

UNION NATIONAL BANK

CHARLOTTE, North Carolina

Organized June 2, 1908

Capital	- - - -	\$100,000
Profits	- - - -	\$69,000
Assets	- - - -	\$950,000

OFFICERS

T. W. WADE, President.
 F. D. ALEXANDER, Vice-Prest.
 H. M. VICTOR, Cashier.

DIRECTORS:

F. D. Alexander	W. B. Rodman
Peter S. Gilchrist	E. A. Smith
E. D. Latta, Jr.	A. H. Washburn
T. W. Wade	

We cordially invite new business and offer every courtesy and accommodation consistent with safe Banking. We are well equipped to handle satisfactorily all business tendered us whether large or small.

Will be pleased to have you start an account with us Jan. 1st. 1913—all business treated absolutely confidentially.

We confine our business exclusively to that of Banking—Prudent and Conservative Banking.

Savings Department

A new quarter begins in this department on Jan. 1—all deposits made on or before Jan. 5 will bear interest from Jan. 1. at 4 per cent, compounded quarterly. \$1.00 will start an account in this department.

Deposits by mail invited. Bank book and instructions sent on receipt of deposit.

H. M. VICTOR, CASHIER

COUNTY DIRECTORY

Anson Men Arranging Valuable Book of Information for Business Men. (Special to The Chronicle.)

WADESBORO, Dec. 27.—Two enterprising young men of Anson County, Messrs. J. P. Harris and Boyce Henry, are at work on a rural mail and telephone directory for Anson County. Every rural route leading from the postoffices in the county will be gone over and each person living on the route will be listed in the directory. After every name will be given the information as to whether he is white or colored, land owner or tenant and the number of his telephone if he has one. With the coming parcels post system, such a book will be of invaluable aid to the farmer and the merchant in bringing the two in closer touch with each other to the end that quicker service may be secured. Mr. Harris spent the day in Charlotte yesterday looking after interests in connection with his work.

When you have a bilious attack give Chamberlain's Tablets a trial. They are excellent. For sale by all dealers.

8 Houses
 Annual rent \$468.00.
 Price \$4,250. Over 11 per cent on your investment. This property in good condition and well located.

A. G. CRAIG
 Real Estate and Insurance. Trust Building. Phone 1436.

We Are Anxious to Serve You
BOWEN'S

\$3,750 Paying \$30 Month--White Property
 As a special inducement to sell before the first of the year, the owner has reduced his price on the above from \$4,000 to \$3,750. One four-room and two five-room houses with nice cabinet mantles, electric lights and city water. These houses are exceptionally built for rental property. The lots are all large, lie well and fenced. Exceptional tenants now renting this property, one having occupied the same house for over two years. The other two have been in the same house considerable length of time. We can make reasonable terms.
F. E. HARLAN & CO.
 207 Realty Building. Phones 972 and 2881-J

PHONE 1137. EAST 4TH
FOARD-PRICE REALTY COMPANY
 Real Estate, Insurance Stocks, Bonds and Securities
 RENTS COLLECTED. MONEY TO LOAN

507 Kingston Avenue
 Modern 8-room Residence, nicely papered and screened, best hot air heating system. Two bed rooms and bath on first floor and two bed rooms on second floor.
PRICE, \$5,400.00
 \$500 cash, balance \$50.00 per month.
Charlotte Consolidated Construction Co.
 2nd Floor Piedmont Bldg. S. Tryon St. Phone 155.

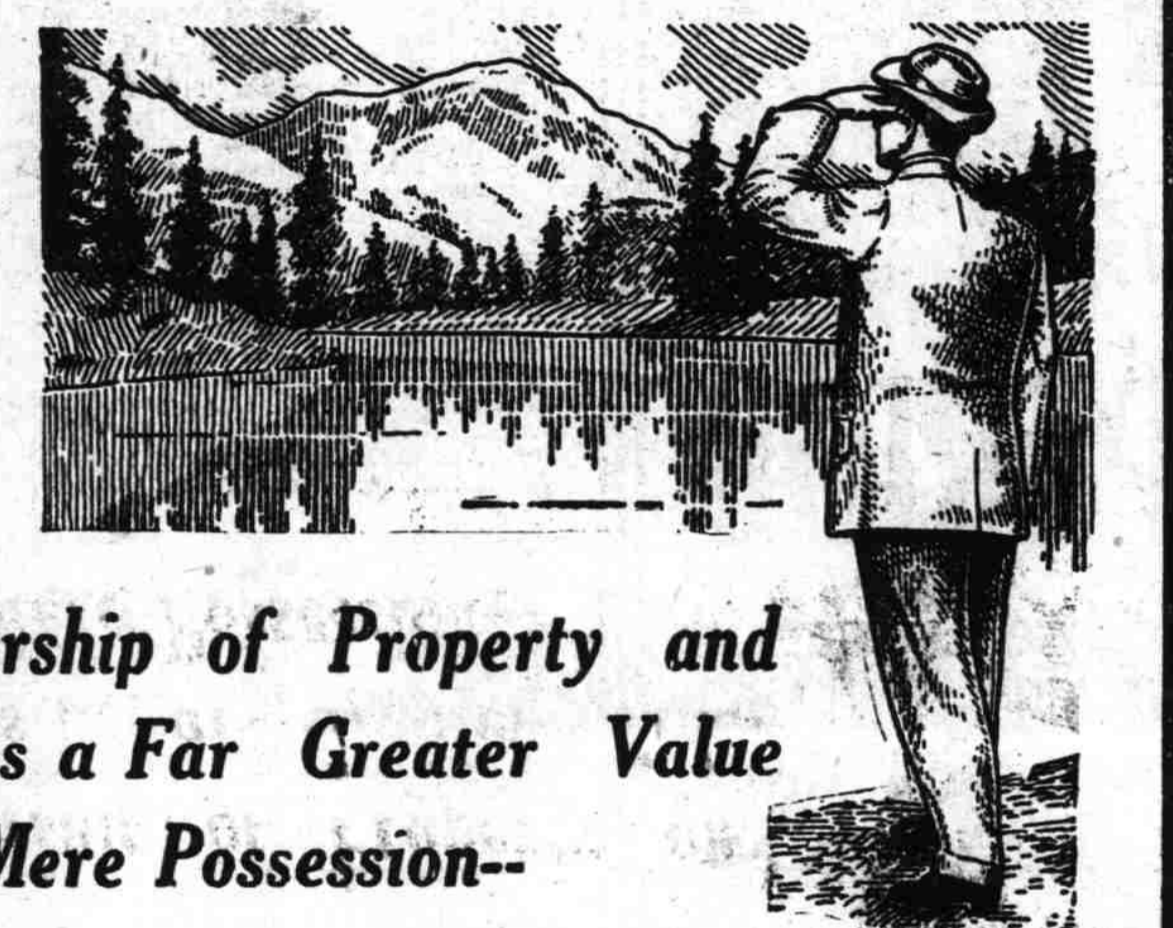
Your Opportunity for a Home
 We have situated on North Brevard street, ten-room residence, with two baths, house in splendid condition and very convenient to business, large lot, shady side of street; owners are leaving city. Price, if taken this week.
\$5,000.00
J. E. MURPHY & CO.
 Phone 842. Room 104 Piedmont Building

American Trust Company
 CHARLOTTE, N. C.
 Commercial and Savings Banking
 Capital and Undivided Profits \$590,000.00
 Business and Personal Accounts solicited. 4 Per cent interest paid on Savings and Time Certificates.
TRUST DEPARTMENT
 Acts as Executor, Administrator, Guardian, Receiver, Trustee, Agent, etc.
 Geo. Stephens, President.
 B. N. Duke, Vice President.
 W. S. Lee, Vice President.
 W. H. Wood, Treasurer.
 J. E. Davis, Asst. Treasurer.
 P. C. Whitlock, Trust Officer.

TRY THE EVENING CHRONICLE
 PENNY COLUMN FOR RESULTS

NOT TOO LATE
 to take shares in the December series of the **MECKLENBURG BUILDING AND LOAN ASSOCIATION.**
 Call Saturday or any other week day and take shares.
 Fine for investment. The way to buy or build a home.
JNO. B. ROSS, President. Phone 1436. Basement Trust Building.
A. G. CRAIG Sec & Treas. 210 S. Tryon Street.

A Fourth Ward Home
\$6,500
 Close to East Avenue on Davidson street, we have
212 Feet Frontage
 which we will sell in lots or as a whole at
Quick Sale Price
 This is a good close-in location for a home or for investment.
F. C. Abbott & Co.
 Everything in Real Estate. High Grade Investments.
 Don't Forget That We Write Fire Insurance in Strong Companies.
 1001-1002 Commercial National Bank Building. Phone 238.



The Ownership of Property and Money Has a Far Greater Value Than its Mere Possession--

But we must have these things and change them into upright and moral living, into science into music, education and benefactions.

He who puts into practice a system of **SAVING MONEY** is on the right track and a substantial citizen.

Jan. 1st Starts New Interest Period

We invite you to start an account with us then. All deposits made on or before January 5th, will bear interest from January 1st, at 4 per cent, compounded quarterly.

\$1.00 STARTS AN ACCOUNT

DO THIS TODAY AND SEE IT GROW

Southern Loan & Savings Bank

JNO. M. SCOTT, Pres. W. S. ALEXANDER, V. Pres.
 W. L. JENKINS, Cashier.

For New Year's Gifts See **Robinson's** Discount on all Christmas Goods
 30 W. Trade Street

Morgan's Power Dangerous
 Centralization of money and money power, if not materially checked by the Government, will lead to such a revolution one of these days that will shake the United States to its very foundations. That's the kind of influence that is seeking and securing control even of ordinary municipalities. Great corporations are becoming dangerously greedy, selfish, monopolistic and unscrupulous.
THE MASSES NEED EVERYWHERE
 strong, independent, patriotic, intelligent leadership in lines political and industrial and, without this, simple justice and equality of opportunity will soon disappear.
THE MUTUAL BUILDING & LOAN
 is eternally against anything that tends to diminish opportunities for the small man's progress and uplift. Signs of danger are appearing throughout the land. Ye Great and Strong, beware, lest the people turn and destroy you and themselves.
IT'S TIME TO SAVE.
 Lay up; get ready; you're going to need the coin. The fight is coming on apace. You get a square deal in this shop. The new series is swelling every hour, and you need its saving power and, by and by, you'll need accumulation and need it bad.
E. L. KEESLER, Sec & Treas.
 Phone 344. 25 S. Tryon St.

Owner Needs Money
 Your opportunity to purchase a good investment **PAYING 12 PER CENT INCOME**
 Will not require much cash, large part of price can be carried and the income will pay it off through B. & L.
 Two neat cottages on lot 90 by 99 that stay rented. If taken before January 1st can be had for \$1,100.00.
 You will wish you had this when it's sold.
MORRIS E. TROTTER, Sec. & Treas.
UNION LOAN & REALTY COMPANY
 Morris E. Trotter, Sec. & Treas. C. L. Kinney, Rental Manager
 16 E. Trade St. Phone 348

Southern Real Estate, Loan & Trust Co.
 4 South Tryon Street.
FOR RENT
 805 N. College, 9 rooms . . . \$40.00
 313 East 9th street, 9 rooms . . \$40.00
 1117S. Caldwell street, 6 rooms \$16.00
 10 Jackson Avenue, 6 rooms . \$18.00
 308 West 12th street, 8 rooms \$20.00
 905 S. Poplar street, 5 rooms \$15.00
 601 South Church street, 5 rooms . . . \$15.00
 207 N. Cedar street, 4 rooms . \$ 9.00
 311 S. Cedar street, 3 rooms, per week . . . \$ 1.25
 Store room No. 2 Belmont Ave. \$17.50
 411 West 12th, 6-rooms . . . \$15.00
 8 East 12th, 3 rooms, per week . . . \$ 2.00
 3-room house N. Selgie street, per week \$ 1.25
 1015 N. Brevard, 4 rooms, per week . . . \$ 1.50