

THE TOBACCO COMBINATION

BRIEF HISTORY OF ITS RISE
Report of Commissioner of Corporations...

Washington, Feb. 19.—In a report transmitted to President Roosevelt yesterday...

To-day's report sets forth the rise of one of the great combinations of the country...

STOCK MANIPULATIONS
The history also presents important features of stock manipulations...

Experiment Station For High Point Considered
Special to The Observer...

Mr. Preston in Raleigh
The Evening Times makes this appreciative reference to a popular Charlotte lawyer...

LEGISLATURE DOES NOT QUIT
South Carolina Body Not Through With Its Work on Account of Filibuster...

The bill doing away with the present mileage book...

There will be no sine die adjournment to-morrow...

Investors
Awaiting permanent employment for their funds will find our 4 per cent. Demand Certificates of Deposit a good means for temporary investment.

THE WEATHER
Washington, Feb. 19.—Forecast: Virginia, fair, colder Saturday, Sunday fair, slightly warmer in interior...

Modern Home For Sale
If it is a real home you are looking for, we have it. A handsome, new 9-room residence...

Elegant Tryon Street Home
We offer for sale an elegant Tryon street home, close in and well enhanced very rapidly in value.

THE CHARLOTTE TRUST & REALTY CO.
W. J. CHAMBERS, Treasurer. A. G. CRAIG, Secretary.

THE PRESENTMENT WAS TRUE

Hospital Patient, In Mourning of Brother's Death, Dreams of Tragedy in Family...

Richmond Times-Dispatch, 18th.
Content that some terrible calamity had befallen his member of his immediate family...

He entered the hospital suffering from a severe case of acute appendicitis...

Mr. Preston in Raleigh
The Evening Times makes this appreciative reference to a popular Charlotte lawyer...

Experiment Station For High Point Considered
Special to The Observer...

Mr. Preston in Raleigh
The Evening Times makes this appreciative reference to a popular Charlotte lawyer...

LEGISLATURE DOES NOT QUIT
South Carolina Body Not Through With Its Work on Account of Filibuster...

The bill doing away with the present mileage book...

There will be no sine die adjournment to-morrow...

Investors
Awaiting permanent employment for their funds will find our 4 per cent. Demand Certificates of Deposit a good means for temporary investment.

THE WEATHER
Washington, Feb. 19.—Forecast: Virginia, fair, colder Saturday, Sunday fair, slightly warmer in interior...

Modern Home For Sale
If it is a real home you are looking for, we have it. A handsome, new 9-room residence...

Elegant Tryon Street Home
We offer for sale an elegant Tryon street home, close in and well enhanced very rapidly in value.

THE CHARLOTTE TRUST & REALTY CO.
W. J. CHAMBERS, Treasurer. A. G. CRAIG, Secretary.

Reformed Church to Have New Building

Special to The Observer
High Point, Feb. 19.—The trustees of the First Reformed church here have had plans prepared for a new edifice...

High Point Red Men Will Celebrate
Special to The Observer
High Point, Feb. 19.—Monday next, the High Point Tribe of Red Men will hold a reception and celebration of the day...

THE UNION NATIONAL BANK OF CHARLOTTE, N.C.

FOR SALE

32 1-2 Acre Farm, close in, 3 1-2 miles out; fine place for trucking, poultry and dairy. Price right. Also several other farms...

J. ARTHUR HENDERSON & BROTHER

"Jordan's on the Square."
E. P. Purcell, President. D. A. McLaughlin, V. Pres.

WHY

don't you buy the best Cigars and Tobaccos and get the full worth of your money? We carry a big line of all the leaders and can satisfy the particular man every time.

R. H. JORDAN & CO.
Phone 1.

NURSES' REGISTER

MERCHANTS & FARMERS NATIONAL BANK
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.

HOME FOR SALE
7-room residence, East Fourth street, close in, comparatively new, with all modern conveniences; located on shady side and facing Liddell's lovely property. A bargain at this figure. \$4,000.00

J. E. Murphy & Co.
43 N. Tryon. Phone 542.

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.

CHOICE MANUFACTURING SITES

Owing to our large holdings of real estate in Charlotte, we have decided to offer for sale the plot of ground situated between the Atherton Mills and our present plant...

AMERICAN MACHINE & MANUFACTURING COMPANY

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.

YOU HAVE MONEY
no doubt that is idle and not earning you anything. Why not deposit it in this bank where it will be absolutely safe and at the same time be working for you?

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

"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

The 2nd Series
The Mecklenburg Building and Loan Association will open its 2d series on Saturday, March 6th. Our present shareholders are increasing their shares, and new ones are coming in every day.

Don't Fail to Take Shares
If a loan is wanted, put in your application NOW. A. G. CRAIG, Secretary & Treasurer. Office: Basement of Realty Building. Phone 577.

Southern Real Estate, Loan and Trust Company
CHARLOTTE, N. C.

Capital \$75,000.00 Surplus \$125,000.00
W. S. ALEXANDER, President. R. A. DUNN, Vice President. A. M. McDONALD, Secretary and Treasurer.

OUR LOAN DEPARTMENT
is being largely patronized by customers of small as well as large means, as the security offered the lender in placing their funds through our Company is unsurpassed.

OUR REAL ESTATE DEPARTMENT
furnishes a fine avenue for the sale or exchange of Real Estate both in the City and County. We are thoroughly posted as to values and secure the highest market prices for those desiring to sell.

OUR RENTING DEPARTMENT
is in the hands of competent collectors who look closely after the interests of our patrons rendering monthly statements of collections. When desired we also look after the insurance and tax returns of our clients...

INSURANCE
Life, Fire, Accident, Plate Glass, Indemnity, Surety Bonds. We solicit your patronage. We can make our services mutually profitable.

First National Bank
CHARLOTTE, N. C.
Established in 1865. Surplus and Profits \$565,000. Accounts Solicited. 4 per cent. on Time Deposits. Government Depository.

\$4,000.00 HOME
8-room almost new modern corner residence in elegant condition. \$1,000 cash, balance good terms. East Fourth street, fine neighborhood. One block car line.

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

BANKING BUSINESS
YOU have more or less of it. Possibly it is with us. Such being the case, you know something of our service. But if not a patron, wouldn't it be well for you to become one?

Resources \$1,600,000.00

THE CHARLOTTE NATIONAL BANK

Stocks and Bonds Wanted
As Attractive Prices We Have Buyers For
10-30 American Trust Co.
10-30 Charlotte National Bank.
10-30 Merchants & Farmers.
10-30 Union National.
10-30 Highland Park Mill.
10-30 Chadwick-Hookins.
10-30 Cliffside Mill.
10-30 Henrietta Mill.
10-30 Gaston Mill Co.
10-30 Gaffney.
10-30 Poll City Preferred.
10-30 Picolet Preferred.
10-30 Clifton Preferred.
10-30 Eastern.
10-30 Patterson.
10-30 Hird.
10-30 Ware Shoals.
10-30 Darlington.
10-30 Easley.
10-30 F. W. Pee.
10-30 American Spinning.
10-30 Chiquola.
10-30 Brandon.
10-30 Montague.
10-30 Drayton.
10-30 Lancaster.
10-30 Washington.

REAL ESTATE
On the Providence road or East avenue extended, we are offering some special bargains in desirable home sites just now. These lots are just one block from Elizabeth car line and of unusually large size.

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