

Independence Trust Co.

Capital and Surplus \$650,000.00.

Our Motto For 1914:

COURTEOUS REGARD FOR THE WANTS OF EVERY CUSTOMER.

4% Paid on TIME DEPOSITS and SAVINGS DEPOSITS.

6% Paid on funds placed through our TRUST DEPARTMENT.

OFFICERS:

- W. A. WATSON, Vice President.
- J. H. LITTLE, President.
- E. O. ANDERSON, Cashier.
- W. M. LONG, Vice President.
- J. H. WEARN, Ch. of the Board.
- E. E. JONES, Asst. Cashier.

Some Specials

We have in stock some large Sash suitable for fitting up offices and show windows, which we can sell at about the cost of the glass only. We call attention also to Galvanized Iron, Primer for first coating galvanized iron, and to water proofing compound, for water proofing under-ground walls and damp cellars.

Ezell - Myers Company
12 and 14 West 5th St.
Phone 765.

WORMS THE CAUSE OF YOUR CHILD'S PAINS.

A foul, disagreeable breath, dark circles around the eyes, at times feverish, with great thirst, cheeks flushed and then pale, abdomen swollen with sharp cramping pains are all indications of worms. Don't let your child suffer—Kickapoo Worm Killer will give sure relief—it kills the worms—while its laxative effects add greatly to the health of your child by removing the dangerous and disagreeable effect of worms and parasites from the system. Kickapoo Worm Killer as a health producer should be in every household. Perfectly safe. Buy a box today. Price 25c. All Drugists or by mail. Kickapoo Indian Med. Co. Phila. or St. Louis.

The Charlotte National Bank

CHARLOTTE, N. C.

With resources over \$2,000,000 invites the accounts of firms, individuals and corporation. The same courteous treatment accorded all whether the account be large or small.

Certificates of deposit issued upon which will be paid interest at 4 per cent. if left three months or longer.

Special attention is called to our elegant fire, and burglar-proof vault in which we rent safety deposit boxes for \$2.00 per year.

OFFICERS:

- Jno. M. Scott, President.
- W. H. Twitty, Cashier.
- W. J. Chambers, V. Pres.
- J. F. Roberts, V. Pres.
- C. W. Butt, Asst. Cashier.
- W. B. McClintock, Teller.

FOR RENT

BUSINESS PROPERTY

Two-story brick building East 6th St., between Tryon and College Sts., near Norfolk Southern freight depot and 200 feet of their proposed passenger terminal. Will improve for desirable tenant on long lease.

FOR SALE

Two of the most desirable residences in Elizabeth. Large lots. Call at office for further information.

C. E. MASON.

1212-13 Commercial Bldg.

Phone 818.

Good Homes On Convenient Terms

- Small Farm, 4 miles from city just off the Statesville road. Nine acres, good 5-room house, water, sewer, bath. \$3,000
- Small Farm, ten minutes walk from car line, 4 acres, good house in beautiful grove, peaches, pears, grapes, good barn and poultry runs and houses. \$3,500
- Small Farm, 4 1/2 miles from Charlotte, 21 acres, fair house and barn, 75 good fruit trees. \$1,100
- Seven-room modern house, Tenth St. \$3,700
- Eight-room modern house, Elizabeth. \$4,500
- Eight-room modern house, lot 70x200 N. Church St. \$4,500
- Close in modern 6-room house, large corner lot. \$3,500

See us for terms.

COLONIAL TRUST COMPANY

A. W. BURCH, Mgr.

302 Commercial Bank Building

Phone 1061

Your Financial Resources

Whether your business is large or small in volume, it is important to have an account subject to check with a bank where efficient, prompt and courteous service is maintained. This bank cordially invites you to consider its facilities when additional banking service is required.

Merchants & Farmers National Bank

35 East Trade Street.

OFFICERS:

- Geo. E. Wilson, President.
- Jno. B. Ross, Vice President.
- W. C. Wilkinson, Cashier.
- H. W. Moore, Asst. Cashier.

STARTING

your savings account with this bank—it may never be started if you do! Thousands who have put off making the start are the people who have nothing to look forward to TODAY.

DON'T PUT OFF—come here with a dollar or more—get the account started! It's the sure way of saving OTHER DOLLARS and getting 1 per cent interest regularly.

SOUTHERN LOAN & SAVINGS BANK

JNO. M. SCOTT, President. W. L. JENKINS, Cashier.
W. S. ALEXANDER, 1st. V. Pres. A. M. M'DONALD, 2nd V. Pres.

The Boy Knew He Was Honest.

A man who kept a small shop was waiting on a single customer early one morning, according to the Ladies Home Journal. His little boy and he were alone at the time, and the shopkeeper was obliged to go upstairs for some change. Before doing so he whispered to the little chap to watch the customer, to see that he didn't steal anything.

Very soon the proprietor returned with the necessary change, and the boy sang out: "He didn't steal anything, pa; I watched him."

"Excuse me, can I speak to your typewriter a moment?"
"You cannot; she is engaged."
"That's all right; I'm the fellow she's engaged to."—Texas Coyote.

"Bobbie, if you eat more of that candy you will surely be sick."
Bobbie (keeping on)—I would have been sick anyway when I was only half way through what I've eaten already.—Life.

FOR SALE

25-acre farm, 2 1/2 miles square, good 7-room house, 6 tenant houses, 2 good wells, barn for car load stock, sheds and out-houses, fine orchard, east frontage.

J. ARTHUR HENDERSON

Phone 589.

C. McNelis

B 4 U Rent a House

- 1 19-room house on North Tryon Street.
- 1 7-room house on East Stone-wall Street.
- 1 5-room house on East Liberty Street.
- 2 7-room houses on North Pine Street.
- 2 6-room houses on East Vance Street.
- 1 5-room house on West 13th Street.

C. McNelis

REAL ESTATE AND RENTAL AGENT.

Phone 504 J.

No. 33 E. 4th St.

J. P. and L. L. Hackney

We have stores on East Trade and West 5th Street for rent. Homes for sale from \$1500.00 to \$8000.00.

HACKNEY BROS. CO.

PLUMBING, STEAM & HOT WATER HEATING

Have the best stock of Bath Room Specialties; Glass Shelves, Stools, Cabinets, etc. They make nice Xmas presents.

Phone 294.

6-8 West 5th St.

A Splendid Home

We have had placed with us a beautiful new home for sale at a bargain by party leaving city. Located on Kingston Ave., in Dilworth. Has 8 rooms, party beautifully finished, hard wood floors and steam heated. To any one in the market for an up-to-date home it will be to their interest to investigate this.

Craig-Little Realty & Ins. Co.

Phone 1436

Trust Building

FOR SALE

Well located buildings lots in Elizabeth, Colonial Heights and Myers Park, ranging in price from \$1200 to \$4500. We believe that now is the opportune time to buy, for as spring-time approaches, choice building sites in these desirable sections will be very much in demand and bring higher prices. We would be pleased to show you what we have to offer and make you an estimate on your home.

INSURANCE

Look over your insurance list and see if you are not short on your line and phone us to protect you against your fire loss. We represent strong reliable companies and extend to our customers courteous and prompt attention.

Phone 3278.

No. 225 No. Tryon St.

Thies-Smith Realty Co.

REAL ESTATE, RENT, INSURANCE BUILDERS OF CHARACTERISTIC HOMES

Vacant Lots For Sale

- 1 Central Ave., Piedmont, 66x150.
- 1 Pine corner, Central Ave., Piedmont.
- 1 Lot Jackson Ave., Piedmont, 66x225.
- 5 Lots Beaumont Ave., Piedmont.
- 2 Lots Lillington Ave., Elizabeth.
- 1 Pine corner, Colonial Heights.

These range in price from \$900.00 up. Improvements are down, and choice homesites. Other choice building lots to offer.

F. S. Conrad & Co.

113 Commercial Building.

Phone 762

We Have Them All Beat New 6-Room Bungalow

For \$3000.00—\$500.00 Cash, balance easy terms. Walking distance from the square. Water, sewer, gas, cement walk, hard-wood floor and doors; Cabinet Mantels, yard turfed, cement walk to house, 2 1/2 blocks street car, lot fenced.

It is all we say and more. If you want a cozy home that you can pay for, see us at once.

BROWN & COMPANY

Phone 535.

203 N. Tryon St.

Testing Your Financial Sagacity

Until the night of Jan. 1st, we shall offer to first comers the following partly matured shares, and we never beg anybody to buy such. You've got to do it of your own free will and accord, or keep hands off.

- 5 or 10 shares, 13 weeks old, at \$3.25
- 9 shares, 26 weeks old, at 6.50
- 6 or 7 shares 39 weeks old, at 9.75
- 2 1/4 or 2 1/2 shares, 78 weeks old, at 19.50
- 25 shares 91 weeks old at 22.75
- 2 or 5 shares, 104 weeks old, at 26.50
- 4 shares 196 weeks old, at 51.50

If you've got a little money, Mollie, take a fool's advice, and jump on as much of it as you can pay for and carry. 'Twill be a dandy start for 1914, and it's the proper caper, and that's no joke.

BUT, IF YOU HAVEN'T THE SUM, get into our new series, which starts with 1st payment Saturday, January 3rd. Already 500 shares have been taken, and during the coming week, hundreds more will have landed.

WHY, BILL, OLD BOY, think about this ugly fellow, in the matter at all. He'll get along some how with or without you. He just naturally likes to see folks happy and contented, and he knows this is one of the surest means to that end. He knows what he's talking about for he's tasted of the sweets, and has seen its wonderful workings for many years.

E. L. KEESLER, Sec. & Treas.

PHONE 344.

25 S. TRYON ST.

FOR RENT

- Modern 8-room residence 416 Kingston Ave., Dilworth \$33.00
- Modern 5-room Bungalow 301 Polk Ave., new, clean nice 22.50
- One front room, No. 325 N. Tryon 15.00
- Modern 6-room apartments, 703 and 705 S. Church, new, clean, electric lights, gas, and every convenience 25.00
- Modern 6-room house 1603 S. Tryon street 30.00
- Modern 8-room house 1118 S. Caldwell, large lot 18.00
- Modern 7-room house in Woodlawn, near car line 25.00
- 5-room house 807 West 5th, bath, gas for cooking 12.00
- 5-room house, 905 S. Brevard 11.50
- 5-room house 905-1/2 S. Brevard 9.00
- 5-room house 16 West Palmer, sewerage and water 10.00
- 4-room house 508 East 21st, per week 1.75
- 4-room house, Charlotte Ave., per week 2.00
- 4-room house 202 S. Long street, per week 2.00
- 3-room house 200 S. Long street, per week 1.50
- 2 rooms on South Cedar street, per week 1.25
- 3-room house 215 East Short street, per week 1.25
- 4-room house, 208 East Short street, per week 1.50

J. Arthur Henderson & Bro.

Phone 589

219 N. Tryon St.

FOR RENT

- 307 East 7th Street, 8 rooms..... \$35.00
- 7 Elizabeth Avenue, 8 rooms, hot water heating system, servant and garage..... 30.00
- Central Avenue, 9 rooms..... 25.00
- Belmont, 10 rooms, stable and garage..... 25.00
- 400 East 9th Street, 4 rooms..... 12.50
- 510 North Brevard Street, 7 rooms..... 20.00
- 502 East Oak Street, 4 rooms..... 12.50
- 11 Catherine St., 4 rooms..... 8.00
- Belmont, 6 rooms..... 8.00

OFFICES AND STORES

- 24 West 5th Street..... 30.00
- 21 East Third Street, 15x95 feet, with elevator and basement..... 30.00
- Office rooms East Trade Street, over Belk's..... \$3.00 and 10.00

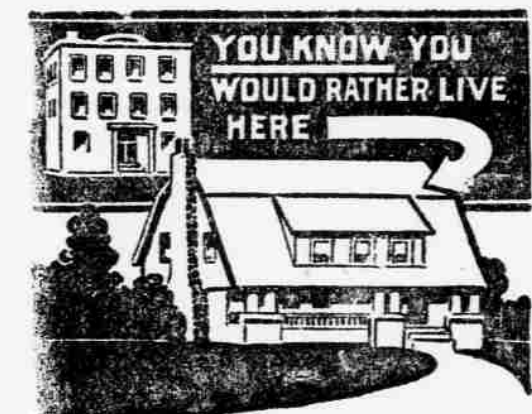
Southern Real Estate Loan & Trust Co.

CAPITAL, \$75,000.00

SURPLUS, \$250,000.00

W. S. Alexander, President. R. A. Dunn, Vice President.
A. M. McDonald, Secty. and Treas.
Directors: E. T. Casler, R. A. Dunn, H. A. White, R. L. Gibbon, Alexander, A. M. McDonald and W. S. Alexander.

It's Simply A Matter of Making Up Your Mind



whether or not you will consent to live in a rented house or on the side in your own home.

The choice rests entirely with you. But you probably do not know it.

Decide right now that you'll own your own home—that you'll be free from the inconveniences of renting. Then come to see me and I'll show you.

I have a modern 8-room home just completed with all conveniences—paved street and sidewalk, close in—no car fare, etc. I will sell you at a reasonable price and make terms like paying rent. Phone me for an appointment.

J. H. McADEN

200 South Cedar St.

Phone 350.

FOR RENT

- 9-room dwelling, modern, No. 401 West Fourth St., per mo..... \$50.00
- 5 rooms, Vance Apartment, per mo..... 40.00
- 9-room dwelling, modern No. 601 Elizabeth Ave., per mo..... 35.00
- 7-room dwelling, No. 308 E. Liberty St., per mo..... 16.00
- 4-room dwelling, city water, Vanderburg St., per week..... 2.25
- Garage, No. 225 N. College St., per mo..... 50.00
- Hall No. 11 S. Tryon St., per mo..... 50.00
- Desirable offices, McKinnon Building, per mo..... 10.00

Carolina Realty Company

W. D. Wilkinson, Pres.

B. Rush Lee, Sec.

211 N. Tryon St.

Phone 609.

2 New 6-Room Bungalows on Worthington Avenue, Dilworth

They are very beautiful, with stone fronts. In fact are about the prettiest little homes yet built in this popular residential section.

Don't forget that the streets are all paved and paid for. Also water, sewerage, gas, electricity and a 5-MINUTE car service.

TERMS LIKE PAYING RENT, with a small cash payment.

Charlotte Consolidated Construction Company

2nd Floor Piedmont Bldg. Telephone No. 155

Home For Sale Near Southern Depot.

We have, within 8 blocks of the Square, a handsome home, in splendid neighborhood, containing 6 large rooms, in fine condition, with all modern conveniences, shady side of street, paved streets and sidewalk in front of same. Owners desire to move to the country. This is a good chance to buy a home at a reasonable price.

Price..... \$5250.00

J. E. Murphy & Company

Phone 842.

Room 117 Piedmont Bldg.

FOR RENT

- No. 310 East Ave., modern 6-rooms..... \$25.00
- 403 West 8th, modern 6 rooms..... 20.00
- Beaumont Ave., new 8 rooms, modern home, beautifully papered, all conveniences..... 25.00
- No. 2 East 2nd, modern, 9 rooms..... 40.00
- 602 Kingston Ave., modern apartment..... 30.00

If you have houses to rent, see us.

PEOPLES LOAN & REALTY COMPANY

W. L. Nicholson, Mgr.

309 Realty Building

C. R. McGinn, Salesman.

Phone 313.

\$5,500

will buy a modern two-story house on S. Myers street just off East Avenue. The house has two bath rooms and is in excellent condition. The lot is 59x99. We think this is a very attractive piece of property for the price asked. Dwellings close in at anything like this price are hard to find. If interested, call to see us and we will take pleasure in showing you the property.

F. C. Abbott & Co.

Everything in Real Estate

High Grade Investments

Insurance in Strong Companies.

1001-1002 Commercial National Bank Building.