

When a man is sick he pays a doctor for advice before he uses it; he does the same with his lawyer. The banker gives advice cheerfully and free. When you are in financial difficulties, why not consult us? It is strange that the banker, whose advice is as cheerful as it is free, is never sought BEFORE men have risked and lost their money, but AFTER. If you want some. advice or help, come in; and we will welcome you.

Do YOUR banking with US.

THE CITIZENS NATIONAL BANK

RALEIGH, N. C.

The Commercial National Bank of Charlotte, N. C.

Capital and Surplus \$860,000.00

Gross Assets \$3,000,000.00

We solicit Accounts of Manufacturers, Merchants, Farmers, Capitalists, Administrators, Executors, etc.

Certificates of Deposit and Savings Accounts Bear 4 per cent. Interest Compounded Quarterly

CALL AND SEE US

A. G. BRENIZFR, President

R. A. DUNN, 1st. Vice-President

W. E. HOLT, 2nd. Vice President

A. T. SUMMEY, Cashier

Union National Bank The

Charlotte, N. C.

\$100,000 CAPITAL

- President T. W. WADE, . . . Vice-President F. B. McDOWELL, H. M. VICTOR,

We cordially invite business and offer every courtesy and accommodation consistent with safe banking. We particularly invite the accounts of Farmers.

Respectfully,

H. M. VICTOR, Cashier

We extend to the Farmers' Union of North Carolina a cordial wel come to our Capital City.

OUR SERVICES AT YOUR COMMAND.

THE COMMERCIAL NATIONAL BANK

RALEIGH, N. C.

E. B. CROW, Cashier. B. S. JERMAN, Pres. A. A. THOMPSON, Vice-Pres. A. P. BAUMAN, Asst. Cashier.

THE CITIZENS NATIONAL BANK GASTONIA, N. C.

Capital & Surplus, \$ 92,249.26 Deposits, - - - 392,300.45 603,927.71 Resources,

5 % Paid on Time Certificates of Deposit

CERTIFICATES OF DEPOSIT

issued by this bank bear interest at 4 per cent from date if deposit remains three months or longer.

We want your business.

Merchants & Farmers Nat'l Bank CHARLOTTE, N. C.

Capital and Surplus \$350,000.00

GEO. WILSON, President. JNO. B. ROSS, Vice-President. W. C. WIKKINSON, Cashier. H. W. MOORE, Ass't. Cashier.

Every Idle Dollar

of your money should be put to hard work.

When your money is invested it works for you day and nightinterest accumulates with astonishing rapidity.

Also the knowledge that your money is safe from thieves or fire helps you sleep nights.

Why not start a Savings Account here and let your money earn future money?

We pay 4 per cent on Certificates of I eposits and all Saving Funds.

Southern Loan and Savings Bank CHARLOTTE, N. C.

W. L. JENKIN, Cashier. W. S. ALEXANDER, V. Pres. JNO. M. SCOTT, Pres.

BOYLAN-PEARCE CO.

Raleigh's Greatest Dry Goods Distributors

Welcomes The Carolina Union Farmer to the Capital City, and cordially invites its patrons to VISIT OUR STORE when in the City of Oaks, and to make free use of our mail-order system frequently and at all times.

FAYETTEVILLE STREET