

DIRECTORS OF N. C. RAILROAD MEET

Long Discussion of Situation in Railroad World—Mr Justice Does Not Think Seaboard Receivership was Due to Hostile Legislation.

Greensboro, N. C., Jan. 4.—At the regular semi-annual meeting of the board of directors of the North Carolina Railroad held in the Benbow Hotel here yesterday the usual semi-annual dividend of 2 1/2 per cent was declared.

There was of course much discussion of the general railroad situation, and of that of the Seaboard receivership in particular. Gen. R. F. Hoke who had a great deal to do today.

There has been so much said about the Seaboard receivership and its connection with the rate legislation. Speaker of the House of Representatives Justice was asked today whether he considered the efforts of the Southern States to fix rates and regulate the operation of railroads, had, in any wise, contributed to the appointment of receivers of the Seaboard road.

Gate City News Briefs

Greensboro, N. C., Jan. 4.—At a meeting of the Merchants' Association last night it was unanimously resolved that the association encourage, assist and endorse the board of managers for the celebration next October of the tenth anniversary of Greensboro's existence.

Bidge & Day, of Philadelphia, have been given the contract to complete the interurban line from High Point to Thomasville, Winston and Greensboro. Their representative, Mr. Zimmerman, was in this section a few days ago getting the lay of the country.

The area of high pressure central Friday morning over Kentucky, has moved eastward to the North Carolina coast, and has been the cause of generally fair, cool weather over the Atlantic coast states.

Y. W. C. A. NOTES.

Rev. H. K. Boyer Will Conduct the Vesper Service Tomorrow Afternoon.

The usual vesper service will be held in the parlors of the Young Women's Christian Association tomorrow afternoon at five o'clock.

The Y. W. C. A. gymnasium class will resume work and all who expect to join at this time are requested to communicate with the general secretary.

S. A. L. Schedule Change. The change of schedule on the Seaboard goes into effect at 12:01 tomorrow morning.

The changes in the other trains are slight. No. 44 leaves 5 p. m., 1332 at 7 p. m., Train No. 133 will arrive at 10 a. m. and 45 will arrive at 12:35.

The regular monthly meeting of the Steubenville County Medical Society will be held next Tuesday afternoon at 2:30 o'clock, at the City Hall.

Special--

Build up a Large Balance this week—Funds in Our Savings Department, Saturday, January 4th, will draw Interest from January First.

We Pay 4%

American Trust Company

Trust Building

New Interest Quarter

JANUARY 1st will be the beginning of a NEW INTEREST QUARTER. DEPOSITS made from now till January 5th will draw interest from January 1st.

Southern Loan & Savings Bank JNO. M. SCOTT, Pres. W. L. JENKINS, Cashier. W. S. ALEXANDER, V. Pres.

THE WEATHER.

Forecast for Charlotte and Vicinity. Rain and colder tonight, Sunday clearing and colder.

State Forecasts. Washington, D. C., January 4.—For North Carolina and South Carolina: Rain tonight with colder in west portion.

Weather Conditions. The area of high pressure central Friday morning over Kentucky, has moved eastward to the North Carolina coast.

BUSINESS BUILDERS

GROCLERS EGGS 25c. Nuts 15c; cocoanuts 5c; apples 40c; finest cake 20c; mountain buckwheat flour 5c; softising 3c; New Orleans, Georgia can and Porto Rico molasses.

BRIDGERS & CO. 203 W. Trade. WE HAVE SOME VERY FINE Grape Fruit and Tangerines, which we are sure will please you.

S. R. LENTZ, Mgr. Fred Cochran, Mgr. GAME AND PRODUCE Headquarters for rabbits, quail, opossums and seasonable game.

J. T. MULLIS & CO., 42 N. College St. Phone 510. E. L. KEESLER, 25 S. Tryon St. Phone 344.

FRESH COCOANUTS

W. M. BURKHEAD, 26 N. College St. Phone 732. YOU REMEMBER those German Dill Pickles and Sauer Kraut? Well, we have another case of each, better than the others.

MILLER-VAN NESS CO., The Fancy Grocers, Phone 68 or 118. 27 N. Tryon.

DRUGGISTS

ONE 60-EGG CYPHER'S MODEL INCUBATOR for \$8.00. Only used one season and in perfect condition.

DILWORTH DRUG STORE, B. S. Davis, Phone 247. WE BUY THE BEST AND DISPENSE ONLY FRESH GOODS.

JAMES P. STOWE & CO., 26 South Tryon. MISCELLANEOUS TYPEWRITERS RENTED 100 rental machines, all makes, ready for instant delivery.

J. E. CRAYTON & CO., 217 S. Tryon St. Phone 304. AT THE GEM Quail received daily. Lynnhaven Bay Oysters on half shell.

E. F. CREWELL, Proprietor. IF YOUR CHIMNEY SMOKES One of our Flue Stacks will stop the trouble at once.

C. F. SHUMAN, Tin, Slate and Iron Roofing, 200 N. College St. Phone 511. REAL ESTATE TO LET—5-room modern cottage, 320; plain cottage, big yard, front and back, 10th and D., \$12.50; 5 room cottage, Dilworth, \$15; rooms in Sanders Building, \$5 and \$7; barn at \$2.00 per month.

Take Notice!

January 2nd, 3rd, 4th and 5th SAVINGS DEPARTMENT Money Deposited On These Days Bears Interest from the First of the Month. Interest Four Per Cent., Compounded Quarterly. Assets and Stockholders' Liability Three Million Three Hundred Thousand Dollars.

Commercial National Bank OF CHARLOTTE, N. C.

At Piedmont Park We are offering for quick sale a modern seven-room house, with lot 66 by 150 feet. The time to buy cheap is when the owner is anxious to sell and that is the case with this place. This would make you a comfortable, cozy home and could not be duplicated now at the price asked. \$3900.00 Traders Land Company Phone 530, 9 West Trade St.

FOR SALE VACANT LOTS FOR HOMES Corner lot in Dilworth, fine location, \$1,250.00. Vacant lot, Ransom Place, beautifully shaded, \$2,450.00. Three vacant lots fronting on Vance street and railroad, all for \$1,650.00. Vacant lot, N. McDowell street, near Eighth street, \$500.00. Vacant lot, N. Pine street, high nice location, \$1,500.00. J. E. MURPHY & COMPANY 43 NORTH TRYON ST. PHONE 842

SOME MORE FARMS!

43 acres on Rozzel's Ferry road, 5 1/2 miles out. 19 acres on Lawyers road, 4 miles out. 73 acres on Monroe and Seaboard roads, 4 1/2 miles out. 62 acres near Mint Hill. 38 acres 4 miles from City. 139 acres Eastfield. Plenty of other good ones. See us before you buy.

W. T. Wilkinson & Company FOR SALE BEAUTIFUL BUILDING LOT ELIZABETH AVENUE \$1,000.00—Easy Payments—50x195 feet. Brown & Company Phone 535, 203 N. Tryon St.

FOR SALE BARGAIN 160 acre farm 2 1/2 miles on Derita road; 50 1/2-acre farm 4 miles out \$40.00. 10 1/2-acre farm 4 miles out, 5-room house \$1250. See us before you buy. N. J. SHERRILL, Of Sherrill Spring, Phone 918. W. M. CROWELL, 305 W. Trade St. Phone 744 and 297.

WOOD. PHONE 370 FOR WOOD. Coal and Terra Cotta Pipe. We keep a stock of Fire-proof Flue Pipe and Fire-proof Flue Lining. C. DOWD & CO. Phone 370, 222 East 8th St. FOR RENT! HOUSES. Telephone 402 FOR OUR COAL is "hot stuff" (slangy, but true) when rightly used in your furnace or stove—for cooking or heating.

BROWN & CO. W. A. AVANT WOOD AND COAL. Phone 402. BUY A HOME OR INVESTMENT NOW The best time to buy Real Estate for either homes or investments is NOW.

1st. Because you get a much better trade now than you can in ten months from now, as money matters are a little tight now, and in ten months from now money will be seeking diligently for good loans, money will likely be more plentiful than for some time past. This will make Real Estate much higher and the demand for property much greater. 2nd. Because you can have building done fifteen to twenty per cent. cheaper now than last year, as labor and material are both cheaper. 3rd. Because we are offering some fine bargains in homes splendidly located with all conveniences. 4th. Because we are offering some fine investments in up-to-town improved property and tenant houses which are now paying from 8 to 15 per cent. on the investment. 5th. Because these bargains will soon be taken by wise and prudent investors. 6th. Now is the time to buy. J. Arthur Henderson & Bro. Phone 589, 219 N. Tryon.

A Most Desirable Purchase in a Valuable Farming Tract

335 acres at Polkton, N. C., on So. side of S. A. L. R. R., about 30 acres of tract lying within the corporate limits of the town. Modern 10-room dwelling, 2 new 2 1-2 story barns, crib, granary, carriage house, machinery shed and all farming tools. One 5-room, one 4-room, three 3-room and two 2-room houses on tract. 175 acres in cultivation. Balance in woodland. Sandy loam soil. Lies level. Five good wells of water and number of springs. Suitable for general farming, or would make excellent stock farm. We can sell this for a cash payment of \$2,000, balance in 4 years, at a price that would very little more than replace the buildings. Address

Southern Real Estate, Loan & Trust Company CAPITAL \$75,000 SURPLUS \$100,000 President, W. S. ALEXANDER Vice-President, R. A. DUNN Secretary and Treasurer, A. MORRIS McDONALD

THE MANAGEMENT OF The Charlotte National Bank aims to conduct a careful, conservative, legitimate business with a fixed policy to extend to its friends and depositors, in bad as well as good times, such accommodations as their accounts and responsibility warrant. If not a customer, we invite you to become one. B. D. HEATH, President. JNO. M. SCOTT, Vice-President. W. H. TWITTY, Cashier.

"Start the New Year Right"

By Opening a SAVINGS ACCOUNT. We Pay 4 Per Cent. and Compound the Interest Four Times a Year. DEPOSITS Made by January 5th Will Draw Interest from Jan. 1st. The Merchants & Farmers National Bank CHARLOTTE, N. C. CAPITAL AND SURPLUS \$315,000.00

A FARM THAT IS A FARM Forty acres of land in the highest state of cultivation. Will raise bale of cotton to the acre. Good building and barn. Can be bought cheap. FOR RENT. 8-Room residence, modern, East Morehead \$37.50. 201 Fox Street, 5 rooms \$15.00. No. 5 Woodlawn Avenue, 6 rooms \$13.00.

Carolina Realty Company W. D. WILKINSON, Manager. B. R. LEE, Secretary. J. P. LONG, Sales Agent. 45 North Tryon St. Phone 609.

H. M. McADEN, President. H. M. VICTOR, Cashier. First National Bank (ORGANIZED 1865.) Capital \$300,000.00 Surplus and Profit 250,000.00 Assets 1,900,000.00

Your Business solicited. Every courtesy and accommodation extended consistent with safe Banking. H. M. VICTOR, Cashier.

The Charlotte Trust Co. Pays 4% Compounded Quarterly on Savings Accounts NEW INTEREST QUARTER BEGINS JAN. 1ST J. H. Little, President L. R. Hagood, Cashier

FOR RENT! Beautiful New 8-Room Residence, all Modern Conveniences, on East Seventh street, close in. The Charlotte Realty Co. A. G. CRAIG, Secretary. Phone 377, Office 18 E. Trade St.

Piedmont Park With its broad avenues, With its car facilities, With its water and sewer system, With its electric lights, for both street and home lighting, With its high and healthful location, With its large lots 66x150 and 50x200, With its fine class of residences, Is the place to buy for a choice home site. We are making special inducements just now to buyers who will build homes at an early date and to purchasers of several lots who will build the right class of houses for investment. Homes to rent are in very pressing demand in this popular location. F. C. Abbott & Company EVERYTHING IN REAL ESTATE TRUST BUILDING.