



HAVE YOU?

"Have you a will?" was asked a newly married man. "I did have one before I was married," he said, "but I haven't any now."

He was trying to be funny; but if he wrote a will before he was married and did not change it afterwards he spoke the truth. **MARRIAGE REVOKES A WILL PREVIOUSLY EXECUTED.** Oh, yes, why certainly that's a good law. Otherwise an old bachelor who had written his will giving all his property to foreign missions, might, in the excitement of assuming a state of matrimony, forget to change it, die and leave his widow unprotected. **IT'S SAFE TO SAY SHE WOULDN'T WEAR MOURNING LONG FOR HIM.**

There are many points about wills and the descent and distribution of property that the best business men don't know. Does a legatee named in a will lose his legacy if he witnesses the execution of the will? Is it possible for a relative whom you never saw to get more of your property than your widow in case you should die without a will? If you are a woman, would your husband get all your personal property and the children nothing? Would he get all the land for life and the children no part of it till his death? Can a woman devise all her property of every kind to others and leave the "old man" out in the cold altogether? Did you know that not one intelligent business man in ten knows that the answer to all these questions is "Yes?"

Come to see us or write us, and get these matters straightened out in your mind. **MAKE A WILL AND APPOINT THE AMERICAN TRUST COMPANY YOUR EXECUTOR AND YOUR WISHES WILL BE CARRIED OUT.**

American Trust Co.

Charlotte, N. C.

Capital and Undivided Profits, \$525,000

P. C. WHITLOCK, Trust Officer.

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.

Barium Orphanage Year Ends Sept. 30

Dr. Wm. Laurie Hill, editor of "Our Fatherless Ones," at Barium Springs, asks The News to publish the following:

"The fiscal year at the Presbyterian Orphanage ends on the 30th of September and all accounts are made up to this date. So all funds that are to be included in this year should be in hand before the 30th of September."

Editorially, Dr. Hill says:

"It is with great pleasure we state that our water, lights and sewerage fund now only lacks about \$500 of being enough to pay for the whole work, subscriptions being counted. Only \$500! Now, good friends, as our work fast approaches completion let us be able to say that there is no debt. Let us have one final effort and make up this fund that these imperative improvements may be placed in the home without my being obliged to ask credit of any one."

"We have had some gratifying responses to our appeals. I believe they have been willingly rendered. There are others who are abundantly able to help. Will you not do so at once? Let those who read this consider this a personal request to them to come to our help. Let churches make up promptly the amounts appointed to them by their presbyteries."

"I have faith enough in the people of our church to believe that before we turn on water and lights we shall have everything paid for. Let us have prompt responses to this urgent call."

"W. T. WALKER, Supt."

Notice to Treasurers of Our Churches and Sunday Schools.

We would ask treasurers of all churches and Sunday schools in the synod to send in all their contributions by Sept. 30th, as we are anxious to close this year without a debt.

The prospects are good for accomplishing this desirable end and I ask your prompt and liberal support in so doing. Churches, Sunday schools, societies and individuals will please cooperate with us in this undertaking, as we are making strenuous efforts to close this year free of debt.

W. T. WALKER, Supt. and Treas.

Chose Site for New School Building

At a meeting of the board of school commissioners yesterday afternoon the decision was reached to purchase the Gray Toole lot on West Hill street as a site for the new school building for the colored population of the southern and southwestern section of the city. The price paid was \$2,050 and the lot has a frontage on West Hill street of 179 feet with a depth of 206 feet. It is located just beyond the Southern railway tracks.

The new school building will cost \$10,000 and will have eight rooms. It will be a great convenience to the colored population of that part of the city in which it is situated and the selection of the site will be agreeable to both races.

The board met yesterday afternoon at the city hall, where the matter was discussed. Adjournment was then taken to the territory in which the building will be located. The decision was made there.

General Can Not In Race

Raleigh, N. C., Sept. 20.—"An old man like me doesn't stand any chance. I have quit that sort of business, but I would like to round out a life that I have given to North Carolina with the United States senatorship."

This was the reply of Gen. Julian S. Carr, of Durham in response to a question as to whether he had fully decided not to become a candidate for United States senate. Several weeks ago a Durham paper said it was probable that General Carr would enter the contest, and among some politicians it was thought likely that he might enter the race later.

His positive announcement this afternoon, however, removes him from the field of possibilities.

DR. MOSS OUT OF HOSPITAL.

Dr. W. H. Moss, who has been at St. Peter's hospital for three weeks, with fever, was out today for the first time. His many friends greeted him gladly. Dr. Moss will resume his practice Monday.

G. C. Plans to Entertain The Tourists

In informal but on enthusiastic gathering of the Greater Charlotte Club membership took place last night to discuss plans for entertaining the Glidden tourists who will spend the night of October 18th here.

As a result of the discussion Mr. W. T. Corwith, secretary of the Greater Charlotte Club, was made chairman of a finance committee that will look after the financing of the entertainment features. Ward committees were also appointed to assist him in the work. The plan of the campaign also takes in arrangements for entertaining the Richmond boosters who are coming three weeks previous to the coming of the tourists. Five hundred dollars is the amount estimated necessary to do the honors of such an occasion properly.

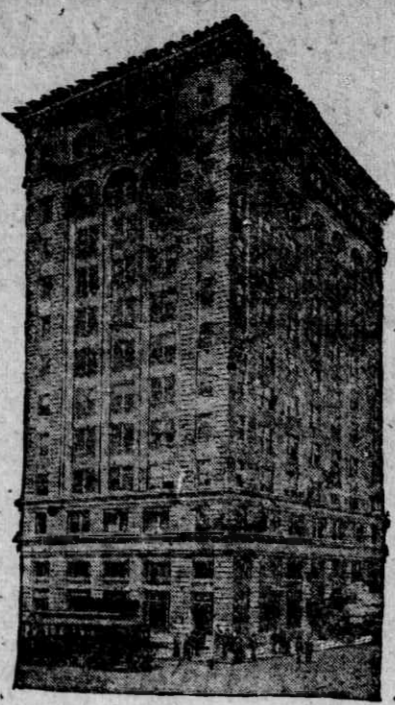
The details of the program of entertainment are yet to be worked out, but a dance at the Selwyn and a reception at the Southern Manufacturers' Club have been decided upon as two of the features of the entertainment. Charlotte has seldom been called upon to entertain a company more nearly national in representation and every thing will be done to pull off the thing in accordance with the best traditions of Queen City hospitality.

Death of Child of Mr. And Mrs. J. D. Ingraham

Edward, the 14-months-old son of Mr. and Mrs. J. D. Ingraham, of North Charlotte, died Saturday at the home of its parents after a lingering illness of some duration. The funeral services were conducted by Captain Wales and members of the Salvation army. The interment was in Elmwood cemetery, where a wealth of floral tributes were placed on the grave.

To Fight 20 Rounds.

Los Angeles, Cal., Sept. 20.—Frank Conley and Joe Rivers were matched last night to fight twenty rounds at the Vernon arena October 14. The fight is to take place regardless of the outcome of the Conley-Kilbane match scheduled for September 30.



A Good Time

To open an Account in the SPECIAL SAVINGS DEPARTMENT of the

Charlotte National Bank

IS NOW!

NEW QUARTER begins October 1st. We pay 4 per cent compounded quarterly. ONE DOLLAR or more will open an account.

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

ON RANSOM PLACE

That means pretty nearly all that's desirable in a location for a home. We have two beautiful lots in the select locality, each 50x150 feet to a rear alley. They can be bought at a splendid bargain. Enquire at our office for price and terms.

NEW COTTAGES

In Villa Heights we have some new 4-room Cottages on nice lots, 50x150 feet that we are selling from \$800 to 1,100 each. Only \$150 cash and easy terms for the balance.

BROWN & COMPANY

203 N. TRYON ST. PHONE 535

Injured Alighting From Moving Car

Alighting from a street car about midway between the Independence Square yesterday, Mr. Sidney Helms, of Union county, fell to the pavement with such force that he was severely injured and was taken at once to St. Peter's hospital for treatment. He, however, recovered rapidly from the shock and left for his home in Union county in the afternoon.

He was intending to go to Belmont when he boarded the car, but realized that it was not a Belmont car and got off while it was in motion, with the result that he was badly shocked.

Shelby-Charlotte Items

Cleveland Star:—"Mr. Joseph Matthews of Charlotte, got a finger cut off and Ed. Shipp, a colored man of Shelby had three fingers crushed when a train at the Seaboard station backed against a box car in which they were unloading big transformers for the Southern Power Company. Dr. W. F. Mitchell amputated one finger for Shipp. Master Edgar Gordon Dudley went to Charlotte Sunday to visit his grandmother. Mrs. Sarah Eskridge, Mrs. J. M. Farthing, who was sick at the hospital has been moved to Mr. Clyde R. Hoey's residence. She is much improved and her trained nurse has returned to Charlotte."

The managers of the Rescue Home will meet at the regular hour tomorrow morning. The children of the home and the matron spent the summer at Barium Springs, and have returned to the city in every way for their summer outing. The home was renovated while they were absent, so the household begins the winter in a sweet and clean house.

KILLS A MURDERER.
A merciless murderer is Appendicitis with many victims, but Dr. King's New Life Pills kill it by prevention. They gently stimulate stomach, liver and bowels, preventing that clogging that invites appendicitis, curing Constipation, Headache, Biliousness, Chills, 25c at W. L. Hand & Co.'s.

THE COMMERCIAL NATIONAL BANK

CAPITAL & SURPLUS \$860,000.00

For Rent.

- RESIDENCES.
- 6-room apartment, 415 N. College St. \$30.00
 - 8 rooms, modern, 310 N. Church St. 35.00
 - 7 rooms, modern, 1511 S. Boulevard St. 25.00
 - 7 rooms, modern, 719 E. 4th St. 25.00
 - 7 rooms, modern, 712 East 4th St. 25.00
 - 4 rooms, Villa Heights 8.00
 - 4 rooms, 211 S. Graham St. 13.50
 - 4 rooms, 213 S. Graham St. 12.50
 - 5 rooms, 501 E. Oak St. 10.00
 - 7 rooms, modern, 1405 E. 7th St. 22.50
 - 5 rooms, 307 S. Myers St. 8.50
 - 4-room apartment in Elmore Apartments. 30.00
 - 6 rooms, 918 N. Caldwell. 10.00
- OFFICE ROOMS
- One office room in McKinnon Bldg. 10.00

Brown & Co.

Start a Savings Account

You can spare a dollar today and that is enough for a beginning. The account will grow surprisingly fast after you have once formed the saving habit and we will help its growth by paying you four per cent interest.

Southern Loan & Savings Bank

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

A COMPLETE HOME

On corner lot, 75x150 in Dilworth. Has 8 rooms, slate roof house. House and premises in perfect condition. If interested see me.

A. G. CRAIG

REAL ESTATE AND INSURANCE Trust Building. Phone 1438.

FOR SALE Valuable Railroad Frontage, 192 feet on R. R. by 78 feet deep, alley in rear, close in. Opportunity to make \$5,000 in two years.

PATTERSON & GLASCOCK
American Trust Co.

That Hendersonville Murder

The two physicians intended to aid the coroner's jury make a farce of its action. Why was this? Why did her family not make known her strange absence sooner? This charming mountain city has more than one peculiar citizen within her gates. Send them away, good people, but not to Charlotte, if you please.

THE MAN OR MEN COMMITTING
this crime should be hung. If the law doesn't provide just punishment, the next legislature should correct it. The state is watching Hendersonville. We take off our hat to Virginia. The conclusion of the Bishop case is Charlotte was a disgrace to North Carolina.

HUMAN LIFE IS TOO CHEAP,
brethren, in these dignities. What about calling L. the foreign missionaries and putting them on local work?

HANG EVERY SCOUNDREL
who despoils virtue, electrocute every villain who aids in its concealment, ostracize every man and woman who delight at the escape of such criminals and condemn the strict execution of the law, and better conditions will prevail.

GET INTO THE MUTUAL'S
New Series NOW OPEN, and make hay in sunshine and in storm. You'll need it by and by.

E. L. Keesler, Sec. & Treas.
PHONE 344. 25 S. TRYON ST.

For Rent

- Modern 5-room house, 40 E. 7th 16.67
- Modern 5-room house, 4, East Palmer 12.50
- 4-room house, 504 West 10th 10.00
- 5-room house, 1223 East 10th 12.50
- 5-room house N. Parson St. 10.00
- Modern 5-room, 1310 East 4th 12.50
- 3-room house, 202 S. Long (per week) 1.25
- Modern 13-room Flat, 301 1/2 N. Tryon 20.00
- Modern 8-room house, 303 W. 12th, Oct. 1st 18.00
- Modern 4 rooms, 708 N. College St. 40.00
- Modern 14-room house, 2 West 10th 1.50
- 5-room house, 902 West 3rd, per week 30.00
- Modern 8-room house, 305 E. 9th 26.00
- Modern 8-room house, 700 N. Poplar St. 35.00
- Modern 9-room house 313 East 9th street 35.00

J. Arthur Henderson & Bro.

"FIRE INSURANCE"

FOR RENT

- 7 room, modern dwelling, E. 7th \$25.00
- 8-room, modern dwelling, 608 N. B. 25.00
- 7-room, modern dwelling, 407 Mills Ave. 25.00
- 7-room, modern dwelling, 209 Liberty 25.00
- 8-room, modern dwelling, 516 S. Church 20.00
- 7-room, modern dwelling 414 E. 7th 25.00
- 6-room, modern dwelling, 1904 Lynhurst 17.50
- 6-room cottage, 9 W. Liddell 15.00
- 4-room cottage, 1001 N. Caldwell 7.00
- 4-room cottage, 707 N. Caldwell 7.50
- 4-room apartment, N. College 15.67

THE SOUTHERN REAL ESTATE LOAN & TRUST CO.

For Quick Sale

FOURTH WARD LOT—Corner Graham and 9th Streets, beautifully shaded. None like it on the market. Take a look.

FIRST WARD HOME—Modern, with 7 rooms; clean and new. Fine trees on lot. Price and terms right.

Peoples Loan & Realty Co.

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

An Attractive Home

We have an ideal home that is ready for you. It is built on a large lot, 66x150 feet, and fronts on one of the best streets in the city. It has eight rooms, open grates, nice mantles, and everything for comfort and convenience.

It has been splendidly built and will bear the closest inspection. Let us show it to you. The Price is VERY LOW, and terms are reasonable.

The McClung Realty Co.

25 South Tryon St. Phone 1254.

Home For Sale

Out of fourteen elegant homes built in IRWIN PARK, we have sold all but one, and would have sold it, but it has only been completed but a short time. This home is situated on corner lot on the shady side of the street, lot is 75x150 feet and is in a growing locality. There is to be a new school building erected near this property. Price \$4,250.00.

J. E. MURPHY & CO

Phone 842, 229 S. Tryon St.

Real Estate Investment

We offer you four cottage houses well located, good neighborhood, one-half block from car line, city water, and electric lights. Houses practically new and in good condition. Annual rent \$516, and good renting property. Owner anxious to sell, and if bought within the next few days can be had for \$5,500, on good terms.

Carolina Realty Co.

211 N. Tryon St. Phone 609.

For Sale

ELMORE FRUIT GARDENS, Sunnyside, 3-room cottage with basement, fine well of water, large number of strawberry plants, raspberry, fruit trees, 1/2 acre of land; Price \$2,000

4-Room house in Fourth Ward, Price \$1,450

Large and small tracts of land on Macadam roads, from 4 to 9 miles of city. See us.

W. T. Wilkinson & Co.

J. A. BROWN, Notary Public.

A Prominent Attorney

remarked the other day that after looking the town over very carefully he had concluded that **PIEDMONT LOTS** as now offered are the best purchase of anything in Charlotte.

His judgment was sound, for you can carefully compare our present offering at Piedmont, noting the fact that we have **ALREADY** all the city public utilities, and you will also decide that the best place to buy is at **PIEDMONT.**

SEND TODAY

for Pocket Map, showing the location and prices of our few remaining lots, and a statement of our remarkably easy terms.

F. C. Abbott & Co.

Everything in Real Estate. High Grade Investments.

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