

MERCHANTS & FARMERS NATIONAL BANK

OF CHARLOTTE, NORTH CAROLINA

Capital \$200,000.00
Deposits \$911,295.79

Surplus and Profits \$132,355.59
Assets \$1,541,757.02

DIRECTORS:

W. H. BELK
W. L. BRUNS
C. B. BRYANT

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W. G. McLAUGHLIN
D. E. RHYNE
W. C. WILKINSON

S. M. ROBINSON
JNO. B. ROSS
J. H. WEARN

OFFICERS:

GEO. E. WILSON, President

JNO. B. ROSS, Vice President

W. C. WILKINSON, Cashier

ACCOUNTS OF CORPORATIONS, FIRMS AND INDIVIDUALS INVITED.

News of the State

Happenings of Yesterday Told in Paragraphs.

Football class games are now being organized at Davidson and in a brief time fall practices will be in order.

Mr. J. B. Reuter, proprietor of the Elwood Hotel, High Point, Sunday underwent an operation at St. Luke's Hospital in Richmond, Va. He is doing nicely.

Messrs. J. Elwood Cox and W. T. Parker of High Point, leave to-day for Manchester to get in a big fox-trapping expedition which will be pulled off there during the next ten days.

Dr. Will A. Lambeth, a member of the faculty of the University of Virginia at Charlottesville, is spending a few days in Thomasville the guest of his father, Major J. H. Lambeth.

Mr. Brown has sold his farm of about 80 acres near to Mr. W. P. Bumgarner and son and will move to Virginia. He has purchased land near Chase City, Mecklenburg county.

Civil Engineer R. H. Eagle, a popular young man of Iredell county, has opened an office in Statesville. Mr. Eagle graduated in civil engineering at the A. & M. College last year and has had practical experience in his line of work.

Commercial Club of Thomasville has taken quarters in the third story of the bank of Thomasville building and is now progressing on a solid foundation and adding new members to its roll at every meeting.

The condition of Mr. William D. Thomas of Winston-Salem, extra engineer on the Southern Railway, who suffered a stroke of paralysis and fell to his knees last Sunday, was reported yesterday as greatly improved and hopes are held out for his recovery.

Overhead telephone wires are being rapidly removed from Winston-Salem, the local company having progressively installed an underground system some time ago which is now in good order, so that the unsightly and sometimes dangerous swinging current carries are no longer needed.

A charter will be asked for this week incorporating The Thomasville Record, the new paper for that town. The business and manufacturing men have seen the necessity of a good wide-awake newspaper and are subscribing stock, and will do their part toward making the paper a credit to the town. The first issue will come out about March 1st.

THE DEATH RECORD.

Mr. J. D. Sattenfield, of High Point, Special to The Observer.

High Point, Jan. 12.—Mrs. J. D. Sattenfield, who was stricken with paralysis Saturday, died this morning. She was the wife of Secretary Sattenfield of the Merchants' Association of this city.

N. A. Cornater, of Iredell County, Special to The Observer.

Statesville, Jan. 12.—Mr. N. A. Cornater, a well-to-do farmer of the Fifth Creek community, Cool Spring township, died yesterday afternoon at 4 o'clock. He had been critically ill for some days and it was realized that there was little hope for his recovery. An operation was performed Sunday in the hope of prolonging his life. Mr. Cornater was in the neighborhood of 35 years old. He is survived by his wife, one son and one daughter, and a brother, the latter of Davie county.

Mrs. Pearl Allison Lawton, of Louisiana, Special to The Observer.

Statesville, Jan. 12.—Mr. W. H. Allison has received news from Louisiana of the death of Mrs. Pearl Allison Lawton, which occurred at her home at Myra, La., Friday. Mrs. Lawton is well remembered in Statesville, where she had many friends and admirers, as Miss Pearl Allison. She was about 24 years old. In November, 1907, while visiting at the home of her aunt, Mrs. D. F. Stevenson, at Atlanta, Ga., she surprised her Statesville friends by wedding Mr. C. E. Lawton of Louisiana, and has since lived at Myra. She was a niece of Messrs. W. H. and R. P. Allison and Mrs. J. B. Gill of Statesville.

Mrs. Perry Torrance, of Davidson, Special to The Observer.

Davidson, Jan. 12.—Mrs. Perry Torrance, who lived about 1 1/2 miles west of town, died at her home to-day, her death being due to a stroke of paralysis which she suffered in December. The funeral will be conducted from Bethel church tomorrow by Rev. John E. Wool, pastor. Mrs. Torrance is survived by her husband and several children. Among the latter is Miss Estelle Torrance, who for several years past has been a nurse in the Presbyterian Hospital of Charlotte. Mrs. Torrance was about 44 years of age. Before her marriage she was a Miss Blackley.

ANNOUNCEMENTS.

Ferguson-Lyon.
Special to The Observer.
High Point, Jan. 12.—Mr. J. Lindsay Ferguson of this city, will be united in marriage to Miss Lora Lyon at her home in Durham, February 2d. After the wedding they will occupy apartments in the Reiding Building.

McDaniels-Edwards.
Special to The Observer.
Wadesboro, Jan. 12.—The marriage of Miss Frances Edwards and Mr. W. J. McDaniels of Polkton, is announced to occur January 27th. The ceremony will be performed in the Baptist church at Polkton and the officiating minister will be Elder P. D. Gold of Wilson. The young people are prominent in Polkton social circles.

Schrameck-Simon.
Special to The Observer.
Statesville, Jan. 12.—The social event of the week will be the marriage of Miss Miriam Simon, daughter of Mr. and Mrs. Solomon Simon, and Mr. Jake Schrameck, of Augusta, Ga., which will take place at Temple Emanuel Thursday afternoon at 5 o'clock. The wedding reception will be held at Hotel Iredell tomorrow evening at 8:30 and will be a very elaborate affair. The marriage also promises to be very pretty. The ceremony will be performed by Rev. Dr. Solomon of Savannah, Ga. Mr. Dub, of Savannah, will be Mr. Schrameck's best man, and Mrs. Simon will be her daughter's matron of honor. Misses Leah Stephany and Carrie Hoffman of Statesville, Miss Viola Bear, of Wilmington, and Miss Nell Wolfe, of Savannah, will be bridesmaids.

North Carolina Woodmen Given Head Camp.
Special to The Observer.
Wilmington, Jan. 12.—The sovereign executive council of the Woodmen of the World has set apart the State of North Carolina as a separate jurisdiction and has designated it "Jurisdiction W." This action gives to this State a Head Camp of its own, and this Head Camp will hold its first meeting in Charlotte on the second Tuesday in March. Live Oak Camp No. 6, of this city, has elected Messrs. George C. Jackson, J. W. Fleet, W. G. A. Dixon and J. A. Davis as delegates to the first meeting of the Head Camp in Charlotte, this meeting being the same as the Grand Lodges of other fraternalism in the State.

CELEBRATION AT BELMONT.

Catholics Will Celebrate Anniversary of Birth of Founder of Benedictine Order.
Special to The Observer.
Belmont, Jan. 12.—Thursday the one hundredth anniversary of the birth of Archabbot Wimmer, O. S. B., the founder of the Benedictine Order in the United States, will be celebrated with befitting splendor at Mary Help Abbey, Belmont. The celebration opens with a solemn pontifical high mass in the abbey church at 9 a. m., followed by a banquet at 12 o'clock noon. Among the guests expected are Bishop Northrop, of Charleston, S. C., and Bishop Van de Viver, of Richmond, Va., and many other noted representatives of Church and State. At 3 p. m. there will be a musical entertainment in the college auditorium, at the conclusion of which Right Rev. Leo Hald, O. S. B., will deliver an address replete with personal reminiscences of the saintly archabbot, who has left the impress of his holy personality upon the memories of the North and South.

Neat Cottage Home For Sale

On North Graham street extension we offer for sale a neat five-room cottage, perfectly new, nice cabinet maples, electric lights, city water and enclosed with attractive fence. This property is offered at a bargain. Price.....\$1,850

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.

THE UNION NATIONAL BANK OF CHARLOTTE, N.C.

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.

THE ONE SURE WAY

to have money is to save it. The one sure way to save it is by depositing it in a safe, reliable bank. Then it won't burn holes in your pockets, and will also be safe from theft. The habit of saving is easy, and if you will keep it up, the result will surprise you.

Southern Loan & Savings Bank
Jno. M. Scott, President. W. L. Jenkins, Cashier.
W. S. Alexander, Vice President.

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

"THE WORLD IS MINE"

They're rolling into the Mutual Building and Loan from all sections of this good land. Some come from far away China, hundreds of shares are owned by our New England neighbors, while from the warm hearts and the hospitable homes of our own Sunny South come letters of inquiry and checks for shares with ever-increasing volume.
And Why Not?
Where else do you find the same security, the same net returns, the same regularity of maturity of shares, and, above all, the same practical and systematic method of saving? In April our 25 years will have rolled by, and a record of success unparalleled in this country shall have been chronicled.
The New Series
extends both hands. Come into "your own"—come now.

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

WE OFFER

On North Tryon street a lot 86x274 feet, with alley-way privileges at side, and the following improvements:
Brick store room 24x75 feet.
6-room cottage in fine shape.
Three 4-room new tenant houses.
The entire property is occupied at an annual rental of \$543.00. With the removal of the railroad yards and round house to this locality, purchaser can reasonably expect rapid enhancement in value.
Price for the whole, if taken at once.....\$5,000.00

Southern Real Estate Loan & Trust Company

First National Bank

CHARLOTTE, N. C.
ESTABLISHED IN 1865.
Capital and Profits.....\$569,000
Deposits Solicited.
4 per cent. paid on Time Certificates.
Government Depository.
Henry M. McAden, President.
John F. Orr, Cashier.

FOURTH WARD HOME

Four blocks from square, \$3,500; \$1,000 cash. Balance easy terms. Seven-room cottage, modern conveniences, stable on lot. Now rents for \$22.50 per month.
For further particulars see

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.

REAL ESTATE

Homes and Investments For Sale.
THE CHARLOTTE TRUST & REALTY CO.
Room 305 "Realty Building." Phone 377.
A. G. CRAIG, Secretary.
W. J. CHAMBERS, Treasurer.

STOCKS AND BONDS

SUBJECT TO SUPPLY WE WANT.
Lancaster common.
Lancaster Pref.
Highland Park.
Cliffside.
Edford.
Wicaccett.
Brandon.
F. W. Poe.
Woodside.
Limestone.
Gaffney.
Loray Pref.
Washington common.
Merchants and Farmers Bank.
Charlotte National Bank.
Union National Bank.
Spartan.
Monarch.
Pell City preferred.
Gray Manufacturing Co.
Citizens National, Gastonia.
Erwin Cotton Mill preferred.

REAL ESTATE

FOR SALE.
Four 20-acre tracts four miles west of the city, not far from the Chadwick-Hoskins village, a good place for poultry, trucking or dairy farming.
A large new 15-room house modern improvements, now renting for nearly 20 per cent., will soon rent for 12 per cent., on price asked.
A Boulevard home at Dilworth for quick sale at a rare bargain.
A boulevard lot for \$900 if quick.
A fine Park avenue lot at \$1,600.
A Tryon street corner lot \$2165-\$1,000.
A Tryon street corner about \$2150-1,200.
A Piedmont home, corner lot..... 2,800.
A new modern residence, 118 ft. lot 4,800.
Fine suburban corner 142x170 1,500.
Large Hill Crest lot 70x245 1,700.
Fine Piedmont lots 500, 900, 850, 1,000.
Beautiful Colonial lots \$50 and \$1,000.
For rent—two, 6-room houses, electric lights, bath, etc., \$8 and \$9.

"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.

R. H. JORDAN & CO.

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NURSES' REGISTER

DERMAL BALM

for chapped hands and lips has no equal. It is the best for any roughness, leaving it beautifully soft and white.
25c. a bottle.

"Jordan's on the Square."

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