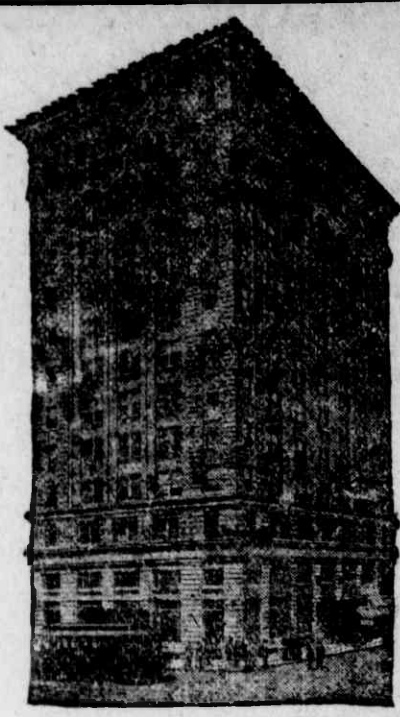


A Good New Year's Resolution

Would be to start a SAVINGS ACCOUNT in the SPECIAL SAVINGS DEPARTMENT of the CHARLOTTE NATIONAL BANK. ONE DOLLAR or more will open an account. All deposits made between now and January 5th will draw interest from January 1st at 4 per cent, compounded quarterly. Open an account now and be ready for the New Quarter.

OFFICERS:

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



Talks on Trust Business

The importance of a man's writing his will when he is sound and vigorous, mentally and physically, was emphasized by Mr. Virgil M. Harris, Trust Officer of the Mercantile Trust Company of St. Louis, in an address delivered recently before the Nebraska Bankers' Association at Omaha. Said he:

"A sick man, or a very aged man, as a rule, is not in condition to judge fairly of the affairs of human life; he may be unconsciously influenced or misled or even coerced; he may be diverted from the natural channels of affection, right and justice. Frequently the result is disastrous litigation, the breaking of domestic ties, and the exposure of family skeletons. . . . Death-bed wills are not to be recommended; such instruments are generally unsatisfactory and rarely reflect the exact intentions of the testators; or, as Lord Coke said several hundred years ago, 'Few men pinched with the messenger of death have a disposing memory.'"

Write your will now while in the bloom and vigor of manhood, so that no man can say, "He was old and feeble, weak in body and mind. He didn't know what he was doing."

(TO BE CONTINUED)

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.

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.

Late News From State Capital

Special to The News.

Raleigh, Dec. 20.—Blockaders from the Spout Springs section of Harnett county engaged the attention of the federal court today. Calvin Lucas and his son, Calvin, Jr., were convicted of blockading and fined \$200 each and the costs in the case. In the state court the Lucases had previously been fined \$1,000 for retailing whiskey.

Willis McRae, also of the Spout Springs section, entered a plea of guilty of blockading but judgment was suspended on account of his having been very seriously wounded at the time of his arrest. The court took the view that he had been sufficiently punished and suspended judgment on condition that he be of good behavior. Willis McRae was one of a party of blockaders and was wounded in a general skirmish in which blockaders became separated and are said to have fired on each other, each party taking the other as revenue raiders. And it is in this skirmish that it is thought that he was wounded.

The afternoon was devoted to the trial of Neel McRae, brother of Willis, who is charged with blockading in connection with the same still operations.

Eliminate Duplicative Work. The joint committee from the trustees of the A. & M. College and the state department of agriculture for the elimination of duplicative experimental and other work by the college and the divisions of the department with a view to eliminating the

spending of money unnecessarily, in session here for the purpose of reaching a final agreement which it is expected will bring about a saving of at least \$5,000 for the state. The committee on the part of the college is composed of W. H. Ragan, High Point; R. H. Ricks, Rocky Mount; C. W. Gold, Raleigh. For the state department of agriculture there are Commissioner W. A. Graham, A. T. McCallum, Red Springs; J. P. McRae, Laurinburg; W. J. Shuford, Hickory; and I. H. Kerney, of Franklin county.

Supreme Court Prepares to Adjourn. The North Carolina supreme court will hold the last conference for the present term on Wednesday of this week when the final batch of opinions for the term will be delivered and adjournment sine die taken. The spring term will convene in February. A number of important decisions are expected to be delivered Wednesday.

LOCKOUT THREATENED

FOR CHRISTMAS DAY.

By Associated Press. Liverpool, Dec. 20.—A lockout affecting 100,000 cotton operatives is threatened on Christmas day. The trouble between the employers and the workers has arisen over the question of the employment of non-unionists.

WORK WILL SOON START after you take Dr. King's New Life Pills, and you'll quickly enjoy their fine results. Constipation and indigestion vanish and fine appetite returns. They regulate stomach, liver and bowels and impart new strength and energy to the whole system. Try them. Only 25c at W. L. Hand & Co.'s.

THE FROG'S LAMENT.

By George Hanbar.

"Help me! Help me, Cassius, or I disappear!" There was more, but it was lost in a confused jumbling of smothered croaks and gurgles, followed by a violent splashing of water. Turning towards the scene of disorder, a small stream near which I was walking, a few steps brought me quickly to its edge. Once there a glance sufficed to discover the cause of my brief summoning. Partly in the water, and partly coiled in some drift-wood on the bank of the stream, was a very small water-snake, which had caught, and now held fast in its jaws, an enormous Bull Frog; and after the manner of his kind, strenuous and determined efforts were being made by his diminutive snake-ship, to swallow, alive and quite intact, this same Frog. It was a surprising task. Tremendous! I could not but admire the snake for his calm audacity of purpose. It was evident, however, that this ultimate and much desired realization was not suited to the finer tastes and inclinations of the Bull-Frog. Perhaps he realized, unhappily, that there could now only be a second glory should he become a Jonah. Moreover, there was the terrible doubt in this world of uncertainties, that Jonathan, in their purpose. What an inglorious ending, should he fall to be Jonah! Needless to say, these thoughts, if present, were made visible in the efforts of the Bull-Frog to release himself from his captor. Bitterly and loudly he lamented his fate, in every known dialect of the Frog Family. His great, soulful eyes, were raised heavenward, supplicating his Jupiter as did never so well Laocoon. Critics, however, admitting and commending the mute suffering of Laocoon, would give scant praise if any, were the conditions of this tragedy presented for their approving gaze. But it mattered to the frog. In spite of his struggles, he was gradually beginning to disappear down the snake's throat. A question was raised, Should I interfere? Should I rescue the Frog? I was tempted to walk away from it all—for—was it not the unwritten law of wild life? To break it I should indeed be held as a criminal in the eyes of some. Why should I be its transgressor? But I could not bear to think of such misery being unassisted. Stooping down, I picked up a stick and threw it towards the contestants, in an instant the Frog was free, the snake was seeking shelter. Nature's demand and right of conquest had been thwarted, and I was the criminal.

For Rent.

- OFFICE ROOMS.**
One office room in McKinnon Bldg. \$10.00
Store Room, 701 W. Trade St. 15.00
- RESIDENCES**
6-room apartment, 704 E. 4th, possession Jan 5th. 22.50
5 rooms, 1226 N. Davidson, per week 2.50
8 rooms modern, 1012 West 4th St. 27.50
7 rooms, 1204 N. Caldwell St., Belmont 13.00
4 rooms, 400 S. Harrell St., Belmont 6.00
4 rooms, 211 S. Graham St. 13.50
4 rooms, 213 S. Graham St. 12.50
7 rooms, modern, 712 East 4th St. 25.00
5 rooms, 501 East Oak St. 10.00
4 rooms, Selgie St., Belmont. 12.00
7 rooms, 1412 N. Davidson St., per week 3.25

Brown & Co

Why Not Collect Your Bills

We offer to serve you in regard to same, and guarantee satisfaction in every respect. Why worry over your outstanding bills when we will collect them for you on a very small commission basis. You feel safe in dealing with us for we are under bond and will do the work right, which means an increase in your business, and the worry off your shoulders.

There is an art in collecting which all do not know. We know the art and have experienced men who get the goods. Call on us and let us show you our way. Give us a trial and we will convince you we know the business. Don't wait until you need a collector, call on us now and talk it over with us. We will be glad to tell you all about our method of doing the work?

Southern Collecting Agency

W. W. COX, Mgr.

Phone 3111. 19 E. 4th St.

HOMES — IN — DILWORTH

ARE FOR SALE BY THE Charlotte Consolidated

Piedmont Building



PHONE NO. 155.

Construction Company

PRICES: From \$3,000 to \$5,800
SIZES: 5-Room Cottages and Bungalows to 8-Room, 1-Story House.
Terms: ONE-TENTH CASH, Balance \$27.50 to \$53.50 Per Month.

All New, Modern, Complete, Attractive

FOR RENT

- One five-room apartment, No. 5 Jackson Terrace, all modern conveniences \$22.50 Mo.
One six-room dwelling, No. 11 South Cedar St., modern conveniences \$24.00 Mo.
Insurance a specialty. Come and see us.

TRADERS LAND COMPANY
22 EAST FIFTH ST.

Typewriters For Rent

I have on hand at all times the largest stock to select from of all makes of typewriters of any dealer in the city (make a personal investigation and see), including Remingtons, Oliviers, Underwood, L. C. Smiths, Smith Premiers and other makes. Each rental typewriter is kept properly oiled and cleaned, and supplied with new ribbon. Those I rent look like new, and write like new ones. My rate is \$3 per month, delivered anywhere in the city, and I allow 2 months' rent to apply on the purchase of ANY typewriter you buy from me ANY TIME IN THE FUTURE. When you want to rent any kind of a typewriter, telephone me 243.

JONES—The Typewriter Man—Biggest Dealer in Carolinas.
Office 225 North Tryon Street.

R. D. Moore.

W. E. Price.

R. D. Moore & Co.

Leading Fire Insurance Agents

Phone No. 307.

208 South Tryon Street.

Central Avenue Lot

Central Avenue lot in Piedmont, fine location 66x150, offered for a short time for \$1475.00. Don't delay if interested.

A. G. CRAIG

Phone 1436.

Trust Building.

Say That Again, Keesler

I say, with my mind and heart in full accord, that there isn't a man, woman or child in Charlotte, having a weekly surplus of 25 cents or more who should be without an interest in the MUTUAL BUILDING & LOAN. "Now, Keesler, let's see. You are credited with being honest, fair from your viewpoints, reasonably conservative, and decently tolerant of opinions differing with your own. You are also said to have been fairly successful in matters involving your individual judgment. Of course no one questions that you've made the Mutual no mean factor in Charlotte's progress and advancement. Now with these elements in your mind, do you conscientiously recommend the MUTUAL to your wife, your children, your kin, your friends, just the same as to others. Do you, in a word, carry shares and borrow money therein in the way that you so enthusiastically commend to others?"

YOU'VE POPPED THE RIGHT QUESTION, JNO.

Listen to this now. My Building & Loan payments for December, which was paid last Saturday, was \$409.80. The most of my shares are borrowed upon, and there's a lot of difference in the way, the time, or the method of doing it from that employed by the humblest or smallest shareholder on our books. My wife, my son, my brother and a sister carry shares. I believe in it above any financial scheme of this or any other age. It's the finest saving institution ever inaugurated. It's the safest investment known to me. It's the most remunerative, cleanest and simplest proposition that involves no speculation which has come under my observation. I commend it to the loved one and to the stranger without hesitation, and without qualification.

E. L. Keesler, Sec. & Treas.

Phone 344.

25 S. Tryon St.

FOR RENT

- 2 Tenth Ave., 14 rooms, modern \$40.00
213 North College street, 9 rooms, modern 30.00
305 East 9th street, 8 rooms, modern 30.00
6 South Graham street, 8 rooms, modern 30.00
700 North Poplar street, 8 rooms, modern 26.00
205 West 11th street, 6 rooms, modern 25.00
507 North Brevard street, 8 rooms, modern 25.00
509 Kingston Ave., 7 rooms, modern 25.00
7th and Selgie, modern apartment, 5 rooms 10.00
15 West 6th, 5 rooms apartment, Jan. 7th 25.00
700 E. 9th, 5 rooms, large lot 35.00
4 West Liddell, 5 rooms 15.00

STORE ROOMS

- 223 North College street \$100.00
221 North College street, second floor 25.00
East 7th, 7th and Selgie 20.00
Store room North Charlotte 20.00
1 room North Tryon 8.00

J. Arthur Henderson & Bro.

219 N. Tryon.

"Fire Insurance"

If you were to die tonight who would look after your family and your property tomorrow?

This is a question that the head of every household should seriously consider. It is a question upon which hinges the future welfare of those dependent upon you.

Protect your heirs with a will and a safe, sane, ideal Executor.

Southern Real Estate, Loan & Trust Company.

A Real Xmas Gift

While planning for the BEST Christmas you have ever had why not have it in your own home? We have a BEAUTIFUL BUNGALOW that we offer at a SPECIAL BARGAIN for the happy occasion. See us at once, for the price and terms make it within your reach.

The McClung Realty Co.

Phone 1254.

25 South Tryon St.

Elizabeth Heights Home

We have two very desirable residences for sale. Elizabeth Heights, in one of the best sections; one has six rooms and one has seven rooms. Both have large basements with cement floors, hot air furnace, all modern conveniences and cement walks. We can offer you either of the houses for \$5,300 and would be very glad to show you the houses at your convenience.

Carolina Realty Co.

211 N. Tryon St.

Phone 609.

For Sale

Modern 6-room house on N. McDowell street. This is a good neighborhood and fast growing section, price \$3000. Large part of this can be carried in Building and Loan. Several attractive cottages, 3 to 6 rooms, all have good large lots, and some fruit and good water, with a liberal payment down you can almost make your own terms on balance. Vacant lots in the city, in Wilmore and East End, all on easy terms. Farms that will make you money. See us for bargains. J. A. Brown, Notary Public.

W. T. Wilkinson & Co.

J. A. BROWN, Notary Public.

Room 6 McKinnon Bldg.

FOR SALE

Beautiful 5-room Bungalow at Piedmont Park with all conveniences, \$300 cash, balance through B. & L. Splendid 7-room modern home in walking distance of Independence Square at a bargain. Owner has left the city. 20 acre tract 6 miles out on macadam, \$1500.

Peoples Loan & Realty Co.

W. L. Nicholson, Manager.

309 Realty Building. Phone 313.

Jackson Terrace Home For Sale

Seven rooms, nice bath room, house comparatively new, nice neighborhood. Owner is anxious that we make quick sale. Price for this week \$4350.00

J. E. MURPHY & CO

Phone 842.

229 South Tryon Street.

Charlotte Real Estate

has proved to be absolutely sound as an investment and one which has steadily enhanced in value.

We have several opportunities for investment along this line at present.

- 1—A business lot 25x100 W. Trade, in the same block with the Stonewall Hotel.
- 2—A business lot 30x178 West Trade, near the corner of Mint and Post-office.
- 3—Two South Tryon Street Lots, each 50x146, just below the choice residence section and at less than half the cost of lots a short distance up the street.

These properties, because of location, are certain to gain largely in value, and the time to buy them is now.

F. C. Abbott & Co.

High-Grade Investments.

"Everything in Real Estate."

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