supt. J. M. Shea, of the Seaboard, at this place for the past two years, left to-day for Roanoke, Va., where he will engage in the brokerage business. Mr. Summerson has been with the State for five years, during which time he had won the highest esteem of those with whom he had been associated. Mr. J. R. Brown, the present timekeeper, will be promoted to the place made vacant by Mr. Summerson's resignation and Mr. L. B. Terry will succeed Mr. Brown.

THE WEATHER.

Severe Storm at Sea.
 Norfolk, Va., Dec. 23.—A fierce storm which swept this coast last night with a maximum wind velocity at Cape Henry of sixty miles an hour, has passed to sea and the storm centre was to-day over the ocean, making it hazardous for all shipping caught in its sweeping path. During the morning the big steamship Alveiros and Friday, moderate temperature. Arkansas, partly cloudy Thursday and Friday; moderate temperature. Tennessee, Kentucky, partly cloudy Thursday and Friday, warmer Thursday. West Virginia, increasing cloudiness with probable rain Thursday night or Friday; warmer Thursday.

LOCAL OFFICE, U. S. WEATHER BUREAU.

Charlotte, Dec. 23.—Sunrise 7:28 a. m.; sunset 5:36 p. m.
 TEMPERATURE (in degrees)
 Highest temperature 47
 Lowest temperature 33
 Mean temperature 40
 Deficiency for the day 1
 Accumulated excess for month 18
 Accumulated excess for year 234
 PRECIPITATION (in inches)
 Total for 24 hours ending 3 p. m. T
 Total for the month 2.65
 Accumulated excess for month 0.90
 Total for the year 53.99
 Accumulated excess for year 5.79
 Prevailing wind direction N. E.
 W. J. BENNETT, Observer.

Catarrh

Cold In Head, Hay Fever, rapidly depletes the mucous membrane of the throat and leads to grave complications unless promptly attended to. We recommend King's Sarsaparilla internally to purify the blood, and direct treatment with Dr. King's Catarrh Remedy (a douche comes with each bottle). It gains a foothold from which it is hard to dislodge. With treatment of these two medicines any ordinary case will yield quickly—the very worst cases will be greatly relieved. The price, \$1.00; three for \$2.50, and guaranteed. Sold by Burwell & Dunn.

POPLAR LOGS WANTED

50 CORDS, AT ONCE
CHARLOTTE PLASTER COMPANY

F. D. A.

Let us all
 this day echo the
 Angel's Song—
 "Peace on Earth,
 Good Will to Men."
F. D. ALEXANDER
 The Real Estate Dealer.
 "Jordan's on the Square."
 R. P. Purcell, President.
 D. A. McLaughlin, V. Pres.

TWO TONS OF

Kuyler'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.
 "Third St."
NURSES' REGISTER