# **Privacy and Safety**

Many people are timid about their financial affairs. They desire positive safety and privacy with regard to financial transactions. This bank has always observed the strictest confidence with regard to its depositor's interest, and for those men and women who desire careful, individual service, surrounded by every safeguard, this bank meets every requirement.

Four Per Cent Paid on Savings and Certificates. 

### Merchants & Farmers National Bank

CHARLOTTE, N. C.

JNO. B. ROSS, Vice President

J. A. STOKES, Teller

---OFFICERS----GEO. E. WILSON, President W. C. WILKINSON, Vice Pres. & Cashler

# Hundreds of People



are paving the way to success by putting their money in Savings Accounts in this Bank, where it earns 4 per cent interest.

### THE PEOPLES BANK &

THE WELCOME BANK

CHAS, A. BLAND, Pres. W. W. ROBARDS, Cashler W. R. FOREMAN, Vice Pres. W. S. BUICE, Asst. Cashler

# Close in Home

Brand new bungalow in choice close-in neighborhood, containing six rooms and bath, heating plant, hardwood floors and all other features of a well built modern home

Lot is 54 by 150 with large shade trees. Paved street in front-accessible alley in rear.

This home will undoubtedly appeal to you and we will gladly give particulars upon application.

### E. C. GRIFFITH

McCOY MORETZ Sales Dept.

214 S. Tryon St. Phone 877

# Personal Interest

When a man opens an account with a bank he usually encounters impersonal businesslike civility. Less frequently he meets with personal interest.

This is due largely to the pressure for speed and accuracy under which bank officers and employes must work.

While this bank recognizes the importance of businessiske efficiency, it does not neglect a personal friendly interest in each depositor and his affairs.

### The Charlotte National Bank

-OFFICERS-

John M. Scott, Pres. W. H. Twitty, Cashier C. W. Butt, Asst. Cashier

W. J. Chambers, Vice Pres. J. F. Robertson, Vice Pres W. B. McClintock, Teller

MOST WORKERS READ OBSERVER WANT ADS.

### Mechanics Perpetual Building & Loan Association

A FEW ITEMS FROM OUR RECORD:

Total Loans made...... \$ 5,569,893.00 Matured Stock paid off..... 4,536,500.00 Withdrawals paid .... 929,566.00

**Assets July 1**, 1917 . . . \$1,688,850.00

NEW SERIES NO. 70 OPENS SEPTEMBUR AST. APPLICATIONS FOR LOANS may be made any time in August.

LOANS ARE PAID OFF in the order applications are filed.

LOANS CARRIED THROUGH THIS ASSOCIA-TION cost the borrower about 3½ per cent.

J. H. WEARN. President.

E. J. CAFFREY, Secretary & Treasurer.

Charlotte Military Companies Will Mobilize Here Today.

Expect to Remain in City for Ten Days or Two Weeks, When They Will Leave for Camps.

expect to leave for their training amount within the required time. the officer- commanding the organi-zations for the members to report at hendquarters for duty this morning. The companies here modulates be the lifth company, coast artillery company tompony it. Hornets Nest the annual Sunday school picnic of the Mulberry Presbyterian church, a the Mulberry Presbyterian church, a

tachment of the coast neithery corps, The Charlotte section of the Pledmont The Charlotte section of the Picetmont battery will also mobilize, leaving for headquarters in Mooresville tonight, where they will join the other three the battery will join the other three Roiston, paster of the First Presbysections forming the battery. Members of the companies varated

their various positions Monday and Tuesday, making preparations for becoming soldiers in the North Caro-lina national grand, so soon to be transformed auto a part of the Unit-

While in the city, strict military rules will be enforced by the officers, regular drill hours being observed enjoyed in the usual picnic fashion. and the several other matters nected with military affairs attended MEETING OF MINISTERIAL It is understood the men will be

permitted to sleep and cut at their homes, if they desire. However, ac-commodations have been provided for them at the armonies, and facilities arranged for feeling them.

The Fifth company, exist artillery corps, will maintain headquarters at its armory at 509 West Trade street. Cuts have been placed there for the men wishing to sleep at headquarters They will be "rationed" at restaurants of the city. The hospital detachment will also be at the armory of the coast

Company D. "Hornets' Nest riflemon," will probably have headquar-ters to the city and sorum, where sleeping accommodations will be arranged today The Charlotte machine gun com

pany will be located at its armore in the Mecklenburg county jail at Third and Mint streets, where the men may

The three companies and the hospital detachment number about 350 men. They will be drilled daily.

No official orders have been re-ceived by the officers as to where the organizations will be sent. It is understood however, from press dis-patches that the "Hornets' Nest riflemen," the Charlotte Machine Gu company and the Piedmont batte will go to Greenvxille, S. C., where they will go in training. The coas artillery corps will go to Fort Cas The coast

The fact that Charlotteans will awake this morning and find a large body of men in khaki will give the city the most war like appearance which it has as yet presented since 1898. It will also aid in getting the townspeople in the habit of seeing sol-diers, for when the New Englanders crive, 350 men will look mighty

iny entertainments are being planned in the city for the boys, to let them know that Charlotte appreciates them before they go away. In other words, it seems that the citisens are determined that they shall be honored before action as well as

after.
Uf the 350 or more men to mobilize here in the Charlotte military organizations today, only about two hundred of them are local young men, the county or small towns in this section of the state.

A number also are from points four and five hundred miles away. One oflicer reports a man coming from Jacksonville, Fla., while another is coming from Detroit, Mich.

Remaining here only about ten days or two weeks, members of the companis, expect to be kept busy out-side of drill hours, telling friends and relatives goodbye and that they are going off to war.

They'll be in uniform, they'll have guns, and they will drill upon the main streets of the city, bringing back to Charlotte the memory of June of last year, when the "Hornets' Nest riflemen" occupied conspicuous places on the streets, for the simple reason that they were reloc off to what was then thought a war with Mexico.

Out After Marines, Sergt W. H. Lee, of the local 'nited States Marine recruiting staion leaves the morning for Salis-city and other points between Charand Greenshove, in the interests of recoulting for the Mariner. Three estitute this week's business at the Marine recruiting station

Walter Charnley, C. P. A. Scott, Charnley & Co. Certified Public Accountants. School Patel Building CHARLOTTE, N. C.

### For Rent

a foot if you don to, why not get into the best? You don't have to love muneration we simply knock the spots off together fellow and continue to rouse : t Elizadieth Ave.... requise 2 ( say al Ave ... 40.00 drive the Germans rooms 2 W anddell ... 1850 regards duy N. Clerkant ..... 29.00 companies and other money lenders charge you. Is that straight talk? If 1400 you doubt it, tey one of 'em and then see what we charge for a similar sum. rooms 11 Park Court . . . 25.00 rooms 235 E Trade . . . . 27.00 rooms 313 1-2 E. Nach rooms 603 N. Ecc. 1-4 rooms 207 W. Sacual 20,00 This is your "Big Brother Ben," and if you are satisfied with 4 per cent to be on your saxbass or want to pay 12 per cent for your loans from some Char-13 for lotte institutions, you're no kin of ours, and you don't need us in your busi-

J. ARTHUR HENDERSON -... N Tryon St. 25 South Tryon Street

THE STATE HIGH SCHOOL MANY QUESTIONS ASKED

Superintendent J. Y. Joyner Comes to Charlotte to Attend Meeting of School Board.

J. Y. Joyner, state superintendent of public schools, came to Charlotte from Raleigh on Tuesday to be present at an important called meeting of the Mecklenburg county board of education, which was conducted Tuesday morning, in the office of County Superintendent Matthews, at the countlian-

hourd was that of the awarding of the proposed county were kept busy answering questions high school for which the townships about the draft all during Tuesday. of Cornelius and Paw Creek have been peritioners. Mr. Joyner advised that Paw Creek be given the new The military companies of Char-school provided that the township lotte will modelize this morning, re-could raise londs for \$12,000 within maining in the city for possibly ten the next seventy days. Paw Creek already has \$3,500 available and exdays or two weeks, after which they pects to be able to raise the additional

### MULBERRY CHURCH WILL HAVE PICNIC IN AUGUST

few titles from Charlotte on the Tuck-

terian church, of Charlotte, will be the speaker of the occasion, and will disberry church is just outside the pro-posed bounds of what may be included in Camp Greene.

An invitation is extended the public to attend the picnic. All guests will take their basket lunch which will be

## ASSOCIATION TO BE HELD

The Ministerial association includ-ing all the ministers of Charlotte and vicinity, with the affiliated members; all church and Sunday school officers, etc., will meet at the Young Men's Christian association this morning at en o'clock to consider the problems of the Presbyterian hospital, and the elations and duty of the association to the soldiers of this city who will cave for training camps soon, those from the New England states who expect to come to Charlotte within a short while

Want Ads transfer non-profitable goods into eash. They'll sell 'most anything for you.

two weeks.

Expect Official List to Reach Here Tomorrow When Men First Drawn Will Be Called.

The exemption boards for Charlotte and, Mecklenburg county, although not as yet busy with the draft as the official list has not been received, were kept busy answering questions

Clerk J. S. Delaney of the city exemption board estimated that he had answered several questions from one thousand persons each hour during the day, which goes to show that the headquarters for the city exemption board is at present one of the most popular places in Charlotte.

Aside from personal calls made by citizens of registration age, there lay a stack of letters on the desk of Clerk Delaney about six inches high Tuesday afternoon. Those letters, he says, are inquiries from out-of-town men, wishing him to look up and see if they have been called, and if they have to please notify them and let them know their serial number, and whetrer they were drawn first or last. Others of the letters ask whether such and such a person shall be exempted, and if not why.

Members of the boards expect the arrival of the official list today, when they will immediately call 130 men first drawn, to appear before them and undergo physical examinations and give reasons for not serving in the new national army, if they claim exemption. The county board will call about the first 125 men drawn immediately upon receiving the offi-cial list. This number-of men will called until the quota allotted to Charlotte and the county for the national army has been raised.

### CAROLINIANS STOPPING AT CHARLOTTE HOTELS

Among the Carolinians visiting in Charlotte Tuesday and Tuesday night, stopping at the hotels were: Mr. and Mrs. J. C. Price, North, S. C.; F. J. DeLancy, Greensbore; Mr. and Mrs. James A. Caughell, Rock Hill, S. C.: A. L. Breeden, Bennettsville, S. C. Gray Craven, Abbottsburg; Ben R. Daniel, Gaffney, S. C.; Ralph Surratt, Gaffney, S. C.: E. L. Alexander, Stony Point, Miss Mabel Johnson, Rock Hill, S. C.; B. Anum, Troy; J. H. Von Cannon, Newland; T. B. Banner, Banner Elk: W. L. Long and W. H. Hughes, Newland: Reid Situm, Winston-Salem.

If you are interested in buying a home in Dil-

worth, we would suggest that you do so within the next

Charlotte Consolidated Construction Company

AMERICAN TRUST COMPANY, Gen. Agts.

STOP RIGHT THERE, MALINDA

WE NEVER BEG PEOPLE TO BUY

these rous. Simply announce them -common sense does the balance. In

fact don't always advertise them for folks hunt them up. Yes, you save

the entrance fee in each case and the carned profit follows the shares with-

IF THEY'RE SO GOOD, KEESLER,

why don't you buy them yourself? Bless your soul, Malinda, I buy all I can

carry, and don't you forget that. But I'm no bloated bondholder, and

NOW, I'LL BE IN BOSTON

for a week attending National B. & L. Convention, but you can fire in your

THE JULY SERIES STILL OPEN

so you can get new shares any day. If you're going to save money, and you're

YOU KNOW OLD MAN 4 PER CENT

. WE LEND ALL MONEY AT 6 PER CENT

and the expense in getting it is a bagatelle compared with what insurance

NO FOOLISH MODESTY HERE.

E. L. Keesler, Sec. & Treas.

combin't keep up further payments even if I could buy them.

hecks to my office and they'll be marked off for you, if unsold,

Walter Lambeth & Bro., Managers.

lard still gets the worm. Are you it?

out cost to purchaser.

Maryland Casualty Co.

Health and Accident Policies Not

Affected by Enlistment.

Policyholders of the Maryland are ful-

ly covered in any branch of military ser-

vice within the continental limits of the

United States in accordance with the

classifications before enlistment-except

aviators. Claims on account of injuries

sustained in repelling invasions will be

cettled on basis of maximum limit of five

hundred dollars principal sum and two

dollars and fifty cents weekly indemnity.

New policies solicited on this basis.

We can supply your wants now.

# MONEY TO LEND

In any sum to suit the borrower. On residence or business property located in the city of Charlotte, or farming lands located in Mecklenburg County.

### Southern Real Estate Loan & Trust Company

4 SOUTH TRYON STREET.

### THINK!

In a certain manufacturing plant the boss has hung up on the walls placards having on them printed in red ink the word. "THINK." That word ought to be hung in every shop and home in the United States. People who think should start a savings account

SOUTHERN LOAN & SAVINGS BANK 4 S. Tryon St. Charlotte, N. C.

# The First National

Of CHARLOTTE, N. C. Established in 1865

CAPITAL \$ 300,000.00 SURPLUS AND PROFITS 500,000.00 ASSETS 2,000.000.00 Four per cent interest paid on Certificates of Deposit

Your Business Solicited. HENRY M. McADEN, President GEO. W. BRYAN, Vice President. JOHN F. ORR, Cashler



# BANKING SERVICE

Ample capital and a liberal business policy enable us to offer a most satisfactory service to individuals, corporations and out-of-town banks whose transactions are so large as to necessitate a strong banking connec-

### American Trust Co.

Charlotte, North Carolina. CAPITAL AND SURPLUS, \$725,000.00.

George Stephens, President B. N. Duke, W. S. Lee, V. Pres. W. H. Wood, Sec. and Treas. J. E. Davis, Asst. Sec. & Treas. Whitlock, Trust Officer T. E. Hemby, Mgr. Savings Dept.

CASUALTY INSURANCE

WIL HOND TOU

### F. D. A.

BUYING FARMS-The interest deepens-

These shares are offered subject to prior sale until August 1st. If you have gumption plus a little money you'll not wait to freeze on to all you can buy. Farments to be continued after above date. That same old early Recent survey of a small "FOR SALE FARM" (50 acres) 12 m. W. of weeks old to Aug. 1st. 12, 19, 18, 14, 10 and 5 shares at \$ 7.50 per share Charlotte-

(near Huntersville)

reveals a good conditioned-tract of land-proportionately well timbered and open-Accessible-Convenient -Handy size-\$1,500-

### Alexander's

F. D., Thos. L. REALTY SALESMEN-

GILBERT C. WHITE Consulting Engineer Durham, N. C. WATERWORKS, LIGHT AND POWER, STREETS.

Linbility

Accident

Automobile

Agents and brokerage business solicited. Rates cheerfully furnished upon request.

Plate Glass

Hospital, etc

Physicians

Druggists

WILKINSON & LEE General Agents J. DILLARD HALL, Mnaager.

## **Building and Loan Dividends**

can be safely invested in any of the following high-grade securities

10 shares Chadwick-Hoskins 7 per cent preferred. 10-50 shares Oconee Mill 7 per cent preferred. 10-30 shares Mooresville Mill 7 per cent preferred. 10 shares American Trust Company 12 per cent.
15 shares Loray Mill 6 per cent preferred. 10-50 shares Peoples Bank & Trust Company, \$2,000, \$2,500, \$3,000, \$7,000 Mortgage Loans on Real Estate. 1.000, 1,500 North Carolina State 6 per cent Bonds.

### F. C. ABBOTT & COMPANY

FIRST FLOOR TRUST BUILDING. CHARLOTTE, N. C. Everything in Real Estate.

High-Grade Investments