



Interested Individuals vs. Disinterested Licensed Companies

either, acting in the capacity of executor to a will, has long been a topic of discussion with men in making their wills. On the one hand there is the sentiment which leads a man to want a near relative to administer on his affairs and frequently the resulting family disruptions on account of differences of opinions, which disruptions usually tend entirely the relations. On the other hand, it would seem that man's sober judgment would convince him that it is unnecessary to risk having the family disruptions by appointing THE AMERICAN TRUST COMPANY executor of your will. There are many reasons in favor of a Trust Company against an individual, a few of which we enumerate as to how we can serve as executor better than an individual: Our entire capital stock and surplus is up as a guarantee that every penny of the trust fund entrusted to us must by law be kept separate from all other funds of the bank. We are daily in close touch with all stocks, bonds and are in position to make better investments than an individual. There is wisdom in a multitude of counsel. We only act after full and deliberate consultation with our officers and directors. The most learned people have admitted that the safe, secure manner of settling an estate is through a responsible Trust Company. The late Chief Justice of the Supreme Court of the United States, Melville W. Fuller, named a Trust Company as Executor of his will. The fee for the Executor is a matter of contract, but cannot by law exceed 5 per cent. The Trust Company NOT being an individual, and having no interest other than properly interpreting and administering a will, eliminates as nearly as possible all personal relations. Since our efforts, of undertaking by publicity and otherwise, to make better known the Trust Company's relation to the public, particularly in the matter of Executors of Wills, many people have had the American Trust Company named as Executor—changing from an individual. Only a few days ago a gentleman worth more than \$200,000.00 called and had us named in his will as Executor, saying: "I have been reading your arguments on Trust Companies acting as Executor and I am convinced that it is the proper disposition to make, after considering all features. I am also Executor of a will and shall strongly recommend to the maker of it a change, naming the American Trust Company instead of me."

American Trust Co.

Charlotte, N. C. Capital and Undivided Profits, \$525,000 Geo. Stephens, President B. N. Duke, W. S. Lee, Vice Presidents W. H. Wood, Sec'y. & Treas. J. E. Davis, Ass't. Sec'y. & Treas.

Safety Deposit Boxes \$2.00 Per Year and Up. Special Provision for the Storage of Trunks and Large Packages. Bankers Travelers' Checks Payable in Any Part of the World Without Identification.

Convention on At Clinton Chapel

The ninth annual session of the North Carolina Colored Inter-Denominational Sunday School and Educational Convention was called to order yesterday afternoon at 3 o'clock in Clinton Metropolitan A. M. E. Z. church of this city. The program will last through Friday of this week and will have daily morning, afternoon and evening sessions. A lengthy program has been arranged and many interesting topics will be discussed by able speakers from several sections of the state. On Thursday evening the musical cantata "Queen Esther" will be rendered by a well-trained chorus assisted by the James orchestra. Blobs—"It's hard to get the best of Skinnum." Slobs—"Yes; he hasn't any." Those humorous individuals who are always cutting up don't have to be very sharp.

Interurban Land Co. Elects Officers

The Interurban Land Company of this city went into formal organization last night and elected the following officers: Mr. Harvey Lambeth, president; Mr. S. E. Messner, vice president; Mr. W. D. Wilkinson, secretary and treasurer. The property of the company consists of 43 acres of attractive real estate on the Interurban route west of the city and about four miles from it. It is well suited to development for residential purposes. The charter of the company was secured some months ago. The authorized capital stock is \$50,000, of which \$9,000 is paid in. The work of surveying and laying off streets and lots will begin at once.

Dog Days Here. Dog Days commenced yesterday. Clouds foreshadowing the 40 days deluge came with "the days." "Ex-Sheriff Smith is watching the clouded skies, which have been serene for such a long time. "The old superstition in regard to the 40 days rain is pretty," said the ex-high official of Mecklenburg county.

July Interest

This is a new interest quarter. Bring in your pass-book and we will credit the interest due you. Deposits made on or before July 5th will draw interest from July 1st.

Southern Loan & Savings Bank

JNO. M. SCOTT, President. W. L. JENKINS, Cashier. W. S. ALEXANDER, V.-Pres.



Chalmers Memorial Meeting House

Fine Cut of This Unique Church in the Architectural Record of New York.

The Chalmers Memorial Meeting House, recently constructed at the intersection of South and East Boulevards, is not only regarded by the citizens of Charlotte as being one of the most handsome and magnificent church edifices in the city, but it compares favorably with any other church edifice in the state, or in the south. It is strictly classical colonial in every aspect, and has been pronounced by all who have seen it as a perfectly churchly church. A splendid likeness and beautiful cut of the Meeting-House is shown in the July issue of the Architectural Record, published by the Architectural Record Company of New York, along with a choice selection of architectural designs of other church edifices, libraries, college and state buildings. This is what the Record has to say of Chalmers Memorial: "Chalmers Memorial Meeting-House at Charlotte, N. C., is very distinctly a meeting-house, and, architecturally, what you would expect in that rigidly Presbyterian environment. The construction of it shows a sham, but its imitative character is almost redeemed by its ingenuity, a single thickness of brick forming a veneer of fireproof material nailed upon close-set wooden studding."

Chalmers Memorial Meeting-House was designed by Messrs. Hunter & Jordan. Great care and pains were taken by Mr. Jordan, who had the work in charge, designing the building so as to bring out the old colonial style in perfect lines. While this is one of the youngest churches in the city, perhaps it has enjoyed the most phenomenal growth of any that has been constructed in the city in recent years. The organization started with a membership of twelve, two years and a half ago, and today has one hundred and fifty members. Rev. R. E. Hough, who is pastor of this congregation, is justly one of the most popular ministers in the city. He is a man of great godliness and piety, and preaches the old-fashioned gospel in the old-fashioned way, which is strictly in keeping with the Meeting-House.

Dr. Brem to Locate in California. The News noted several weeks ago that Dr. Walter Brem expected to locate in Los Angeles when his medical term of office, with the government expires. His recent visit to Los Angeles, as a man of note in the great gathering of physicians there, so impressed him with the place, that he decided to tender his resignation to the government and move at once to Los Angeles. A wire to his father, Mr. Walter Brem, of this city, brings the intelligence of his decision and action. Dr. Brem will occupy the chair of pathology and clinical microscopy in the medical college at Los Angeles. His determination to leave the isthmus was influenced by his wife, who has long wanted to return to the states. Dr. Brem is a physician of national note. He has both ability and energy.

Famous Detective Story Free. The complete story in book form that will go with every copy of next Sunday's New York World is the third adventure of Mr. Peter Ruff, entitled "The Demand of the Double Four," by E. Phillips Oppenheim, unquestionably the greatest writer of detective stories this country has ever produced. There will also be two most interesting love stories in The Sunday World's Fiction Magazine: "A Diabolical Experiment," by Christian Lys, and "The Other Man," by Sara Cone Bryant. The Sunday World's Fiction Magazine is well worth the cost of the big Sunday World alone. Order your copy in advance.

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For Rent.

OFFICE ROOMS One office room No. 3 on second floor of Building No. 10 S. Church St. 10.00 RESIDENCES 9 rooms, modern, 703 S. Tryon St., possession, Sept. 1. 50.00 4 rooms, Belmont, per week. 1.75 7 rooms, modern, East 5th St. extended. 20.00 8 rooms, modern, 310 N. Church St. 35.00 7 rooms, modern, 423 Elizabeth Ave. 30.00 7 rooms, modern, 718 W. 4th St. 25.00 7 rooms, modern, 720 E. 4th St. 25.00 5 rooms, modern, 1001 E. 7th St. 12.50 4 rooms, Villa Heights, per week 1.50 6 rooms, modern, 706 East 5th St. 22.50 5 rooms, 807 S. Myers St. 8.50 4 rooms 1215 N. Davidson St. 7.00

Brown & Co.

Charlotte National Bank

Handles a large number of INDIVIDUAL ACCOUNTS of people of this city and section

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Pays 4% per annum on Time Certificates. Rents Safe Deposit Boxes at \$2.00 and up per year.

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J. H. Little, President. J. F. Robertson, Vice President. Jno. M. Scott, Vice Pres. W. H. Twitty Cashier.

For Sale at Public Auction

MONDAY, JULY 17 AT 12 O'CLOCK NOON.

Sixty Acres of the Old Bell Plantation. Seven Miles from Square on Nation's Ford Road.

IN THE PINES

Beautiful lot, well shaded, level, on car line, 53x175, \$1600.00. Terms easy. If you want a bargain this is it.

H. C. SHERRILL

REAL ESTATE AND INSURANCE Phone 162. 16 E. Trade St.

When You Pay Rent

THE MONEY IS GONE FOREVER

You are helping the owner of the house to accumulate a fortune.

Buy a home from us in Dilworth, and the money you pay each month, in the place of rent will begin the accumulation of a fortune for yourself.

Charlotte Consolidated Construction Company.

2nd Floor Piedmont Bldg. Telephone No. 155

Shady Woodlawn

While some sections of the city have so much HOT SUN and DUST such is not the case in WOODLAWN. Here it is cool and shady with no dust to bother.

Why not have a home that is COMFORTABLE and PRETTY? Nothing nicer than OUR BUNGALOWS, yet SO convenient to the center of the city. Remember WE brought this type of house to Charlotte. Others may FOLLOW but we LEAD. Our TERMS are EASY and our PRICES FAIR. Let us show you what we can do.

The McClung Realty Co.

25 S. Tryon St. Phone 1254.

The Bond Question, Fellow Citizens

is of vast moment, but if you neglect your household; if you permit Susan and innocent little Dorothy, who meet "Daddy" with kisses and caresses, the elixir of life, if you allow these sources of your joy and happiness to suffer, to shed one unnecessary tear, to live in daily fear of your sickness or death whereby they would be thrown upon the cold charity of the world, then it makes but little difference to you whether we have water, streets, school houses or auditorium. If you sit supinely by and fail to provide your companion in life's journey and your own flesh and blood with a home and a reasonable fund for the cloudy, and, perhaps, for the stormy days, then you'll need an ice plant, a many ton machine at that, to cool your fevered brow on earth, and when you reach your well-earned home below, you'll need all the ice plants of earth together with all the fans which can be operated by all the energy of the Southern Power Co. to give you one moment's ease.

WAKE UP AND SAVE YOURSELF by getting aboard this ship. She sails Saturday, July 1st, and her destination is comfort, satisfaction, Happiness. She lands passengers at all these ports, and the voyage is replete with smiles and sunshine.

REMEMBER THE DATE, JULY 1ST.

E. L. Keesler, Sec. & Treas.

PHONE 344. 25 S. TRYON ST.

For Sale

26-acre farm near Sugar Creek church, can be divided into two lots of twelve and fourteen acres each with two fine building sites, good neighborhood, fine place for suburban homes. Price for quick sale—per acre \$100.00 Beautiful building lot, 200x400 feet on the Salisbury Road, beautifully shaded, nice high elevation, close to North Charlotte depot, drug store, street car line. A splendid place for a nice country home. Price \$2000.00 Building lot and manufacturing site 62 1-2 feet front by 400 feet on Camden Road, near Shuman's. Price \$2000.00 Nice building lot North Church street, 491-2x176 1-2 with alley privileges extra, in choice part of city. Price \$7750.00 Nice modern and plain homes 5 to 12 rooms, \$1100.00 to \$14,000.00. Tenant houses paying 10 to 15 per cent.

J. Arthur Henderson & Bro.

Phone 589-J. FIRE INSURANCE.

THE SOUTHERN REAL ESTATE LOAN & TRUST CO.

Table with 2 columns: Property description and Price. Includes items like 7-room house No. 423 Elizabeth Ave., 7-room house, East Seventh Street (modern), 3-room house No. 305 Mint Street, etc.

DILWORTH HOME

I offer splendid 3-room residence on Boulevard in Dilworth at low price on account of owner leaving the city. House thoroughly modern and in fine condition. Price \$5500.

A. G. CRAIG

REAL ESTATE AND INSURANCE Phone 1436. Trust Building.

Fourth Ward Home for Sale

One block from car line on N. Pine Street, we have an eight-room residence with all modern conveniences, house is new only been occupied a few months, and is on shady side of the street and in a splendid neighborhood. Price for the next few days

\$4,000.00

J. E. MURPHY & CO.

Phone 842. 229 S. Tryon Street.

WANT A HOME?

We are prepared to furnish you a modern five, six, or seven room home, located on choice lots within walking distance of the square, at reasonable prices, with a cash payment ranging from \$200 to \$500 and the balance payable in monthly installments or through B. & L. Association. If you wish to stop paying rent, SEE US.

Peoples Loan & Realty Co.

W. L. Nicholson, Manager. 309 Realty Building. C. R. McGinn, Salesman. Phone 313.

FOR RENT

- E. 4th Ext. 5-room cottage, electric lights, bath and gas furnished or unfurnished \$18.00 309 E. Vance St., 5-room cottage, modern \$15.00 8 E. Morehead St., 3-room apartment, (Ryder) modern \$40.00 411 Templeton Ave., 5-room cottage, water and lights \$15.00 213 W. 2nd St., 4-room cottage, water \$12.50

Carolina Realty Co.

O. J. Thies, Pres. W. D. Wilkinson, Treas & Mgr. B. R. Lee, Secretary. J. P. Long, Salesman. 211 N. Tryon St. Phone 609

BARGAINS

8-room house on East Avenue. 7-room house on Elizabeth Avenue, near E. Avenue, all modern conveniences, up-to-date in everything. 5-room cottage in "East End," lot 100x175. 4-room cottage in "East End," lot 50x250. Both nearly new. Some special bargains in farm lands from 4 to 6 miles out if taken at once

W. T. Wilkinson & Co.

MCKINNON BLDG.

Business Property

On West Trade Street in the block adjoining the Southern depot, same block with Stonewall hotel, we offer business lots suitable for wholesale or retail business, 20 to 75 feet frontage.

On East Trade Street, adjoining the International Harvester Co.'s building, we have a brick building containing four store rooms which has a frontage of 46 1-2 feet which we offer for \$20,000.

There are few such opportunities in Charlotte main street business property.

Easy terms can be arranged for either lots or building.

F. C. Abbott & Co.

Everything in Real Estate. Stocks and Bonds

Don't Forget That We Write Fire Insurance in Strong Companies.