

START AN ACCOUNT WITH US THIS WEEK.

You owe it to yourself and your family to take care of your money and provide for the education of your children and the comfort of yourself and wife when the time comes to take life a little easier.

No other method of saving equals the regular use of a deposit account at a good bank. Another strong feature in its favor is that, in case of need, you can get the full amount for the asking—no deductions or charges for caring for it and no delay.

Start with us—start now

FIRST NATIONAL BANK.

Hickory, N. C.

Business Builders.

Advertisements inserted under this head at 5 cents a line for each insertion

THE largest stock of Holiday Goods, lowest prices. Umstead's.

ALL wool Leaksville blankets, socks and stockings, etc. The Hall Co.

EXTRAORDINARY Bargains in China. Umstead's.

WANTED—For U. S. Army able-bodied, unmarried men, between ages of 21 and 35, citizens of United States, of good character and temperate habits, who can speak, read and write English. For information apply to Recruiting Officer, 15 West Trade St., Charlotte, N. C.; 40 S. Main St., Asheville, N. C.; Bank Building, Hickory, N. C., or Glenn Building, Spartanburg, S. C.; or Haynsworth and Conyer's Building, Greenville, S. C.

Umstead's for Toys.

ANOTHER lot of wool and fleeced underwear just in. The Hall Company.

BEST suited and save money at Umstead's.

ONE plain price on goods at Umstead's.

WHEN you are thinking of something for a Christmas present decide on something useful and then see if I have not got it. J. A. Bowles.

THE right Holiday Merchandise at Umstead's, at prices less than you are used to paying.

BLACK and knit undershirts at, J. A. Bowles.

SPECIAL value at Umstead's.

JUST IN—Third lot ladies coats and gents rain and heavy overcoats. The Hall Co.

BARRELS of 5 and 10 cent toys and gifts at Umstead's.

I have GOOD trunks of all kinds, large and small, J. A. Bowles.

ODD pieces of china at Umstead's.

Fine line of Box Candies and all other kind of fine candies at H. Suttlemyre's.

WE are originators and leaders of classified 5 and 10 cent goods in Hickory. Umstead's, next door to post office.

PRETTY dolls at Umstead's.

YOU will need ribbons in making Christmas fancy work. I will have all kinds, J. A. Bowles.

BEST candy for the money at Umstead's.

LOST—A ribbon belt with silver carved buckle. Reward if returned to Miss Julia Wheeler.

NICE line of lace curtains at Umstead's.

WANTED—To Rent a three or four room cottage in Hickory. Apply to this office.

VIEW souvenir china at Umstead's.

WE have a large select stock of Raisins, Currents, Citron, Nuts, Cranberries, Candy, Cakes, Crackers, Mince meats, Cocoanuts can goods of all kinds also a large stock of heavy Groceries fresh and salted meats. Call and examine our stock. Bost & Newton.

WE invite you to come and see our line of holiday goods. Umstead's.

GUITARS, Violins, Mandolines and Harps. The best instruments for the least money at H. Suttlemyre's.

THE latest in fine art vases at Umstead's.

MUSICAL instruments—The best and most complete line found at H. Suttlemyre's.

FULL line of post cards, at Umstead's.

LOOK at the Suit Cases, Traveling Bags and Christmas Novelties at Moretz Whitener Clothing Co.

IF it is a pretty cup and saucer for child, lady, or gent, call at Umstead's and save money.

SAVE money by buying your winter suit from Moretz Whitener Clothing Co.

SEE advertisement on opposite page. Haithcock.

TRY our Chili-can-came and hot tomatoes. The kind that mother used to make. Chicken pot pie Saturday evening and Sunday at the Hotel Marshall Cafe.

FINE glass ware at Umstead's.

OPEN every night except Wednesday night till 8:30 o'clock. Haithcock Real Estate.

BUY your winter Overcoat from Moretz Whitener Clothing Co.

UMSTEAD'S is prepared to supply your wants in tin and enameled ware.

SOME desirable property in Eastern part of town put on sale today. Good value. Haithcock, cock, the Real Estate Man. Phone 232 and 251.

FOR a good meal or a lunch at all hours go to the Hotel Marshall Cafe. Open day and night.

At present the best sight in town is our HANDSOME STOCK OF HOLIDAY GOODS which includes the pick of the market in Bright, Fresh New Styles and novelties for Christmas season and we are waiting to show it to you.

OUR store will be open at nights from now until Christmas day. Umstead's.

HANDSOME corner store room for rent. Frontage 24 feet. Length, 100 feet. Story, 14 feet. Situated in Newton on East corner square under Virginia Shipp Hotel. Electric Lighted. Best location in county. Apply to Mrs. V. F. Shipp. Newton, N. C.

If you will look carefully over the "List of Suggestions" by the Morrison Bros. Co., in this paper you will be reminded of the handsome present you want for your friends.

Don't take any chance in buying your Xmas presents. Our large stock will meet the most exacting demands of the most fastidious shopper.

The Morrison Bros. Co. Hickory, N. C.

EAST side, West side, all around the town. Haithcock Real Estate.

DWELLING houses, vacant lots, business properties, manufactories, farms, anything in real estate. Haithcock, the real estate man.

SAYS I bought it, meaning property No. 7, from Haithcock few days ago a \$—, and would not take \$200 for my trade

Stock-holders Meeting.

The annual stock-holders meeting of the First National Bank, of Hickory, N. C., will be held at their office Tuesday, Jan. 8th, 1907, at 9 a. m. sharp.

K. C. MENZIES.

Mr. Frank Foard, a former student of Lenoir College, was in the city Monday and Tuesday.

When you think of buying real estate just look up Jones & Mattocks advertisement in this paper. You can always find them quoting you prices on valuable property in and around Hickory. No trouble to find ad. It appears in every issue.

LOCAL AND PERSONAL

Mr. B. A. Klutz spent Saturday at Connelly Springs on business.

R. W. Rosbrough, of Morganton, spent a few days in the city last week.

If you want a handsome skirt or shirt waist for Xmas go to Mrs. A. P. Whitener.

Dr. C. A. Munroe will preach in the Presbyterian church Sunday morning and evening.

The Morrison Bros. Co. will give Diamond Ring coupons with every fifty cent purchase at their store.

Mr. J. L. Riddle has just completed a very handsome little barn near the Renkle Live Stock Co's stable.

Miss Hattie Hoke, of Taylorsville, has taken a position with the Morrison Bros. Co., as saleslady.

The Lenoir College students left for their respective homes Tuesday and Wednesday for the holidays.

The Hickory Grocery Company have a very nice office since moving their office to the front of the building.

Farmers and Merchants Bank will open business in the Virginia Shipp building, Newton, N. C., Feb. 1, 1907.

If you want to see old Santa Claus himself call at the Newton Hosley Mills Store, Newton, and ask for the manager.

Col. Thornton says everything is working all right for the development of the electric plant and it will materialize next year.

During the holidays you can buy goods from Mrs. A. P. Whitener, the milliner, at one-third reduced price. See her beautiful stock of ladies hats, etc.

Mr. J. W. Pope, of Newton was in the city Monday. He came in and had the Democrat sent to him a year as many others are doing.

Mr. R. R. Williams, a prominent young lawyer of Newton and superintendent of schools of Catawba county, will, after Jan. 1st, locate in Asheville for the practice of law.

The members of the W. C. T. U., of Hickory, will send a Christmas Box to the inmates of the County Home. If any one who does not belong to the organization wishes to send a contribution it can be left at Moretz's store on the 24th.

Mr. D. H. Warlick, of Granite Falls, spent Tuesday in Hickory. He says the bank of Granite is doing a nice business, already large deposits made and fine prospects for much larger in the near future. Also states the Dudley Shoals Cotton mill be ready to work the new crop of 1907.

Rev. I. S. Moody preached in Lenoir Sunday.

Mr. J. H. Patrick spent Sunday in the city.

Mr. and Mrs. E. B. Cline are in New York for a week.

Mr. J. A. Stewart, of Henderson, is with the Hickory Grocery Co.

Rev. W. R. Gwaltney is spending a few days over in Alexander county.

E. F. Reid, G. P. A. of the C. & N.-W. Ry. spent a part of Monday in the city.

Mr. H. Rodgers, of Chattanooga, is in the city visiting his son, Mr. Jacob Rodgers.

Mr. and Mrs. Charles Weaver, of Davenport College, Lenoir, were in Hickory this week.

The children say they hope Santa Claus will not attempt to come on the Southern railway.

If you wish to know who is to be married, or where Cupid's arrow fell, read the Claremont College notes.

We hope our subscribers will all come in and renew the first of the year and save us sending out statements.

We are glad to learn that Mr. A. H. Parker, who has been confined with rheumatism for a few days, is some better.

Miss Bessie Little, of Hickory, who was visiting her uncle, Mr. R. K. Black, was called home Wednesday by the illness of her father.—Concord Times.

The Singer Sewing Machine Co., will occupy their new quarters in Hickory January 1st. They have rented the new Russell building. Mr. Kirk, the clever manager, was here Monday.

A communication from Rev. C. W. Trawick who is now at Craymont, Black Mountain, for a rest states, "I am making very satisfactory progress. Have gained 3 pounds in 4 days." His many friends will be rejoiced to hear this.

The Democrat will be open all during the holidays, call in and tell us what Santa Claus brought you, or you can leave your order for job printing and subscription for the Democrat and get on the band wagon for 1907. We specially invite those who are behind on subscription, don't fail to come.

Now in order that we all enjoy Christmas and a visit from old Santa Claus together, you will not have to forget to pay what you are due us on back subscription. We have spent all the money that we might have had for Xmas sending you The Democrat for the past years. Now our money is gone and you have been getting the paper and we hope you have enjoyed it and will now let us have this much needed money and amount due us at once.

"WE DEAL IN DIRT"

Buy a residence and give your wife a Christmas Present worth having.

HOUSES AND LOTS

- 6 ROOM HOUSE, in East Hickory, New, in good condition, corner lot and fruit trees, very desirable \$1200
- 3 ROOM HOUSE, near center of town, fair condition, nicely ceiled, good fire places. Lot 100x200. Garden \$700
- 10 ROOM HOUSE, Shuford Ave., three minutes walk from Post office house finished in hardwood throughout. An ideal location for a physician \$3250
- 4 ROOM HOUSE, North Hickory, new and in good condition, a bargain at \$600
- 6 ROOM HOUSE, Horsford Heights, Lot 100x200 with one acre additional. This house is built of carefully selected lumber, and each room is beautifully finished. It will be worth your while to look at it \$1800
- 6 ROOM HOUSE, North Hickory, together with 3 acres of land. Good barn, corn crib and outhouses \$1800
- 3 ROOM HOUSE, 4 1-4 acres land just outside city limits on Brookford road. 25 fruit trees. Good spring of water \$650
- 3 ROOM HOUSE, South Hickory. Good condition, nicely painted, 1 3-4 acres land. Look at it and you will buy \$600
- 4 ROOM HOUSE, corner lot, Lincolnton St., five minutes walk from post office \$1200
- 5 ROOM HOUSE, near center of town. In good condition. Large lot. Very desirable \$1400

OR BUY A LOT AND BUILD YOURSELF A NICE HOME.

BUILDING PROPERTY.

- 7 1-2 ACRES on Brookford and Shell streets, contains nine desirable building sites. Land is watered by branch. Crop expected, \$850
- 1-2 ACRE corner lot just outside city limits on Brookford road, very desirable. \$100
- 5 ACRES undivided city property. Land lies well and would make an ideal dairy proposition \$1300
- 3-4 ACRE rear Lenoir College. One of the most desirable lots we have \$250
- 3 1-2 ACRES on Horsford Heights. Occupies the top of a beautiful ridge. 9 beautiful lots, besides 6 room-house good barn, corn crib and outhouses \$1800
- 2 LOTS each 50x195 feet, Campbell plan, very desirable. \$85
- 4 LOTS South Shell St., each 50x182 ft. Something cheap \$30
- 4 BLOCKS from Graded school is a corner lot 150x200x112, which we can sell you for \$250
- 5 LOTS beautifully located each 100x300, range in price from \$75 to \$150 each, or will dispose of tract as a whole for \$500
- 1 LOT only 100x200, close in, purchaser must agree to put up nice residence \$600
- 3 LOTS 100x200. Residence section, convenient to center of town, each \$550
- 10 ACRES unimproved. 1-2 mile from city limits, 5 acres wood land, balance in cultivation. Can be cut up into nice lots \$500

Jones and Mattocks

Phone 225 Hickory, N. C.

FARMERS

Open an account with us and grow with a growing Bank. The prosperous and influential men of all communities are the men who carry bank accounts. The smallest depositor here receives the same courtesy and consideration as the largest.

If there is anything you do not understand about the banking business come in and let us explain it to you.

The Hickory Banking & Trust Co

CHRISTMAS REMEMBRANCES

Beautiful Gifts of Quality and Taste

Christmas time is here and it is time to select your gifts. There is nothing more appropriate for Xmas presents than goods in my line. My stock is full and complete of notions as well as all the staples.

Diamonds, Gold Jewelry, Watches, Silver Novelties, Silver Ware, Cut Glass. All of the best quality and design. Such presents have intrinsic value and are useful and lasting.

GEO. E. BISANAR

Watch Inspector for Southern Ry

Hickory, N. C.