

JOHN M. KINARD, PRESIDENT COMMERCIAL BANK.

**THE COMMERCIAL BANK**

One of the Best Managed and Most Prosperous and Popular Banks in the State.

The Commercial Bank was established in 1896 with John M. Kinard, up to that time clerk of court of Newberry county, as president. Mr. Kinard has been the head of the institution ever since, and it has been an unusually successful institution. The stock of this bank is now worth more than double its nominal value. It has paid regularly ever since its institution a semi-annual dividend, starting with \$1,500 semi-annually on a capital of \$50,000 and increasing year by year, until it is now paying regularly \$3,000 each six months. The total amount paid out in dividends is over

mercial Bank for its aid to struggling enterprises.

In order to show some appreciation to the customers of the bank as well as to our county at large, the bank has purchased a very handsome Red Poll bull to be used primarily in the interest of the customers of the bank and secondarily to the citizens generally, in order to encourage stock raising. There can be no question that this is a large field of endeavor and means much for the financial and material growth of our county and state. On account of climatic conditions we can grow grasses in this section that equal almost the blue grass of Kentucky, all of which will inure largely to the encouragement of stock raising in this county, to say nothing of the valuable increases that will follow and to say nothing further of the enormous expense we are incurring in the purchase of fertilizer, a large portion of which will be saved by following the raising of cattle.

**HUNT, HUNT & HUNTER.**

Hunt, Hunt & Hunter is one of the well known firms of the Newberry bar; the senior member having laid the foundation of its success in his practice two decades ago. The firm is



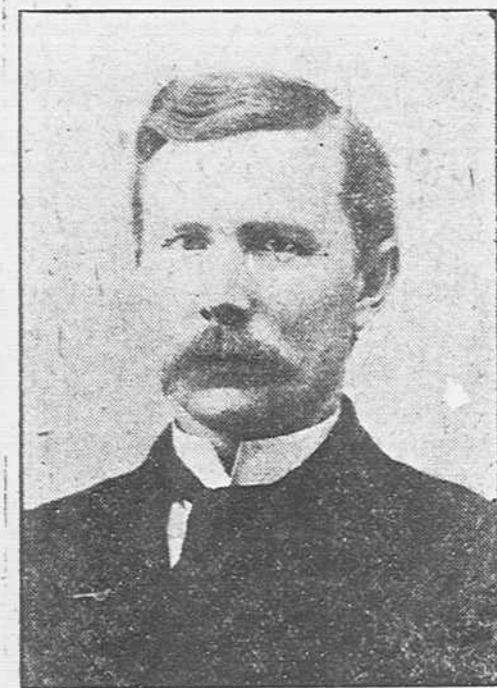
J. Y. McFALL, Cashier Commercial Bank.

\$78,000. The surplus and undivided profits of the bank now amount to \$78,416.25. The loans and discounts are \$480,314.58; total assets \$592,487.61. The deposits according to a late statement are \$442,002.36. It is the proud boast of this bank that it has never lost a note, except a note for only \$37, and it has never had to squeeze a customer. The bank's business is done in a business like way, and its customers respect its demands. Mr. Kinard, the president, is one of the most popular men in the state. He is a graduate of the State University, has been president of the State Bankers' Association and prominent in all moves for the betterment of the banking business of the state. He was for years clerk of court, and could have been clerk until now if he had so desired, regardless of the nominations in politics. He is vice president of the Oakland Cotton Mill and a director of that peerless mill, the Newberry Cotton Mills, for years.

The cashier of the Commercial Bank is Mr. J. Y. McFall, one of the best bankers in the state, and one of the most popular men in the city of Newberry. He makes and holds friends in the bank and for the bank. He is one of the men who has done much toward building up Newberry, giving liberally of his time and means to all public enterprises and good work. He is a member of the executive council of the State Bankers' Association.

The teller is Mr. R. L. Tarrant; bookkeeper Mr. R. Herman Wright; collector Mr. Floyd Bradley, all of them popular and courteous in their relations with the people of the community.

The Commercial has taken an active interest in every matter for the upbuilding of the town and the county, and the friends and supporters of this institution are from the country as largely as from the town. The assistance of the officials of this bank can always be had for worthy causes, and to cause appeals to them more than the development of the agricultural interests of the community, though the commercial and industrial interests of the city owe a great deal to the Com-



W. H. HUNT.

composed of W. H. Hunt, I. H. Hunt and J. B. Hunter. They have been one of the foremost law firms in Central Carolina in the promotion of commercial enterprises. They are attorneys for the Commercial Bank, the Bank of



I. H. HUNT.

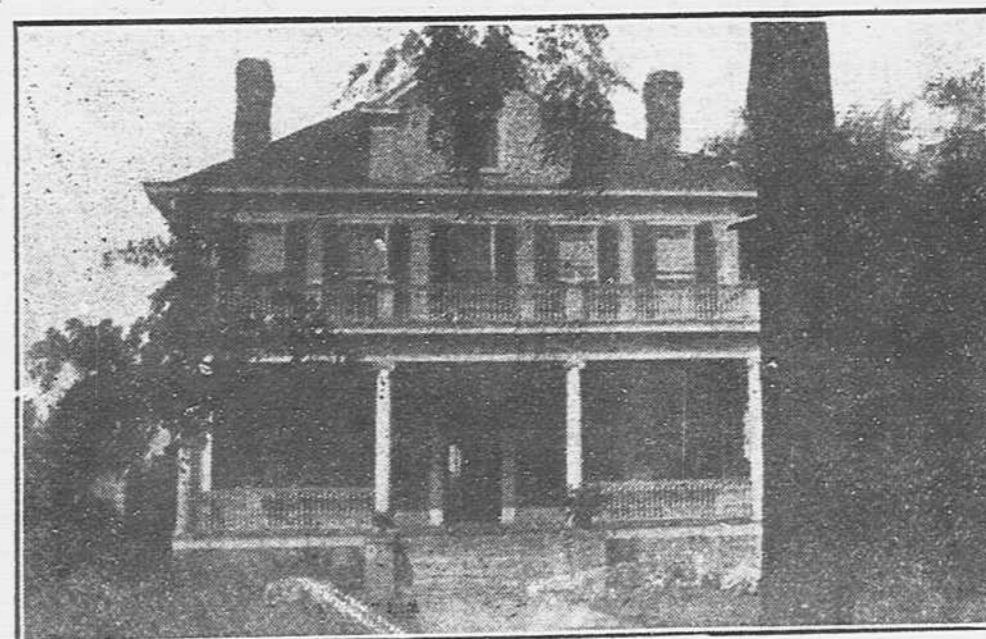
Prosperity. Mollohan Mills, Oakland Mills and other large concerns in the community. Mr. W. H. Hunt is the president of the Oakland Cotton Mills and has been one of the foremost citizens of Newberry in enterprises of a constructive nature. Mr. I. H. Hunt is an able attorney and counsellor and one of the safest advisors at the bar. He has been prominent in the important affairs of the county in court and matters outside of court. Mr. Hunter

the other member of the firm, is a lawyer of ability and a first honor graduate of Newberry college. He practiced a short while in Saluda county.

ern plants were put into operation. The Oakland Mill has been a success, even though it was organized and put into operation just before the war depression and in the time of the highest

Mill is a model in the cotton belt. This mill operates 20,160 spindles and 542 looms. Employment is given to 226 skilled operatives. These live in a neat and attractive mill village where every advantage of community life is given them. This mill makes wide sheetings and print cloths. When it first started operation, Mr. Hunt, the president, was told that he could not use native cotton, but has undertaken to do it and has been particularly successful, and now uses no other kind of cotton than that raised around Newberry. The mill consumes 4,000 bales of cotton a year. This successful undertaking gives to the farmers of Newberry another and a considerable consumer of their product and reinforces the market to that extent.

The capital stock of the Oakland Mills is \$335,000. The officers are, W. H. Hunt, president and treasurer; J. M. Kinard, vice president; J. N. McCaughin, secretary and assistant treasurer; T. J. Digby, superintendent. The directors are all well known men of Newberry city and county, Dr. George Y. Hunter, W. H. Porcher, James A. Burton, G. S. Mower, F. N. Martin, I. H. Hunt, Z. F. Wright, John M. Kinard and W. H. Hunt. All of these gentlemen, except Mr. Porcher, who is a prominent citizen of Charlotte, N. C., are prominently identified with other industries and all good works in the county, and have done their full share in the development of the possibilities of the county for business.



RESIDENCE OF I. H. HUNT.

**THE OAKLAND COTTON MILLS**

One of the New Mills in the State—A Model in Equipment and Operation.

The Oakland Cotton Mills is one of the new mills in the state, started in a brief period of revival in mill building in South Carolina, when several mod-

ern plants were put into operation. The Oakland Mill has been a success, even though it was organized and put into operation just before the war depression and in the time of the highest

# The Commercial Bank

OF NEWBERRY, S. C.

Statement, November 10, 1915

**RESOURCES:**

|   |                     |
|---|---------------------|
| Loans .....                             | \$480,314.58        |
| Overdrafts, secured and unsecured ..... | 5,232.57            |
| Real Estate .....                       | 16,072.25           |
| Cash on hand and in banks .....         | 90,866.21           |
|   | <b>\$592,487.61</b> |

**LIABILITIES:**

|                           |                     |
|---------------------------|---------------------|
| Capital Stock .....       | \$ 50,000.00        |
| Surplus and Profits ..... | 78,416.25           |
| Dividends Unpaid .....    | 2,069.00            |
| Bills Payable .....       | 20,000.00           |
| Deposits:                 |                     |
| Individual .....          | \$437,963.50        |
| Banks .....               | 4,038.86            |
|                           | <b>442,002.36</b>   |
|                           | <b>\$592,487.61</b> |

**DIRECTORS:**

|   |           |                                |                |
|---|-----------|--------------------------------|----------------|
| Jno. M. Kinard .....                      | President | O. B. Mayer .....              | Vice President |
| Z. F. Wright                              |           | Geo. S. Mower                  |                |
| Pre-sident Newberry Cotton Mills          |           | Counsellor at Law              |                |
| L. W. Floyd                               |           | W. H. Hunt                     |                |
| General Manager Newberry Cotton Oil Mills |           | President Oakland Cotton Mills |                |
| J. H. West                                |           | F. Z. Wilson                   |                |
| West-Martin Co.                           |           | Insurance                      |                |
| J. Y. McFall .....                        | Cashier   |                                |                |

**PERMIT** us to call your attention to the above excellent statement showing the condition and rapid growth of our Bank; our resources amounting to almost One Hundred Thousand Dollars in excess of HALF A MILLION DOLLARS.

We have loaned most liberally, and we are still ready to loan, on cotton that is stored at our Warehouses, at the rate of 6 per cent. per annum, and will also loan freely on other Bankable paper.

Call to see us with any bankable proposition you may have, and at the same time will be glad for you to inspect the workings of our wonderful electrical bookkeeping machine recently installed.

**OFFICERS:**

|                      |                |                     |                   |
|----------------------|----------------|---------------------|-------------------|
| Jno. M. Kinard ..... | President      | R. L. Tarrant ..... | Assistant Cashier |
| O. B. Mayer .....    | Vice President | R. H. Wright .....  | Assistant Cashier |
| J. Y. McFall .....   | Cashier        | Floyd Bradley ..... | Bookkeeper        |

We Pay Interest in Our Savings Department

Depository of the State of South Carolina, County of Newberry and City of Newberry

The Bank That Always Treats You Right

## Hogs!

I will be in Newberry this week with the second car load of the best hogs that can be found in East Tennessee. J. R. Green's stables.

J. Lute Harrison