



A Matter of Business

THE DISTRIBUTION OF ONE'S PROPERTY at the end of life's journey is as important as its accumulation.

Men gifted in the art of accumulating wealth are sometimes singularly lacking in a proper appreciation of their duty in disposing of it.

THE MAKING OF A WILL is an important matter. It should not be left undone. Every man should write his will and change it from time to time as circumstances make change advisable.

THE AMERICAN TRUST COMPANY makes a better executor or trustee than an individual for the reason that **IT DOES NOT DIE** and make necessary the substitution of another. **IT IS DISINTERESTED** and has no favorites. It handles all matters in a purely business-like way. **IT IS NO KIN TO THE ESTATE.**

IT COSTS NO MORE to have the American Trust Company act in a trust capacity than it does to have an individual. The compensation is fixed by law and allowed by the Court.

Our strength insures **SAFETY**; Our **EXPERIENCE**, efficiency.

These are some of the reasons why many of the best men in North Carolina are writing their wills and making the American Trust Company executor and trustee.

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.

Capital \$500,000.00 Surplus and Profits \$360,000.00

THE Commercial National Bank

Charlotte, North Carolina

4 per cent. interest paid on Savings Accounts.

Interest Compounded Quarterly.

4 per cent. interest paid on Certificates of Deposits if left three months or longer.



We Solicit Accounts of Merchants, Manufacturers, Capitalists, Corporations, Court Officers, Administrators, Executors, Guardians and Your Personal Account

We have some elegant offices to rent in above New Building

CALL AND SEE US

A. G. BRENIZER, President R. A. DUNN, Vice-Pres.

A. T. SUMMEY, Cashier W. E. HOLT, 2nd Vice-Pres.

EPISCOPALIANS TO HAVE SUNDAY SCHOOL INSTITUTE

A postponement has been arranged for the Sunday School Institute originally planned by the Episcopalians of the city to begin today. The Institute will convene for its first session on Sunday, November 5th. This postponement was arranged because several speakers invited found it impossible to be present on the first date arranged. It also gives the ministers and congregations of the Episcopal churches of the city more time in which to complete arrangements for this interesting and instructive week of Sunday school study.

An excellent program has been carefully worked out by a committee composed of Messrs. F. M. Shannonhouse, B. F. Davis and C. E. Frick, who are the respective superintendents of the Sunday schools of St. Peter's, the Holy Comforter and St. Martin's churches in this city. The superintendents and teachers of the Chapel of Hope, St. Andrew's and St. Mary the Virgin, as well as those from the above-named churches, will participate.

All meetings will be open to the public and the superintendents, teachers and scholars of the Sunday schools of the various denominations of the city are most cordially invited. With the exception of Sunday, November 5th, all meetings of the Institute will be held in Hanna hall at the Y. M. C. A.

On Sunday, November 5th, the several Episcopal clergymen of Charlotte will address their respective congregations on the "Necessity of Religious Instruction." During the afternoon Mrs. M. M. Smith, of New York city, will visit the various Sunday schools of the Episcopal churches here and make a study of the methods now employed and to confer with the teachers in regard to new and improved methods. Mrs. Smith is the wife of the secretary of the New York Sunday school commission and has been a student of this kind of work for a great many years.

Sunday night a mass meeting will be held in St. Peter's church in the interest of the Institute and five-minute introductory remarks will be made by Rev. Harris Mallinckrodt and Rev. Francis M. Osborne. The address of the evening will be delivered by Hon. F. M. Shannonhouse.

The Institute will be continued through Friday, the 10th, with a lecture in the morning and afternoon by Mrs. M. M. Smith. These lectures will be followed by conferences on Sunday school work. Among the subjects to be treated are Child Pedagogy, Sunday School Methods, the Infant Class, Sunday School Curriculum, etc. To Parents.

On Monday and Friday evenings addresses intended especially for the parents of Sunday school pupils will be delivered in Hanna hall. A more complete program will appear later.

Among the speakers to be present are Rev. Frank J. Mallett, Ph.D., of Salisbury, who will speak on Boy's Work. Dr. Mallett has written several books on this subject and is a lecturer of great reputation.

Rev. M. A. Barber, of Christ church, Raleigh, and Rev. Homer W. Starr, of Chapel Hill, will also be present.

Rev. Mr. Barber's interest in Sunday school work has placed him on the Sunday school commission of the diocese of North Carolina. Rev. Mr. Starr has recently come to this state from the Northwest, where he was for a long while chairman of the Lake Coast Sunday school commission and lecturer on Sunday school work in the diocese of Chicago.

Men's Night Inst. to Open

Tomorrow night at 8 o'clock at the Young Men's Christian Association will occur the opening of the men's night institute.

A cordial invitation is extended to every young man who expects to enter one or the other of these classes and in fact every young man interested whether he has enrolled or not. The object of the rally is to introduce the teachers to the prospective students. All old students are also invited to attend.

The night school of the association this year will eclipse all previous records as has already been demonstrated for the enrollment of previous years has already been reached almost by the boys' classes alone.

The force of teachers is larger than ever before and the range of subjects greater so that a much larger enrollment is confidently expected. Any young man no matter what his educational qualifications, can find a place in the classes where he will find that he can be profited. The rally will be held at Hanna Hall Y. M. C. A. building promptly at 8 o'clock.

Bridge Over Catawba is Building

The first actual work toward the construction of the bridge of the Interurban line across the Catawba river began yesterday and it will be pushed to rapid completion. Already nearly three miles of track have been laid beyond Hoskins and that part of the work also is being pushed rapidly.

The grading has been completed most of the distance between here and Gastonia, only two cuts of any size remaining. It is promised that cars will be running between Charlotte and Gastonia by Christmas.

Ground has also been broken for the erection of the Interurban freight station at the corner of Mint and East Third streets. It will be very commodious and convenient and tied to freight.

By Tuesday the Interurban line will reach Paw Creek.

Rev. Mr. Jones Declines all Calls

Westminster Presbyterian church is "at ease in Zion." Its very much beloved pastor, Rev. F. Dudley Jones, who has but lately received two calls to churches, the one in Mississippi, the other in South Carolina, and the notice that a third call would be extended from another point in South Carolina if he would consider it, has declined all, and will remain in Charlotte. Mr. Jones is doing a fine work at Westminster. His people would not hear of his leaving.

The Best Home Bargain of the Year

We have four nice eight-room houses that we are going to sell at such low prices and on such easy terms that some one who is now paying rent will own them before the month is gone. They are only four blocks beyond the Southern station and cement walks lead to the property. The houses are new, have water, sewer and gas and are situated on nice lots in a pleasant neighborhood. Now listen to the price:

Only \$2,500 to \$3,000 Each

Just \$100 to \$300 in cash and the balance on easy terms. Did you ever hear of anything quite as good, cheap and easy to buy?

Brown & Company

203 NORTH TRYON STREET

PHONE 535

Real Estate Deals.
The real estate transactions yesterday were:
C. O. Brown to J. L. Belk, two lots in Villa Heights. Consideration, \$400.
J. L. Belk to L. F. Kennedy, Villa Heights property. Consideration, \$1100.
L. F. Kennedy to C. O. Brown, trustee for J. L. Belt, Villa Heights property. Consideration, \$359.83.
Cotton Receipts.
The cotton receipts yesterday were 235 bales at 8 7/8 cents as against 552 bales on the same date last year at 14.68.

For Rent.

RESIDENCES.
8 rooms, modern, 310 N. Church St. 35.00
6 rooms. Apartment; 415 N. College St. 31.00
6-room apartment, 419 N. College St. 30.00
4 rooms, corner West 8th St. and R. R. 7.00
8 rooms, modern, 1012 West 4th st. 27.50
4 rooms 211 S. Graham St. . . . 13.50
4 rooms 213 S. Graham St. . . . 12.50
5 rooms, 501 East Oak St. . . . 10.00
7 rooms, modern, 1511 S. Boulevard 25.00
4 rooms S. Harrell St., Belmont 6.00
OFFICE ROOMS.
One Store or Office room, located one and one-half blocks from Square; floor space 25x70, with electric lights, steam heat, vault, and shelves. Price at office.
One office room in McKinnon Bldg. 10.00

Brown & Co.

VACUUM CLEANING.
Under the old order of things, house cleaning was woman's greatest burden, but the Sauto Vacuum cleaner has made it the lightest of her duties.
We will do your cleaning or take your order for a machine. Call phone 1292.
THE CAROLINA VACUUM CLEANING CO.
315 Realty Building. State Agents.

A POSITION FOR YOU!
You will be paid \$50.00 per month out of a capital of \$300,000.00 if our great system of 48 colleges does not secure a good position for you the day you qualify in either college mentioned below. Write at once for large catalog. We supply help in 48 big Southern cities.

DRAGHON'S Business College

PRACTICAL BUSINESS COLLEGE
More BANKERS endorse DRAGHON'S Colleges than endorse all other business colleges COMBINED.
Address: CHARLOTTE, N. C., or COLUMBIA, S. C.

A Bungalow in Woodlawn

On a large beautifully shaded lot, built on plans to please you, and equipped with everything modern for

\$3,300.00 to \$3,800.00

Terms made to meet your convenience.

The McClung Realty Co.

No. 25 S. Tryon St. Phone 1254.

Vacant Lot

North Charlotte, fronting 140 feet on North Brevard St. and car line, 42 feet in rear, plenty room for two houses.

PRICE ONLY \$950.

A. G. CRAIG

REAL ESTATE AND INSURANCE Trust Building. Phone 1436.

FARM BARGAINS

150 1/2 acres well located near church and school, macadam road, two tenant houses and barns, 25 acres original forest. Excellent cotton farm with plenty of pasture and corn land. Will pay 10 per cent on price asked if properly managed. \$40 per acre. Terms reasonable. Also many other excellent farms.

Peoples Loan & Realty Co.

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

For Rent

Southern Real Estate, Loan & Trust Company.

1 South Tryon.

7-room house, modern, Ninth and D \$25.00
7-room house, East Seventh street \$25.00
8-room house, 607 North Brevard \$25.00
7-room house, Elizabeth avenue \$25.00
7-room house, 209 East Liberty \$25.00
8-room house, corner Seventh and D \$25.00
8-room house, 516 South Church \$30.00
6-room house, No. 9 Liddell \$15.00
4-room house, 1001 North Caldwell \$ 7.00
3-room house, North Clarkson \$ 5.00
8-room house, Belmont \$10.00
4-room house, No. 707 North Caldwell \$ 7.50
7-room house, No. 713 North Pine \$30.00
4-rooms and bath apartment \$17.17

OFFICES AND STORE ROOMS

Store room, No. 208 North College \$20.00
Store room and large basement \$40.00
Fine tailoring room over 14 North Tryon \$25.00
Front office over Belk's store \$10.00
Rear office over Belk's store \$ 8.00
New store, Seversville \$15.00
Ground floor offices, Arcade \$16.66
Warehouse space, Southern Railway.
Apartments in "Brick Row."

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 \$3,500, on good terms.

Carolina Realty Co.

211 N. Tryon St. Phone 609.

COTTAGE HOME FOR SALE

Five-room cottage North Cedar Street, near Southern Station with all modern conveniences. Lot 60x150. On shady side of street. Half a block of West Avenue in a good neighborhood. Price for next week \$3,250.00.

J. E. MURPHY & CO

Phone 842. 229 S. Tryon St.

The Mechanics Perpetual B. & L. Association

Is still open and will continue the remainder of this month and October and November, for all who desire to secure shares. So far the Association has enrolled a good number of shares, but PROGRESS is the word and the directors want more and expect to reach 3,000 shares.

J. H. WEARN, President.

D. E. COCHRANE, Secretary and Treasurer.

For Sale

ELMOR 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.

MUCH ACTIVITY -AT-

PIEDMONT

There's a reason—several of them. At **PIEDMONT** you need not wait for possible future developments in the years to come. **PIEDMONT** already has macadamized main streets. **PIEDMONT** already has electric car line. **PIEDMONT** already has city water mains. **PIEDMONT** already has city sewerage system. **PIEDMONT** already has electric lights. **PIEDMONT** already has gas for cooking purposes. And also **PIEDMONT** has high, healthful location. **PIEDMONT** is within ten minutes' run of the city. For HOME or for INVESTMENT buy at **PIEDMONT**. About 200 lots already sold. Your choice of remaining seventy on the easiest of terms or with liberal discount for cash. Sold nine lots within last few days.

F. C. Abbott & Co.

Everything in Real Estate. High Grade Investments.

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