

Interior of the Security Loan and Investment Company's Office.

SECURITY LOAN AND INVESTMENT COMPANY.
An Organization Whose Name is Synonymous With Development.

Capitalists, manufacturers and those thoroughly versed in the agricultural conditions of the entire country all agree that the area of development has shifted from the West to the South. Because of its splendid location and valuable natural and acquired advantages, Newberry county is bound to share largely in the influences which must in their very nature build up and develop, influences which the promoters of the Security Loan and Investment Company have wisely foreseen and estimated at their true worth, and which will be best promoted and fostered by just such an organization as they have effected, now so well established and so deservedly popular.

Organized and incorporated under the laws of South Carolina in March, 1905, the career of the company has been one of prosperity. The scope of the operations of this concern may be said to include three departments: Real Estate, Loans and Insurance. In the real estate department are lists of farms and town property for sale in Newberry and its vicinity; also inquiries and requests from persons living in all parts of the country who desire to invest in city real estate and farm property in this vicinity. The service brings buyer and seller together promptly and offers the advantages of a number of buyers for all property placed on sale with this company. The plan of selling farms on such liberal terms as to enable farmers to procure and pay for their land out of the yearly earnings they make upon them is one that has proved exceedingly satisfactory. The company's modern method of building loans has met with much favor among its patrons. By this method a borrower can place with the company each month a certain sum of money and receive fixed returns on the same. In other words, while he is saving the money to pay off the amount borrowed, he is at the same time receiving a definite amount of interest on the money which he is accumulating to pay off that loan. In the loan department loans are made for which the security is a first mortgage on real estate. The company examines titles to the property on which mortgage is given, sees that taxes are promptly paid and insurance kept in force.

The insurance department offers the very best features of modern methods of insurance, in policies backed by organizations strong in their financial resources, prompt and faithful in the fulfillment of their obligations and whose records in these respects place them among the popular and prosperous institutions of the country, being regarded as thoroughly representative in every particular. This agency, therefore, in the very nature of things, must reflect the characteristics of its component parts, financial strength, promptness and fidelity in the settlement of losses, and the most approved and reliable insurance methods generally. During its career the agency has been built up from its first policy until today its books contain the names of many of Newberry county's leading farmers, business men and citizens generally, who feel secure under its protecting influences, and who know from their own experience and the experience of their neighbors and friends that losses will be settled promptly, without quibbling and without recourse to litigation and the law's delays. The companies that compose the agency are among the strongest doing business in the United States, among them being the following fire insurance companies: Liverpool and London and Globe, North British and Mercantile, Royal Exchange, Royal, Franklin Fire of Philadelphia, Philadelphia Fire, German-American, Providence Washington, Southern Stock, the American Home of Greenville, S. C., Security of Hartford, and the Equitable Fire of Charleston. In the life insurance department policies are issued in the Prudential and the Southern Life and Trust Company. Through the Continental Casualty Co. health and accident policies are written; bonds and burglary insurance is placed through the

Royal Indemnity Co., and steam boiler protection is furnished through the Hartford Steam Boiler Inspection and Insurance Co. So from this it will be seen that the Security Loan and Investment Co. covers effectively the whole insurance field. The company also buys notes and mortgages, stock and bonds and other negotiable paper. The management of the affairs of the Security Loan and Investment Company is entrusted to a representative board of directors and the following officers: President, Dr. O. B. Mayer, J. H. West, Z. F. Wright, G. W. Summer, J. N. McCaughrin, I. H. Hunt, J. B. Hunter, J. S. Keitt, S. T. McCravy and J. H. Hunter. They are among Newberry's representative citizens and because of their established integrity and reliability enjoy the confidence and esteem of all the people of this section, amongst whom years of constant association have built up a large acquaintance and a splendid following. Their identity with the company insures the most reliable and thoroughly courteous relations and a service prompt and true to the interests of patrons—qualities which have made it a valuable acquisition to the community, and a popular and prosperous organization generally.

R. D. SMITH & SON.

Wholesale Grocers and Commission Merchants.

In the preparation of an illustrated trade and industrial edition of Newberry, one finds that in the past few years constantly increasing sales and patronage and growing stocks have been the usual experiences of those engaged in all lines of retail merchandising, but the investigation becomes all the more interesting when the reports of the wholesale establishments are reached, for their progress has even been more pronounced and more striking, indicating thereby that the town in many respects has become independent of all other markets, and is itself the source of supply for all the surrounding country. This latter observation is suggested and confirmed by the achievements in trade building of R. D. Smith & Son, an enterprise which had its inception in a small way in 1896, when R. D. Smith began supplying the local grocery trade. The business grew rapidly and it was not long before commodious quarters were necessary, a new warehouse being erected for the purpose. With the admission into the firm of R. D. Smith, Jr., additional strides were made and the business has grown by leaps and bounds. It is upon such progress that Newberry's importance and popularity securely rests, such results as these being secured only by methods that are a combination of aggressiveness and enterprise, blended of course with the principles of integrity and reliability in all trade relations and which are the very essentials of permanent success and progress. Today the patrons of R. D. Smith & Son are found among the successful retail merchants of this entire section, who have discovered and appreciate the advantages this concern offers in more intimate trade relations, in closer proximity of the wholesale source of supply, in reliability of methods and prices and generally speaking in the confidence inviting manner of doing business. At their storehouses and warehouse along the railroad tracks, R. D. Smith & Son carry constantly in lots of one or more car loads complete stocks of canned and bottled goods, teas and coffees, extracts and spices, soaps and laundry supplies; sugar, molasses, vinegar, and all heavy commodities, candies and confections, cigars and tobaccos, breakfast foods and all articles, in a word, in the grocery line. These come direct from the original sources of supply in consignments that secure the lowest fractional prices at the warehouses of importers, manufacturers and producers, so that the business is conducted on the lowest possible

level of cost laid down in Newberry. The stocks abound with well established names and trademarks, indicating thereby the policy of the management to handle standard goods—qualities that are recognized the world over. Among these are the Hudnut grits, Peerless meal, Roller King and Veribest flour, Snowwhite compound lard, Corno hen feed, Corono horse and mule feed, Stafolife feed, the Arab feed, the John B. Meyers New Orleans molasses and many other well known productions.

R. D. Smith and his son, R. D. Smith, Jr., compose the firm. The former is cashier of the National Bank of Newberry, while the latter is in active control of the business. Young, energetic, and enterprising, Mr. Smith overlooks no opportunity to extend his trade and popularize his establishment, for behind all his representations are ample stocks, bed-rock prices, reliable methods and the most satisfactory trade relations generally.

THE COMMERCIAL BANK OF NEWBERRY.

A home enterprise in every sense of the word, having been promoted, organized and conducted by Newberry county people, in order to establish in the community greater financial facilities and a more liberal service in monetary affairs consistent with the principles of sound banking methods, the Commercial Bank of Newberry adheres with fidelity to the equitable policies adopted and enforced since its inception, in 1896, and in consequence grows daily in the esteem and confidence of the public. At this institution banking accommodations are adjusted to popular needs, and for that reason it is becoming more and more generally known as a home bank.

This institution is appropriately called the Commercial Bank because its stockholders, directors and officers are citizens of Newberry county, the majority of whom are business men of established standing and all of whom reside in the county, and as property owners they share in common with patrons many sympathies and influences affected, generally speaking, by the same conditions and environments. It is the "people's" bank because it belongs to no one man or select group of men, for, following the liberal ideas of its promoters to have many share in its profits the stockholders of the Commercial Bank of Newberry can be found all over the county and are therefore in constant association with its home people. In its organization this institution possesses every feature essential to promote and maintain security, for this quality is essential to the success of every banking enterprise. This quality of security has been secured and maintained by ample capital, supplemented by a surplus and profit account larger than that of any bank in the county, by the bonding of executive officers for their faithful performance of their duties conscientiously, especially in loaning out money; and by burglar and fire proof safes and vaults which are an important feature of the equipment. The Commercial Bank does a general banking business and maintains a service which is prompt, obliging and accommodating and in which the most approved methods of modern banking are constantly reflected. The institution receives money in any amount for deposit, makes loans on satisfactory signatures or collateral, discounts approved paper, issues exchange on all the principal money centres and makes collections and reports same promptly. It also maintains a Savings Depart-

F. Z. Wilson, vice president Newberry Cotton Mills and Insurance; and J. Y. McFall, cashier; Hunt, Hunt & Hunter, attorneys. All of the above individuals are men of established integrity and reliability and possess much valuable knowledge and experience in the management of financial matters, as a result of which they have been successful in their own individual enterprises. In their hands all the elements of security, above enumerated will be carefully enforced and safeguarded, to the end that the splendid career of fidelity and reliability which the Commercial Bank has achieved, and which has been so satisfactorily tested in the years of its existence, will continue in future days and years to be the leading and popular feature of this, as of all successful banking enterprises.

The building occupied by the Commercial Bank is equipped with fire proof vault in which are contained a burglar proof safe and deposit boxes, the latter being rented to patrons at nominal figures for the safe keeping of their valuable papers and jewelry. A home enterprise, this institution gives preference, all other things being equal, to loaning money to home people, and this policy is exercised with a view of promoting local development, which in turn advances directly or indirectly the interest of all



J. Y. McFall, Cashier.

the people of the community. So, in view of the facilities and advantages which the Commercial Bank possesses, it offers every inducement consistent with safe banking and solicits the accounts of business men, corporations and individuals, offering its past record as a guarantee of the most cordial and an efficient service, so highly appreciated by a large, increasing and representative patronage, and emphasizing the slogan which has been in use for ten years—"The Bank That Always Treats You Right."

C. C. DAVIS.

Contractor and Builder—Dealer in Lumber, Sash, Doors, Cement, Builders' Hardware and Supplies.

The progress that has been made in building construction in our day when the aim is to combine the best of sanitary conditions with architectural beauty in design and finish makes it imperative that the mechanic or builder who hopes to achieve success must, to his skill in the use of the saw, plane and compass, add a knowledge of the science of architecture and the principles of mechanical engineering in order to interpret correctly and build up to the letter and designs of both plans and specifications in all important work. In all of these elements C. C. Davis is well equipped, for he has been engaged in building construction in Newberry the past 29 years. During this time he has built many of the important structures, besides hundreds of dwellings and improvements generally that have been added in the structural lines. A few only of these will be given and these only to show the sources from which recognition is constantly forthcoming for his services and his ability and capacity generally as a contractor and builder. He erected the first two buildings of the Newberry Cotton Mills, the last of the Mollohon Mill buildings, and, in conjunction with his uncle, the Piedmont Mills at Greenville and Pelzer No. 2 Mill at Anderson, one at Sumter and one in Chester county. As Mr. Davis expresses it, he grew up building cotton mills.

In his warehouses and yards near the Newberry Cotton Mills, Mr. Davis carries a full line of builders' material, including sash, doors and blinds, builders' hardware, lime, cement, brick, plumbers' supplies and everything needed in building construction. Estimates are made promptly on all material bills in strict conformity with specifications and delivery made as promised without risk of disappointment or costly delay. With his lumber yards, milling facilities and the other materials carried constantly it can be seen that demands can be supplied at once.

Thoroughly practical in all departments, Mr. Davis spends his entire time supervising the efforts of a force of workmen, so as to insure in every respect a satisfactory service and the very best conditions to maintain a reliable source of supply. As a result of these excellent facilities possessed an established patronage has been built up.

As a citizen and mechanic C. C. Davis has always been esteemed for that quality of reliability which characterizes his relations and which, with pronounced integrity, mechanical skill and valuable practical experience, surrounds him with advantages which create and foster confidence. As a result, as has already been shown, his patronage comprises the leading property owners in this immediate section and in distant towns—a fact which alone establishes his standing as a builder and contractor.



Store of the Shelley-Wheeler Co.

THE SHELLEY-WHEELER CO.
Furniture and Household Goods.

An establishment whose comprehensive stock equipment contains facilities for furnishing a home complete, every room and every department, from the kitchen to the attic, the Shelley-Wheeler Co. is among the popular and progressive of the retail enterprises doing business in this section, possessing as it does a large patronage and an enviable reputation for the most satisfactory trade relations. In buying for the trade this concern deals direct with the manufacturer, eliminating the middleman and his profits and giving these profits to patrons by quoting inside and bed rock prices. The Shelley-Wheeler Co.'s store quarters occupy one entire two-story building, and a store room 33x100 feet, giving a floor area of 9,900 square feet, every inch of which is crowded with household goods of every description. On these floors are found in a variety of grades from the medium to the high class everything to furnish the home, including bedroom and parlor suits, couches in a variety of upholstered effects, wardrobes, library cases, hall racks, chiffoniers, china closets, sideboards, extension tables, plain and enameled metal beds, mattresses, bed springs, chairs of all kinds, and everything in the furniture line. Then there are collections of the best types of cook and heating stoves and ranges, the productions of the leading makers of the country in a variety of styles, sizes and prices, for the Shelley-Wheeler Company is the local agent for the famous Bucks stoves and ranges; the Johnson-Slocum Co.'s fireless range, the White Mountain refrigerator and the Bernstein three-piece bed; china ware, both foreign and domestic, including a number of beautiful assortments of hand-painted creations, pictures in a variety of artistic and appropriate subjects for home decoration, neatly framed, and the best values on the market, in the latest designs and shades, in carpets, rugs, matting, oilcloths and linoleums. Conducting a cabinet shop in connection with the business the company is prepared to repair, upholster, and renovate furniture, renewing its service and making it look like new.

This business dates back to October, 1902, when it was established under the firm name of Shelley & Dean, as the pioneer furniture house in the county, which was succeeded a year later by Shelly, Dean & Summer. In 1904, through the death of R. M. Dean, the firm name was again changed to Shelley & Summer, and in 1909 was incorporated as the Shelley-Wheeler Co., Messrs. J. D. Wheeler and J. J. Langford having acquired the interests of Mr. Summer. As at present constituted the officers of the company are: J. D. Wheeler, president; J. J. Langford, vice president; W. H. Shelley, secretary-treasurer. Mr. Shelly is a native of North Carolina, but has been here since 1894, being a member of the board of aldermen. Mr. Langford is the mayor of Newberry, and like Mr. Wheeler, is a native of this county. They are all among Newberry county's representative and popular citizens, enjoying the confidence and esteem of the people because of the strict integrity and reliability which characterize all their relations, and which have been thoroughly established during years of successful business activities in this section. In the building up of their present enterprise they have striven to establish the most favorable market conditions at home and that their efforts have been appreciated is best evidenced by a large, select and a constantly growing patronage, whose needs are quickly and satisfactorily supplied by a stock equipment which in price and assortment offers and maintains the best of city advantages.

W. G. MAYES.

Drugs and Toilet Articles, Garden Seeds, Etc.

Mayes' Drug Store is among the

well-known and popular of Newberry's retail interests. Its popularity rests solely on the fact that this establishment possesses all the essentials of a first-class pharmacy, viz: A large and complete stock equipment, made up of pure and fresh drugs and standard productions generally within the province of the drug line, and a prescription service noted for its accuracy, reliability and strict integrity in the compounding of medicines. The first essential any one can verify by a visit to this pharmacy, for attractively arranged on shelves and in show cases are a complete collection of fresh and pure drugs, all the leading proprietary medicines, druggists' sun'tries, surgical supplies and dressings, perfumes, and toilet articles, cut glass and other novelty goods, cigars and tobacco and a double innovation soda fountain which dispenses cool and refreshing beverages, flavored with the purest and richest of fruit syrups. The second essential is found in the experience and consequent knowledge possessed by W. G. Mayes, the owner of the business, whose genial methods have surrounded him with a select and an influential following. As illustrating the efforts of the management to give to Newberry a first-class service, it is only necessary to point out that Mayes' Drug Store is headquarters for Adler-I-Ka, a preparation for appendicitis and stomach trouble, Guth's chocolates and confections, the Nyal line of remedies, which are specifics for a wide range of maladies and are sold at popular prices, and which line embraces preparations covering all the ills of mankind. Special attention is given to the filling of prescriptions, the service embodying the features of accuracy, reliability, and scientific efficiency, this department being in direct charge of Dr. Mayes, who is careful, correct and conscientious in the filling of prescriptions. The Mayes' Drug Store was taken over by its present proprietor 12 years ago and has always been a popular resort. As owner and manager of this business he has built up a large and select following, for purity, efficiency and promptness are the features of the service, always and ever supplemented by courtesy and the other kindly spirit of appreciation.

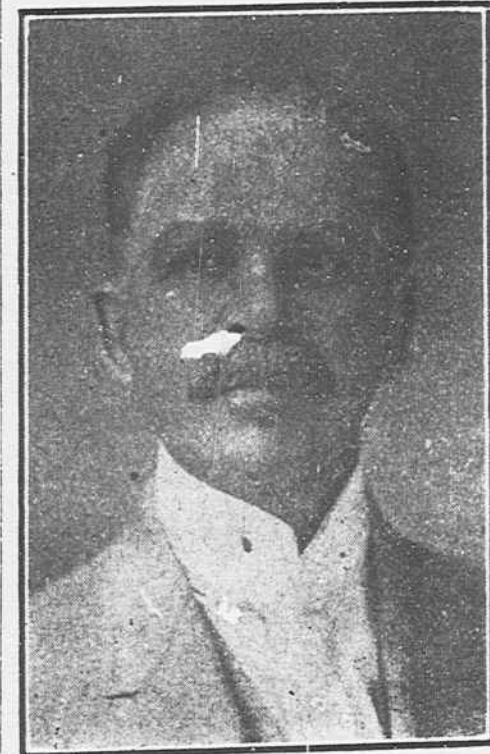
When you feel discouraged, nervous, tired, worried or despondent it is a sure sign you need **MOTT'S NERVE-PILLS**. They renew the normal vigor and make life worth living. Be sure and ask for **Mott's Nerve-Pills** Price \$1.00 by druggists. **WILLIAMS MFG. CO., Props., Cleveland, Ohio**

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John M. Kinard, President.

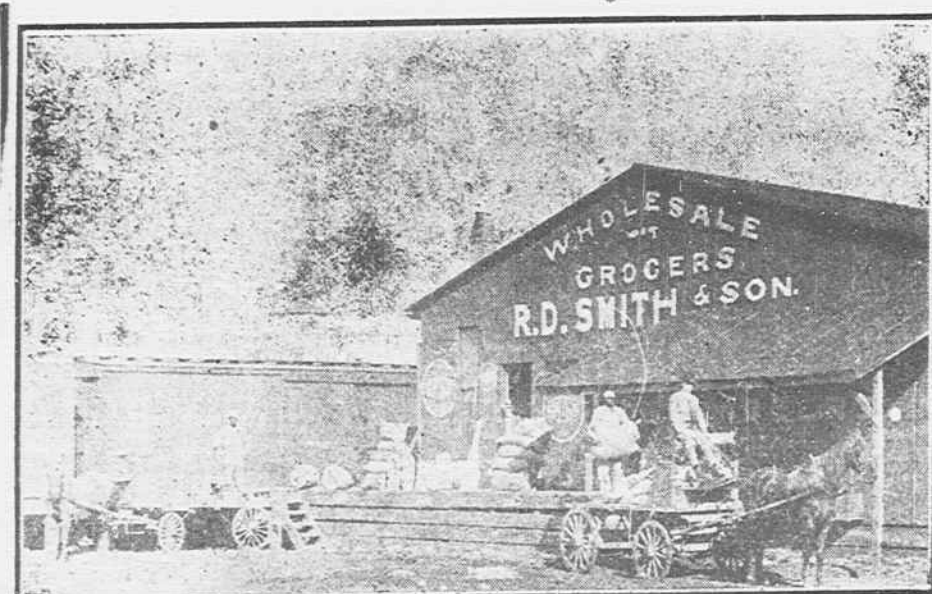
ment allowing patrons 4 per cent. interest, compounded semi-annually.

From a report made to the State Bank Examiner on February 20, 1912, as required by law, the following figures are taken:

Capital stock	\$ 50,000.00
Surplus and undivided profits	68,318.49
Deposits	387,209.00
Total resources	507,005.49

It is worthy of mention in this connection, being suggested by the above showing, that the Commercial Bank is in full possession of the distinction of having as one of its great sources of security the largest surplus of any bank in Newberry county, and this is an inducement which always influences the prudent and conservative person when the question of selecting a bank is being considered.

The executive officers are: Jno. M. Kinard, president; Dr. O. B. Mayer, vice president; J. Y. McFall, cashier; R. H. Wright and R. L. Tarrant, assistant cashiers; Floyd Bradley, bookkeeper; Hunt, Hunt & Hunter, attorneys. The directors are: Jno. M. Kinard, president; O. B. Mayer, president Security Loan and Investment company; L. W. Floyd, general manager Newberry Cotton Oil Mill; Geo. S. Mower, counsellor-at-law; Z. F. Wright, president Newberry Cotton Mills; J. H. West, merchant; W. H. Hunt, president Oakland Cotton Mills;



Wholesale Grocery of R. D. Smith & Son.



Drug Store of W. G. Mayes.