

# 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:**

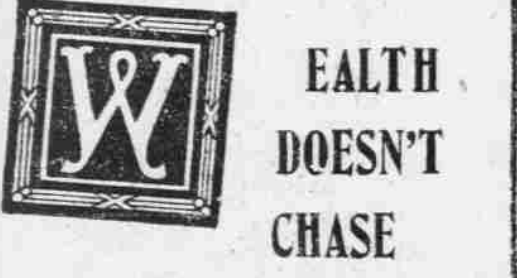
- W. A. WATSON, Vice President.
- J. H. LITTLE, President.
- E. O. ANDERSON, Cashier.
- W. M. LONG, Vice President.
- J. H. WEARN, Ch. of the Board.
- E. E. JONES, Asst. Cashier.

**HABITUAL AND OCCASIONAL CRIMINALS.**

(New York World.)  
Four members of the Dopey Beany

**ATTRACTIVE LOW ROUND TRIP FARES VIA SOUTHERN RAILWAY.**

Premier Carrier of the South.  
\$7.00—Charlotte to Richmond, Va., account Department of Superintendent of the National Educational Association, February 23rd-25th. Dates of sale February 21st, 22nd and 23rd, final return limit March 4th, 1914.  
\$18.35—Charlotte to Pensacola, Fla., account Mardi Gras Celebration February 19th-24th. Dates of Sale February 17th to 23rd inclusive, final return limit midnight March 6th.  
\$18.85—Charlotte to Mobile, Ala., and return, account Mardi Gras Celebration February 19th-24th. Dates of sale February 17th to 23rd, final return limit midnight March 6th.  
\$23.05—Charlotte to New Orleans, La., account Mardi Gras celebration February 19th-24th. Dates of sale February 17th to 23rd, final return limit March 6th.  
\$ 8.25—Charlotte to Atlanta, Ga., account meeting Imperial Council Ancient Arabic Order, Nobles of the Mystic Shrine May 10th-13th. Dates of sale May 7th to 12th inclusive, final return limit midnight May 20th.  
Low round trip fares from all other points on same basis.  
R. H. LeBUTTS, D. P. A., Charlotte, N. C.



a man—it must be chased, not empty handed, but with money with which to make more money.

This Exclusive Savings Bank paying 4 per cent interest compounded quarterly on Savings is the path on which to make your start.

**SOUTHERN LOAN & SAVINGS BANK.**  
JNO. M. SCOTT, President.  
W. S. ALEXANDER, 1st V. Pres.  
W. L. JENKINS, Cashier,  
A. M. McDONALD, 2nd V. Pres.

**HOMES FOR SALE**

8-room house 209 N. Myers St. modern conveniences, on car line, cement side walks, close in, rents well, price \$4,750, part cash, terms easy.

7-room house 215 N. Myers St. well built, storm sheeted, double floored, bath, electric lights tiling and grates, cabinet mantles, conveniently arranged, rented for \$30.00 per month to desirable tenant, price \$4,650, terms can be arranged. Two vacant lots adjoining at \$1,950 each.

**C. H. ROBINSON**  
Charlotte, N. C.  
Phone 1130

## The Home-Building & Loan Association

Selling its shares on weekly payments of 12 1/2 cents, and loaning its money at 6 per cent interest, giving eleven years to repay, affords a splendid opportunity for those who wish to pay off mortgages, buy homes or improve their property.

**A.W. BURCH, Sec. & Treas.** 302 Commercial Bank Bldg.  
Branch Office Turbyville Bros. Store, North Charlotte.

## 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.

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

The World yesterday contained a moving letter from an ex-convict who wishes a chance for honest work. It is a neglected society, a society strangely wasteful of its human resources, which drives such men back into crime by pressure of starvation while enduring the tyranny of the professional thug. Let us hope that in this respect at least New York has turned over a new leaf.

## 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.

**C. McNelis**  
B 4 U Rent a House  
One 10-room house on North Tryon St.  
One 7-room house on East Stonewall St.  
One 6-room house on East Vance St.  
One 6-room house on East Liberty St.  
One 5-room house on West 13th St.

**Ezell - Myers Company**  
12 and 14 West 5th St.  
Phone 765.  
**N. & W. Railway**  
Effective May 25, 1913. Leave Winston-Salem. 6:50 A. M. daily for Roanoke and intermediate stations. Connects with Main Line train North, East and West with Pullman Sleeper, Dining Cars, 2:05 P. M. daily for Martinsville, Roanoke, the North and East. Pullman steel electric lighted sleeper Winston-Salem to Harrisburg, Philadelphia, New York. Dining car north of Roanoke. 5:00 P. M. daily, except Sunday, for Martinsville and local stations. W. B. BEVIL, W. C. SAUNDERS, Pass. Traffic Mgr., Gen'l Pass. Agt.

## The Charlotte National Bank

CHARLOTTE, N. C.  
Total Resources Over - \$2,300,000.

Does a strictly banking business and solicits checking accounts, both large and small. All transactions strictly confidential. Four per cent interest paid on time certificates and savings deposits. Safety deposit boxes for rent at \$2.00 per year.

**OFFICERS:**  
Jno. M. Scott, Pres.  
J. F. Robertson, Vice-Pres. C. W. Butt, Asst. Cashier.  
W. J. Chambers, Vice-Pres. W. B. McClintock, Teller.  
W. H. Twitty, Cashier.

## Business Property For Sale

We have close in, on a prominent street, in a good locality, a piece of property having a frontage of 100 feet or more, with an alley in the rear. This property can be bought for \$200 a front foot. Terms easy.

**J. E. Murphy & Company**  
Phone 842. Room 117 Piedmont Bldg.

## FOR RENT

Store room 20x34, convenient for office. Steam heating, toilet, etc. Office or ware room. Good for wood & coal yard. On railroad between 8th and 9th streets.  
-room house, 405 South Cedar street, modern conveniences \$12.50.  
5-room apartment, 10 West 5th street \$30.00.  
Store rooms East Trade street.

**J. P. & L. L. HACKNEY**  
Phone 294. No. 6 W. Fifth St.

**HACKNEY BROS. CO.**  
Plumbing, Steam and Hot Water Heating. Estimates cheerfully furnished.  
Phone 293 and 294 CHARLOTTE, N. C. 6 and 8 West 5th street

## 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 short a 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. RENTS. INSURANCE  
BUILDERS OF CHARACTERISTIC HOMES

## Vacant Lots For Sale

- 1 Central Ave., Piedmont, 66x150.
  - 1 Fine corner, Central Ave., Piedmont.
  - 1 Lot Jackson Ave., Piedmont, 66x225.
  - 5 Lots Beaumont Ave., Piedmont.
  - 2 Lots Lillington Ave., Elizabeth.
  - 1 Fine 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.**  
303 Commercial Building. Phone 762

## E. 9th STREET

We have Six Room Modern Convenience House for \$2,500.00, \$500 cash, balance can arrange good terms. Party must sell. This property is well worth the money, and can be made a fine paying piece of property. Plenty of room on lot for two tenant houses. We would like to show it to you.

**BROWN & COMPANY**  
Phone 535. 208 N. Tryon St.

## Here We Are, Boys!

Ordinary investments will take a back seat for these are gems of the first water; can't hold for any one. Bring your check with you or you'll lose out. The battle is on.  
136 weeks old, 2, 1 and 2 shares at..... \$38.25 per share  
136 weeks old, 2, 10, 1 and 6 shares..... 35.00 " "  
31 weeks old, 4, 4, 6, 10, 4, 4, and 5 shares..... 7.75 " "  
44 weeks old, 4, 10, and 2 shares, at..... 11.00 " "  
83 weeks old, 4 and 4 shares, at..... 20.75 " "  
70 weeks old, 20 and 4 shares, at..... 17.50 " "  
96 weeks old, 6, 15 and 4 shares, at..... 24.00 " "  
57 weeks old, 5, 1, 1, and 2 shares, at..... 14.25 " "  
123 weeks old, 4 shares, at..... 31.00 " "  
109 weeks old, 4 shares, at..... 27.75 " "  
161 weeks old, 1 share, at..... 41.75 " "  
227 weeks old, 6 shares at..... 60.75 " "  
Now this is money in your pocket, and we have no preferences, hence this equal chance for the capitalist and the boot-black.  
**SELLING NEW SHARES HOURLY**  
too, so we're bound to save you if you'll simply don our life preserver. The Mutual Billy Malone—the great Equalizer.

**E. L. KEESLER, Sec. & Treas.**  
Phone 344 S. Tryon St.

## FOR RENT

- Modern 8-room house, 4-6 Kingston Ave. .... \$32.00
- Modern 5-room Bungalow 301 Folk Ave ..... 22.50
- Modern 5-room apartment, Vance Place, steam heat ..... 25.00
- Modern 6-room house 1003 S. Tryon ..... 30.00
- Modern 6-room house 1118 S. Boulevard ..... 15.00
- Modern 5-room house 408 West 11th ..... 12.50
- Modern 7-room house 1012 West 4th ..... 25.00
- Modern 7-room house 313 S. Church ..... 25.00
- Modern 5-room house 612 N. Davidson ..... 12.50
- Modern 5-room house 905 S. Brevard ..... 8.00
- Modern 4-room house 807 West 5th ..... 11.50
- Modern 6-room house 1098 N. Church ..... 12.00
- 4-room house 507 West Liddell ..... 12.50
- 4-room house No. 4 West Liddell ..... 11.00
- 5-room house Charlotte Ave ..... 8.00
- 4-room house 617 West 4th street, per week ..... 1.50
- 4-room house 215 N. Stevens street, per week ..... 2.00
- 4-room house 205 East Short street, per week ..... 1.50
- 4-room house North Wilkinson street, per week ..... 1.50
- 6-room house Grace Ave., barn, chicken house, etc ..... 10.00

**J. Arthur Henderson & Bro.**  
Phone 559 219 N. Tryon St.

## FOR RENT

- 307 East 7th Street, 8 rooms..... \$25.00
- 7 Elizabeth Avenue, 8 rooms, hot water heating system, servants' house and garage..... 25.00
- Central Avenue, 9 rooms ..... 25.00
- Belmont, 10 rooms, stable and garage..... 20.00
- 400 East 9th Street, 4 rooms ..... 12.50
- 610 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 ..... 3.00

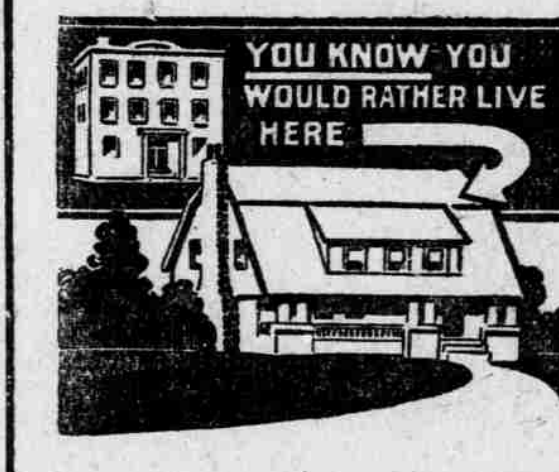
**Southern Real Estate Loan & Trust Co.**  
CAPITAL, \$75,000.00. SURPLUS, \$250,000.00  
W. S. Alexander, President. R. A. Dunn, Vice President.  
A. M. McDonald, Secy. and Treas.  
Directors: E. T. Casler, R. A. Dunn, H. A. White, R. L. Gibbon, J. B. Alexander, A. M. McDonald and W. S. Alexander.

## 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, house beautifully finished, hard wood floors and steam heat. 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

## It's Simply A Matter of Making Up Your Mind.



whether or not you will continue to live in a rented house or reside 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 5-room house just completed with all conveniences—paved street and side walks, close in—no car fare, that 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.

## Seldom See

An attractive home as this for sale, corner East 8th and Hawthorne Lane, eight-rooms, steam heat, hardwood floors throughout, arrangement ideal. Lot 60x132.

Bargain price with good terms.  
**Carolina Realty Company**  
W. D. Wilkinson, Pres. B. Rush Lee, Sec.  
J. D. HALL, Mgr. Inc. Department.  
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. 153

## For Sale Or Exchange

North Tryon Street — 7-room modern house.  
West Eighth Street — Modern 5-room cottage.  
North Long Street — Modern 7-room house.  
East Liberty Street — 5 rooms, close in.  
If you are in the market to buy, sell, or exchange, See us.  
**PEOPLES LOAN & REALTY COMPANY**  
W. L. Nicholson, Mgr. 309 Realty Building.  
C. R. McGinn, Salesman. Phone 313.

## Investment Opportunities In Charlotte Real Estate

**NEW TWO-STORY BRICK BUILDING, WEST TRADE ST.**, comprising four stories and armory, with total rental value of about \$4,000 per year. Will sell one-half of the building if preferred.  
**THREE-STORY BRICK BUILDING**, about one block from Selwyn Hotel, rental value \$2,300.  
**TWO-STORY BRICK BUILDING**, just off from Tryon Street, rental value of \$1,200 to \$1,500 per year.  
Nothing better for safe and substantial investment than well located business property.

**F. C. Abbott & Co.**  
Everything in Real Estate High Grade Investments  
Insurance in Strong Companies.  
1001-1002 Commercial National Bank Building.