

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

MRS. BANGLE DEAD

Esteemed Woman Dies at Age of 60 Years After a Sudden Illness.
 Mrs. Margaret Elizabeth Bangle died last night at her home on North Church street, after a sudden illness. She was 60 years of age and is survived by her husband and the following named children: Messrs. L. A. Bangle of Wilmington, F. W., C. W., H. O. and L. A. Bangle of this city. One daughter, Miss Mary Ella Bangle also survives.
 Mrs. Bangle was a consistent and devout member of the Second Presbyterian Church and a character of force and influence in her community. She loved her home and devoted her energies to its upbuilding.
 The funeral services will be conducted at 3:30 o'clock this afternoon from the residence by Rev. Dr. A. A. McGeachy, pastor of the Second Presbyterian Church.

A Des Moines man had an attack of muscular rheumatism in his shoulder. A friend advised him to go to Hot Springs. That meant an expense of \$150.00 or more. He sought for a quicker and cheaper way to cure it and found it in Chamberlain's Liniment. Three days after the first application of this liniment he was well. 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 Can Help 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.

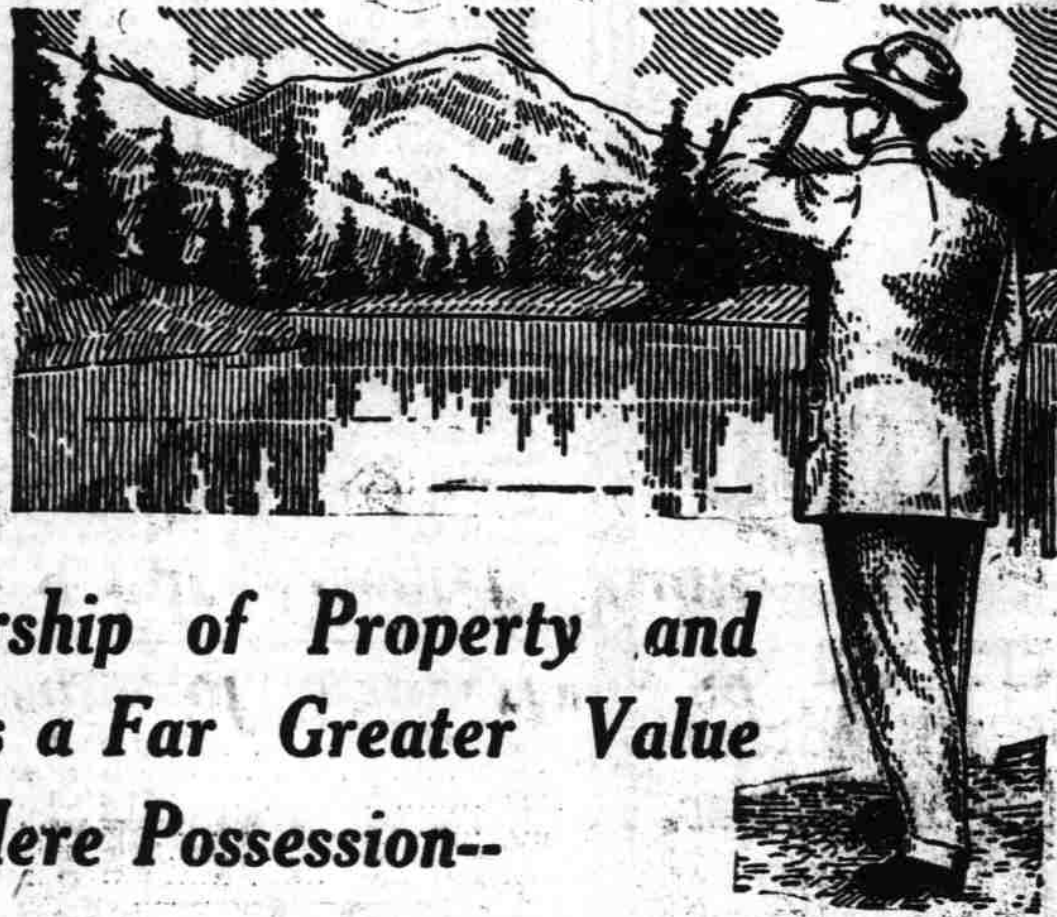
F. E. HARLAN & CO.
 207 Realty Building. Phones 972 and 2881-J

PHONE 1137. 9 EAST 4TH

FOARD-PRICE REALTY COMPANY

Real Estate, Insurance Stocks, Bonds and Securities

RENTS COLLECTED. MONEY TO LOAN



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

Compare Investment

In the Mutual Building & Loan with any and all other systems equally as safe, or even approaching it in safety and remuneration; compare records for length of continuous service for wide range in the way of transfer, partial payment of obligation, withdrawal, adaptability to changing conditions, privilege of personal inspection and examination of all papers in connection with loans and payments on same at all times, and, if you find anything in the same class as to desirability, this child will quit the business.

WE'VE GOT 'EM SKINNED ALIVE, hence our magnificent growth, our ever increasing popularity, and the present hour demand for shares in the January Series. Not a day passes that we do not sell shares to somebody, somewhere. We cover, as to investment, the United Kingdom. One man's money, be he heathen or Christian, native or foreign, male or female, black or white, ignorant or educated, is as good as another's in this shop, and the same measure is received by all.

WE HAVE SOME PARTLY MATURED shares for sale until the 1st. There's a saving to the purchaser in any of these. If you've got a little Chink, come a running. If you haven't, take new shares, and do it right now. Start the new year with us, and we'll make you smile in spite of yourself.

NEW SERIES OPEN NOW.
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

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 642. 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. **A. G. CRAIG** Sec. & Treas.
 Phone 1436. Basement Trust Building. 210 S. Tryon Street.

A Fourth Ward Home \$6,500

Corner lot. Fine oak shade. Modern improvements. Excellent neighborhood. Close to school. One block from car line.

Call at office and let us give further information. Terms can be arranged.

Southern Real Estate, Loan & Trust Co.
 4 South Tryon Street.

FOR RENT

805 N. College, 9 rooms... \$40.00
 813 East 9th street, 9 rooms... \$40.00
 117E. Caldwell street, 6 rooms... \$18.00
 10 Jackson Avenue, 8 rooms... \$18.00
 308 West 12th street, 8 rooms... \$20.00
 305 S. Poplar street, 5 rooms... \$15.00
 601 South Church street, 5 rooms... \$15.00
 807 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
 421 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

I. ARTHUR HENDERSON & BRO.
 "Fire Insurance"
 218 N. Tryon. Phone 589

Three Hundred Feet Frontage On West Trade Street,

between the Selwyn Hotel and the Southern Depot in lots of 30 feet to 90 feet and about 190 feet in depth.

No finer opportunity in Central Real Estate now offered in Charlotte.

No better location for:
 A Modern Apartment House,
 A New Hotel Building,
 A Wholesale Business Building,
 A Large Automobile Garage or Display Room, or
 A Fine Building for Your Own Special Business.

Price one-half that asked for property a little nearer the center. We will make a special price to the first buyer who will erect a modern building, because of its effect on the remaining property.

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.