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 adheres 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, $3.00 per annum.

H. M. VICTOR, Cashier.

SALISBURY NEWS ITEMS.

Harry N. Curd Leases Transfer Business to P. M. McGraw—Member of Yard Crew Falls From Box Car—Capt. W. J. Morton Still Desperately Ill.

Observer Bureau,
422 North Main Street,
Salisbury, Jan. 3.

Mr. Harry N. Curd has leased the Salisbury Transfer Company's business for an indefinite time to Mr. P. M. McGraw. Mr. Curd leaves to-morrow night for Lenoir City, Tenn., where he will be connected with the Lenoir City Car Works. Mr. Curd is a splendid young man and has enjoyed a good business here.

Salisbury friends were pained to learn of Mrs. A. B. Watson's affliction. She has appendicitis and will be operated on in a Charlotte hospital this week. Mr. and Mrs. Watson moved to Charlotte from Salisbury several months ago.

Mr. Ed Taylor, a member of the Southern's yard engine crew, was painfully hurt yesterday by falling from a box car. There was no serious injury, but enough to keep him off duty for a while.

Mr. Tom Foster, who has been with H. Clarke & Son, and was also with their predecessor goes with them to Richmond, but his family will remain in Salisbury.

The Southern has improved the surroundings of its new station by placing several more arc lights. Another improvement at the depot is the placing of a handsome soda fountain in Hennessee's lunch room.

Mr. Walter Wood, a splendid salesman, who has been in Lexington, N. C., for a year, has returned to Salisbury and will again be connected with the Rowan Hardware Company.

Capt. W. J. Morton has returned from Richmond, where he was under treatment in a hospital. While able to sit up some, Captain Morton is still desperately sick, which will be sad news to his numerous friends. He was for a number of years a conductor with the Southern.

Several Salisburians will visit Cuba on the specially conducted tour on the 11th, among them Misses Rose Rogers, Grace Overton and Carrie Bickwine.

BARREL REMOVED; BOY LIVES.

Arthur Clement, Who Was Frightfully Injured by Explosion of Gun Thursday, May Yet Recover—Part of Brain Gone, But He Talks Rationally.

Special to The Observer.

Durham, Jan. 3.—Arthur Clement, the 14-year-old boy, who was so frightfully injured Thursday evening by the explosion of a gun that he had constructed for hunting still-lives and appears to have a small chance of recovering. The barrel has been removed from his head and there was a projectile fully six inches long and half an inch in diameter imbedded in the bones of the skull. A portion of the brain was torn away, and the instrument was in his head fully thirty hours. It was removed finally by being taken from the back of his head. Such a wound the doctors have never seen and instead of dying from its awful gash in the vital portion of the boy, he is recovering sensibility and is able to talk rationally at times.

There has been found no one who knows how the accident occurred. It seems that he was out hunting alone and, not returning on time, relatives became uneasy. They found him finally unconscious and with the terrible hole in his head.

A great quantity of the little fellow's brains have been torn away and his people hardly expect him to be himself should he live through the shock. The tube barely missed his left eye as it entered the head between the nose and that member.

CALL TO DURHAM DECLINED.

Rev. Weston Bruner, of Washington, D. C., Announces That He Will Remain Where He Is—Judge Timberlake Sees President.

Observer Bureau,
Congress Hall Hotel,
Washington, Jan. 3.

Rev. Dr. Weston Bruner, of the Fifth Baptist church of this city, has declined the call to the pastorate of the First Baptist church at Durham, and so announced at the morning service to-day. He said that he thought it his duty to stay in Washington, although the Durham people had offered him a larger salary.

Judge E. W. Timberlake armed with letters from many able lawyers testifying as to his ability, legal attainments and judicial temperament, has called on President Roosevelt. He is a candidate for the eastern district judgeship. He does not think that the fight is over. H. E. C. B.

W. T. Lee to Represent Haywood in Legislature.

Special to The Observer.

Waynesville, Jan. 1.—In the election held in Haywood county yesterday, to fill the vacancy in the General Assembly caused by the death of Representative-elect H. R. Ferguson, W. T. Lee, Democrat, was unanimously chosen. There was no Republican candidate for the position.

Yes, What?

Anderson, S. C., Mail.

What's in a name? They say there is a man named Will Settle in Elberton, Ga., who cannot get credit in a single store in town.

NO OPPOSITION TO ROOT.

Conceded That He Will Succeed Senator Platt From New York State—Chief Interest in New York Legislature Lies in Governor Hughes' Message.

Albany, N. Y., Jan. 3.—Among the advance guard of legislators who have arrived for the opening session of the Legislature on next Wednesday, the subject of a successor to United States Senator Thomas C. Platt appears to be attracting but little attention. That Elihu Root, Secretary of State in President Roosevelt's Cabinet, will be virtually the unanimous choice of the Republican caucus when it meets to name a candidate, has been taken for granted ever since Timothy L. Woodruff, chairman of the Republican State committee, announced his withdrawal from the race in Mr. Root's favor.

The Democratic nomination for the senatorship is an empty honor because of the overwhelming Republican majority in both houses.

Senatorial caucuses will be called, it is expected, for the evening of January 18th, and on the following day both houses will formally record the choices. On January 20th the two houses will meet in joint session and declare the candidate receiving the majority of the votes cast elected.

Chief interest in Wednesday's session centres in the reading of Governor Hughes' annual message to the Legislature about the contents of which there is more or less speculation. The Governor is expected, among other things, to again recommend the enactment of laws providing for direct primary nominations and this promises to be one of the features of the legislative year.

BIG FORESTRY MEETING.

The American Association Arranging a Programme For the Annual Session to Be Held in Washington Next Week.

Washington, Jan. 3.—Officers of the American Forestry Association today announced a partial list of the principal speakers at the twenty-sixth meeting of the organization to be held in this city, January 13th and 14th.

Secretary of Agriculture Wilson, the retiring president of the association, is expected to open the meeting.

One of the most important features of the first day's meeting will be the presentation of a synopsis of legislation and practical work necessary for the control of forest fires. This synopsis will be presented by a commission already appointed.

State and national forests will be the subject for discussion in the morning session of the second day. An important address of this session will be on the government, the State and the individual in forest conservation. Other subjects to be presented by prominent speakers at this session will be on the White mountains and the Southern Appalachians. There will be a combination report at this session on principles in the acquirement and management of State forests.

The concluding session on the afternoon of January 14th will be on forest education, and will be one of the most important sessions of the meeting.

ANSON R. FLOWER DEAD.

Prominent New York Banker Passes Away Suddenly—Was Noted For His Philanthropy.

Watertown, N. Y., Jan. 3.—Anson R. Flower, aged 66, special partner of the firm of Flower & Co., bankers of New York, died suddenly at his home in this city at noon to-day.

Mr. Flower was for years prominent in New York financial circles. He retired from active interest in the firm of Flower & Co. at the time of the death of his brother, the late Gov. Roswell P. Flower, in 1889, and became a special partner thereafter, devoting his time to the properties and charities in which he was so largely interested. Mr. Flower's charitable activities included personal attention to the affairs of the New York Homeopathic Medical College and the Flower Hospital. He contributed largely toward building the Stonywald Sanitarium for consumptives, the Watertown City Hospital and toward other charities.

THE WEATHER.

Washington, Jan. 3.—Forecast:

Virginia, North Carolina, partly cloudy Monday and Tuesday; moderate to fresh south winds.

South Carolina and Georgia, partly cloudy Monday and Tuesday, moderate east shifting to south winds.

Alabama, Mississippi and Louisiana, partly cloudy Monday and Tuesday, possibly local rains Monday; south winds.

East and west Florida, partly cloudy Monday and Tuesday; moderate shifting to south winds.

East Texas, partly cloudy Monday and Tuesday, moderate south winds becoming variable.

West Texas, partly cloudy Monday and Tuesday, colder Tuesday in the Panhandle.

Arkansas, partly cloudy Monday and Tuesday, colder Tuesday.

Kentucky and Tennessee, partly cloudy Monday and Tuesday, probably local rains, colder Tuesday.

West Virginia, partly cloudy Monday and Tuesday, probably local rains, colder Tuesday night.

LOCAL OFFICE, U. S. WEATHER BUREAU.

Charlotte, Jan. 3.—Sunrise 7:32 a. m., sunset 5:24 p. m.

TEMPERATURE (in degrees)

Highest temperature	53
Lowest temperature	24
Mean temperature	44
Excess for the day	4
Accumulated excess for month	2
Accumulated excess for year	2

PRECIPITATION (in inches)

Total for 24 hours ending 8 p. m.	0
Total for the month	0
Accumulated deficiency for month	0.42
Total for the year	0
Accumulated deficiency for year	0.42
Prevailing wind direction	South

W. J. BENNETT, Observer.

F. D. A.

HERE I AM—

In another year—you, too. Both older, wiser and maybe better.

Come now, let us reason together. You can't get a partnership with me, but you can get a dividend,

A MONTHLY CHECK

from me. If you don't believe it, ASK HOW?

F. D. ALEXANDER

Tells—He Pays Others, would be glad to have you on his pay day list.

"Jordan's on the Square."

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

Everybody Knows Huyler's Candy

Everybody likes it and everybody gets it.

None as good.

None as pure.

None as wholesome.

Get some of the fresh shipment to-day.

R. H. JORDAN & CO.

'Phone 7.

NURSES' REGISTER

"Hard Clinch" Wall Plaster

THE BUILDERS' 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.

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.

REAL ESTATE FOR SALE

3 vacant lots, North Davidson street	$ 700.00
2 vacant lots, North Brevard street	$1,000.00
3 vacant lots, Twenty-first street	$1,350.00
1 vacant lot, Elizabeth Heights	$1,500.00
House and lot, Twenty-first street	$1,650.00
House and lot, North Grahamstreet extension	$1,850.00
House and lot, Fourth Ward	$3,100.00
House and lot, Boulevard, Dilworth	$4,500.00

J. E. Murphy & Co.

43 N. Tryon. 'Phone 842.

NOW FOR 1909!

Say "Scottish" to your agent when you ask for a fire insurance policy and he will do the rest.

SCOTTISH FIRE POLICIES PROTECT

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.

NEW INTEREST QUARTER

JANUARY 1st will be the beginning of a NEW INTEREST QUARTER. DEPOSITS made from now till JANUARY 5th 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

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

American Trust Company

HURRY UP!

If you want any of the remaining shares, partly matured, of the Mutual Building and Loan, you'll have to get a move on you. They're real plums, and will soon be gone.

THE NEW SERIES

by which you can start the new year, 1909, in the right way, the best way for yourself, begins with first payment

SATURDAY, JANUARY 2D.

Everybody is invited to join this series. You should be in it if but a little bit. 'Twill do you good. It's to be a record-buster. The band will now play "Marching to the Mutual."

E. L. KEESLER, Secretary and Treas.

Phone 344 25 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 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

First National Bank

CHARLOTTE, N. C.

Established in 1865.

Government Depository.

Capital and Surplus.....$560,000
Deposits Solicited.

Henry M. McAden, President.
G. W. Bryan, Vice President.
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.

Safe Deposit Boxes to Rent

We have brought over from the CHARLOTTE TRUST COMPANY the big MOSLER SAFE containing DEPOSIT BOXES and can supply a few desirable boxes.

Boxes rented now can be exchanged for boxes in the CHROME STEEL DEPOSIT VAULT in our new quarters as soon as completed.

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. W. J. Chambers, Treas 18 E. Trade

MORE HOLIDAY INVESTMENTS

Subject to Sale We Offer

STOCKS AND BONDS

10 N. C. Railroad stock
10,000 N. C. State 4s 1910
10,000 N. C. State 4s 1913
20,000 N. C. State 6s, 1919
4,000 City of Charlotte 4s
10,000 City of Lancaster, S. C. 5s
15,000 Cotton Mill 6s
50,000 Cotton Mill 6s
20,000 Real Estate 6s
25 Shares Wachovia Loan & Trust
20-50 Dixie Fire Insurance Co.
20-50 American National Bank, Asheville
40-50 Commercial, Greensboro
20-50 First National, Salisbury
20-40 American Trust, Charlotte
20-30 Commercial National, Charlotte
25-50 First National, Charlotte
10-20 Scottish Fire Insurance
10-25 Charlotte Realty
50 Erwin Mill, Pref.
50 Highland Park, Pref.
50 Chadwick-Hoskins, Pref.
50 Chadwick-Hoskins, Comm.
50 Pacolet, Pref.
50 Woodside, Pref.
50 Peerless, Pref.
50 Gray.
50 Woodlawn

REAL ESTATE

Lot 50 x 150 Piedmont, $500
Lot 50 x 150, Piedmont, $800
Lot 66 x 150, Piedmont, $850
Lot 66 x 150, Piedmont, $1,000
Corner lot, Piedmont, $1,200
Corner 140 x 170, Piedmont, $1,500
Corner 50 x 200, Piedmont, $950
Lot 66 x 193, Elizabeth, $1,500
Lot 60 x 193, Elizabeth, $1,200
Lot 50 x 150, Elizabeth, $600
Lot 50 x 150, Elizabeth, $500
Lot 100 x 190, Elizabeth, $2,100
Lot 60 x 219, Hill Crest, $600
Lot 60 x 219, Hill Crest, $700
Corner 60 x 219, Hill Crest, $900
Lot 60 x 225, Hill Crest, $1,000
Lot 70 x 345, Hill Crest, $1,750
Lot 60 x 160, Colonial Heights, $850
Lot 60 x 200, Colonial Heights, $1,000
Lot 60 x 240, Colonial Heights, $1,000
Lot 300 ft. on macadam, $3,000
Lot 50 x 190, Wilmore, $500
Lot 50 x 190, Wilmore, $600
Lot 50 x 190, Wilmore, $700
Corner 50 x 145, Wilmore, $1,000
Corner 80 x 190, Wilmore, $1,200
Lot 50 x 100, Dilworth, $700
Lots 50 x 200, Dilworth, $900-$1,250.

F. C. Abbott & Comp'y

High-Grade Investments. Everything in Real Estate.