

# 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. LATTI, 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, 1904. All deposits made on or before January 5th will draw interest at 4 per cent. from January 1st, 1904.

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.

## Locate in the Beautiful Home Section Elizabeth Heights

Street Car service, Water, Lights and Sewerage.  
 Nothing but high-class improvements allowed on the property.  
 Meet of the lots have a frontage of 66 feet with depth of 125 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 23, 1904.  
 Dec. 23, 1903.  
 JOHN F. ORR, 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 542.

### THE NEW YEAR

Will soon be here, and time for resolutions draws near. We suggest the following:  
 "RESOLVE—That I will have my agent write a policy on my property in the Scottish early in January, 1904."  
 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 these partly matured shares Mutual Building and Loan. That would be a Christmas present worth while. Some of those plums still left, and, sure's your'n, there's nothing else so good on the market.

### OR DO THIS

Take some new shares in the 4th 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 248. 25 E. Tryon St.

### PROVEN DEAD, RETURNS TO LIFE

Four Months After His Funeral Was Frowned Harley Hayes Turns Up Alive—Believed to Have Been Drowned While Fishing—Three Weeks After His Disappearance the Trunk of a Man Wearing Harley Hayes' Clothes, the Pockets Containing His Personal Effects, Was Fished From the Lumber River.

Raleigh News and Observer.

There is perhaps no record in this State a more sensational reappearance of a man proven to be dead than is the return home of Harley Hayes, of Fair Bluff, Columbus county, South Carolina, where the funeral was held.

Hayes, about the first of last April, moved from Marion county to Fair Bluff, just across the line from Robeson county. The Lumberton Robesonian publishes the story of the mysterious disappearance and return as follows:

While living at Fair Bluff Hayes was engaged chiefly in fishing in Lumber river. He has a wife and two or three small children. About the latter part of July he went fishing with a companion about one mile from Fair Bluff and fished until about 11 o'clock at night. The other man suggested that they go home, but Mr. Hayes said he wanted to try his luck lower down, so he rowed down the river 50 or 75 yards. After waiting a while the other man called, but received no answer, and after waiting fifteen or twenty minutes longer he called again, louder, but still received no answer. Becoming alarmed, he went to town and told Mrs. Hayes that he feared her husband had been drowned. At daylight a party went to the river to search and Hayes' boat was found shored up to the bank, with its chain around a stump, and on the paddle in the boat was found Hayes' hat. Search was continued all that day—which was Sunday—and for several days thereafter, but no further trace of the missing man was found.

About three weeks later, after a freshet, about one mile below where Hayes was supposed to have been drowned, a man saw a body floating on the river. He went back to town and reported to the coroner, with the wife and father of the deceased and a jury composed of some of the most prominent citizens of Fair Bluff, went to the river to investigate. The body was only a head and neck, arms and legs were gone, and there was every indication that the missing members had been nibbled off by fishes. Thorough investigation seemed to prove conclusively that the body was that of Hayes. The coat, buttoned tight around the body, was identified as the coat worn by Hayes on the night he disappeared and his wife produced from her home among the husband's effects, the rest to match the coat; the belt and watch chain, trousers and shirt were all positively identified as belonging to the missing Hayes; and if any doubts remained after these evidences, they were all dispelled when the coat was unbuttoned and a search was made of the pockets, where tax receipts, a bank deposit book showing drafts and checks—receipts for sales of cotton all belonging to Hayes—and a memorandum book, with many entries in Hayes' hand, were found. The body appeared to have been in the river several weeks.

The coroner's jury returned for its verdict that the body was that of Harley Hayes and that he came to his death by accidental drowning in Lumber river, and the father carried the body to his old home in South Carolina, where a funeral was held and the body interred, and Harley Hayes was mourned as dead.

Now Hayes' life was insured in the Metropolitan Life Insurance Company of New York and the Life Insurance Company of Virginia, three policies aggregating \$5,000. In due time proofs of Hayes' death were fixed up and forwarded to the insurance companies, but they refused to pay on the ground that they did not believe Hayes to be dead. They were criticized severely by citizens of Fair Bluff for treating a widow and orphans in such a manner and friends advised Mrs. Hayes to employ counsel, which she did, and just as the attorneys were getting ready to bring suit Hayes turned up at the home of his father, Mr. J. B. Hayes, who lives near Page's Mills, S. C.

Mr. Hayes senior was in Lumberton Saturday, but he would offer no explanation of his son's disappearance, or where he was during the time he was supposed to be dead, or of his return. It was the strongest circumstantial proof you ever saw, and the reappearance of the man himself is about the only thing that could have kept a jury from deciding against the insurance companies if suit had been brought and the case had been tried. More than four months elapsed between the supposed drowning of Hayes and his reappearance. Where he spent the intervening time, how the body found in the river happened to have on the clothes Hayes wore when he disappeared, with the tax receipts, etc., in his pockets, these things have not been explained.

### ANNOUNCEMENTS.

Partridge-Goggans.  
 The following announcement has been received by friends in the city: Mr. and Mrs. F. P. Goggans announce the marriage of their daughter, Lots Atlas to Mr. Elbert Randolph Partridge Wednesday, December the twenty-third, Newberry, South Carolina. At home January 1st 229 Hampton street Rock Hill, S. C.

### Forthcoming Wadesboro Weddings.

Wadesboro, Dec. 27.—The marriage of Miss Cleo Griggs, the daughter of Mr. and Mrs. James C. Griggs, to Mr. J. C. Bowman will occur Monday afternoon at the home of the bride's parents. The bride and groom are well-known and popular young people of Wadesboro and will make their home here. Invitations have been received here announcing the wedding of Miss Hilda Gerhain, of August, Ga. to Mr. Thomas Bird, of Washington. The date set is January 5th. Miss Gerhain visits Wadesboro often as the guest of Mrs. W. C. Via and has many friends here. Mrs. Via will attend the wedding and leaves for Augusta this week.

Cards are out announcing the coming wedding of one of the popular and successful young business men of Wadesboro, Mr. W. N. Jeans. The bride is Miss Bright McCallum, the principal of the high school at Irma, S. C. The wedding will occur January 5th at the home of the bride's brother, Rev. Shilker Henry, in Donalds, S. C.

### THE DEATH RECORD.

Mrs. Cicero Heilig, of Salisbury. Correspondence of The Observer.

Salisbury, Dec. 26.—Mrs. Cicero Heilig, aged 25, died at her home in the city Thursday night and was buried at St. Paul's church to-day, the funeral being preached by her pastor, Rev. M. K. Kinard, of St. John's church.

John M. Gaffney, of Gaffney, S. C. Correspondence of The Observer.  
 Gaffney, S. C., Dec. 25.—John M. Gaffney, a well-known citizen of Gaffney, was found dead in his room in the western part of the city yesterday afternoon. Dr. Nesbitt, who reached him soon after his death, says he died from heart trouble. He must have fallen from his chair to the floor, death following instantly. He roomed in a building in which no one lived, and was found by Mr. E. T. Wilkins. An inquest was held by the coroner and the verdict was to the effect that he came to his death from natural causes. Mr. Gaffney was about 60 years of age and served two years in the war, having gone out with the 16-year-old boys in 1862.

### FOR SALE

A few good farms varying from 50 to 1,000 acres each and a number of nice building lots in any town in Moore county. Write for what you want to N. A. McKEITHEN, Carthage, N. C.

### NOTICE TO OUR CUSTOMERS.

We are pleased to announce that Fole's Honey and Tar for coughs, colds and lung troubles is not affected by the National Pure Food and Drug law as it contains no opiate or other harmful drugs, and we recommend it as a safe remedy for children and adults. R. H. Jordan & Co. and W. L. Hand & Co. drug stores.

### FOR SALE

A few good farms varying from 50 to 1,000 acres each and a number of nice building lots in any town in Moore county. Write for what you want to N. A. McKEITHEN, Carthage, N. C.

### "Hard Clinch" Wall Plaster

THE BUILDER'S FRIEND  
 Freezing does not hurt it. Natural shrinkage will not crack it. Water does not make it fall off. Manufactured exclusively by CHARLOTTE PLASTER COMPANY  
 Write for details and list of Cotton Mill Houses plastered with it. IT IS AS HARD AS STONE.

### THE WEATHER.

Washington, Dec. 27.—Forecast: Virginia, fair Monday, probably showers by Tuesday night; moderate variable winds.

North Carolina, increasing cloudiness Monday, probably showers Tuesday; moderate variable winds.

South Carolina, increasing cloudiness and probably showers Tuesday and in west portion Monday; moderate variable winds.

Georgia, Alabama, Mississippi, west Florida and Louisiana, probably showers Monday and Tuesday; moderate variable winds.

East Florida, increasing cloudiness and warmer Monday; Tuesday probably showers; moderate variable winds.

East Texas, probably showers Monday; Tuesday partly cloudy; moderate variable winds.

West Texas, fair Monday and Tuesday. Arkansas, threatening with showers Monday and probably in east portion Tuesday.

Tennessee, showers Monday and Tuesday.

Kentucky, increasing cloudiness with probably showers Monday and Tuesday.

West Virginia, partly cloudy Monday; probably showers by Tuesday night.

### LOCAL OFFICE, U. S. WEATHER BUREAU.

Charlotte, Dec. 27.—Sunrise 7:30 a. m.; sunset 5:19 p. m.

TEMPERATURE (in degrees)  
 Highest temperature ..... 53  
 Lowest temperature ..... 33  
 Mean temperature ..... 45  
 Excess for the day ..... 5  
 Accumulated excess for month ..... 70  
 Accumulated excess for year ..... 246

PRECIPITATION (in degree)  
 Total for 24 hours ending 8 p. m. .... 0  
 Total for the month ..... 3.05  
 Accumulated excess for month ..... 6.31  
 Total for the year ..... 53.99  
 Accumulated excess for year ..... 5.21  
 W. J. BENNETT, Observer.

### F. D. A.

Does it pay—  
 To Be honest?  
 To "drop in" the pew basket?  
 To be a Leopard disguised in a Lambskin?  
 To call a Dr. When 'Ure sick? Dit it pay U  
 to attempt your own rent collections, 1904?  
 It Pays Others—  
 To Pay—  
 F. D. ALEXANDER  
 Get yours in 1904.

### "Jordan on the Square"

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

### Send Huyler's

It's the most appreciated always because it's the best. Fresh shipments continually coming in. New lot just received.

### R. H. JORDAN & CO.

Phone 1.

### NURSES' REGISTER

Phone 1.

### 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 \$1,600,000.

### THE CHARLOTTE NATIONAL BANK

NOTICE—We have removed our office from No. 5 W. 5th St. to 211 N. Tryon St.

### CAROLINA REALTY CO.

W. D. WILKINSON, Mgr. Phone 609.

### 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.

### HOLIDAY INVESTMENTS Subject to Sale We Offer

STOCKS AND BONDS	REAL ESTATE
10 Cons. Mill Stock .....	14 Six-room house, \$1,200
11 Flint Mfg. Co. ....	15 Seven-room house, \$1,200
12 Woodlawn .....	16 A new seven-room house, \$1,500
13 Gray Mfg. Co. ....	17 A two corner house, \$1,700
14 Oak .....	18 Elizabeth avenue house, \$1,700
15 Charlotte-Hickory .....	19 College street residence, \$1,500
16 Atherton .....	20 Fourth Ward house, \$1,200
17 Fairfield .....	21 Dilworth residence, \$1,500
18 Hecatt .....	22 Morehead street residence, \$1,500
19 Fidelity .....	23 Tryon street house, \$1,500
20 Moditt Machine Co. ....	24 Tryon street house, \$1,500
21 Diligent .....	25 Trade street residence, \$1,500
22 Pearlman 7 per cent. pfd. ....	26 Dilworth residence, \$1,500
23 Charlotte-Bookings 7 per cent. pfd. ....	27 Dilworth residence, \$1,500
24 Woodside 7 per cent. ....	28 Park avenue lot, \$1,200
25 Highland Park 5 per cent. pfd. ....	29 Reservoir lot, \$500
26 Federal 7 per cent. ....	30 South avenue lot, \$1,000
27 Brown 4 per cent. pfd. ....	31 Hill Court corner, \$1,000
28 N. C. B. B. Stock .....	32 East avenue lot, \$1,000
29 Commercial, Greensboro. ....	33 Piedmont corner, \$1,000
30 First Natl. Bank .....	34 Piedmont lot, \$500 to \$1,000
31 American Trust Co. ....	35 Wintmore lots \$500 to \$1,000
32 American Natl. Asheville. ....	36 Columbia lots, \$500 to \$1,000
33 Southern Loan & Trust .....	37 Oakhurst lots, \$1,000
34 N. C. State & Ins. ....	38 Elizabeth avenue lots, \$1,000 to \$1,500
35 N. C. Cotton Mill .....	39 Business lot, Tryon street, \$1,500

### F. C. Abbott & Comp'y

High-Grade Investments. Everything in Real Estate.