

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

PERSONALS

Mr. R. J. Cochrane, former superintendent of education of the county, but who is now making his home in Moore County, where he is farming, is spending a few days in the city with friends and relatives. Mr. Cochrane is thoroughly delighted with his surroundings and prospects in his new locality.

Mr. Morven Ritch, private secretary to Congressman E. Y. Webb, who has been spending the Christmas holidays in the city with relatives, will return to Washington tomorrow. Mr. Ritch is also a student in law at Georgetown University.

Mr. C. B. Elliott, who is instructor in a private school in Columbia, S. C., has been in the city for several days with relatives and will return this week to his work.

Dr. F. O. Hawley is spending several days in Mebane as the guest of his son, Rev. Mortimer Hawley.

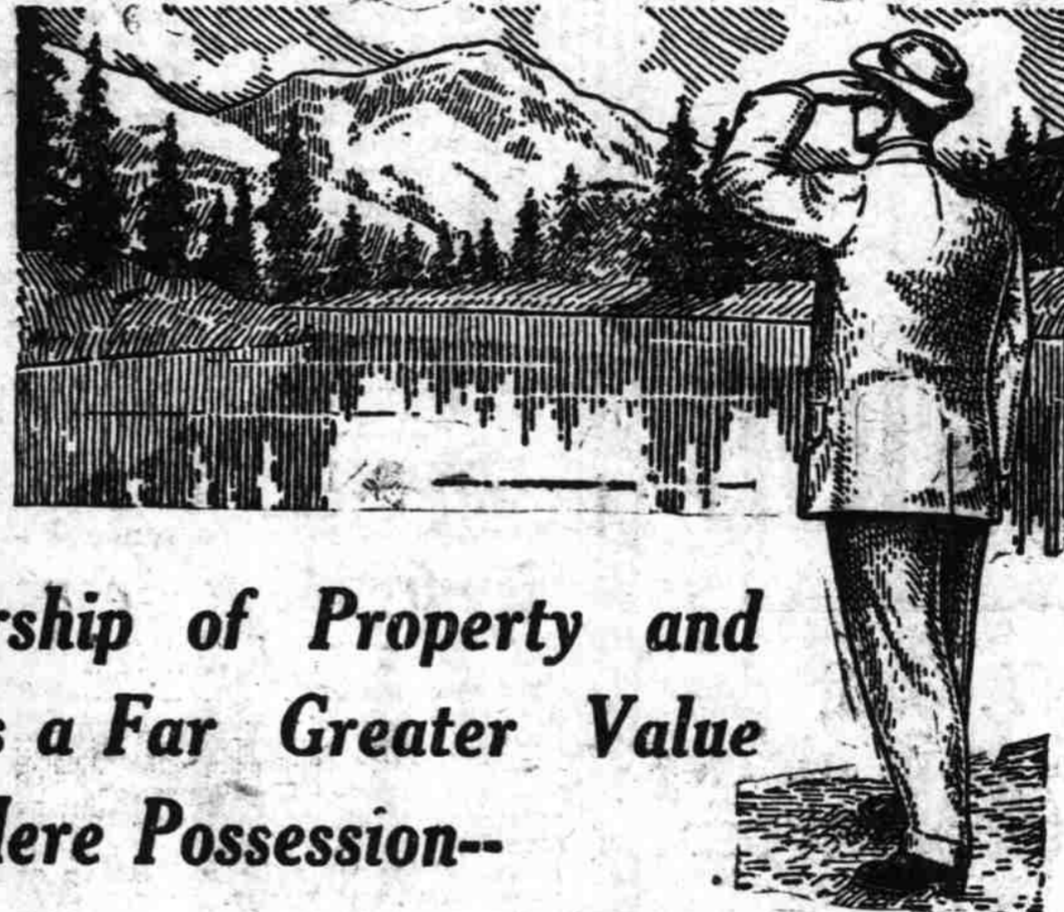
Man Coughs and Breaks Ribs.
After a frightful coughing spell a man in Neenah, Wis., felt terrible pains in his side and his doctor found two ribs had been broken. What agony Dr. King's New Discovery would have saved him. A few teaspoonful ends a late cough, while persistent use routs obstinate coughs, expels stubborn colds or heals weak, sore lungs. "I feel sure it is a Godsend to humanity," writes Mrs. Effie Morton, Columbia, Mo., "for I believe I would have consumption today if I had not used this great remedy." It's guaranteed to satisfy, and you can get a free trial bottle or 50-cent or \$1.00 size at The S. Blake Drug Co.

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 1456.

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.

Compare Investment

For New Year's Gifts See Robinson's Discount on all Christmas Goods

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 chin, 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 30 by 39 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. Klaney, Rental Manager
16 E. Trade St. Phone 248

507 Kingston Avenue

Modern 8-room Residence, nicely papered and screened, best hot air heating system. Two bedrooms 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 542. 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 1456. 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
313 East 9th street, 9 rooms... \$40.00
3117E Caldwell street, 6 rooms... \$15.00
10 Jackson Avenue, 6 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
207 N. Cedar street, 4 rooms, 3 2.00
311 S. Cedar street, 3 rooms, per week 1.25
Store room No. 2 Belmont Ave. \$17.50
417 West 12th, 4-rooms... \$15.00
8 East 12th, 3 rooms, per week 2.00
3-room house N. Seigle street, per week 1.25
1915 N. Brevard, 4 rooms, per week 1.50

Three Hundred Feet Frontage

On West Trade Street

between the Selwyn Hotel and the Southern Depot in lots of 30 feet x 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 & 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.
1601-1602 Commercial National Bank Building, Phone 233.

J. ARTHUR HENDERSON & BRO.

219 N. Tryon, Phone 583

30 W. Trade Street