

Bank Strength and Good Service

OUR management makes the security of deposits a matter of first consideration and to this end the resources of the Bank are carefully guarded by prudence and conservatism. This fact makes a strong bank. Coupled with strength our Officers and Board of Directors make good service the backbone of our banking policy. With ample equipment and organization, this Bank is in a position to serve all individuals and firms requiring safe banking and good service.

- 4 Per Cent Paid on Time Deposits if Left Three Months or Longer.
- 4 Per cent Paid Per Annum on Savings, Compounded Quarterly.

Merchants & Farmers National Bank

Established in the Year 1871.
CHARLOTTE, N. C.

THE YOUNG MAN IN BUSINESS



The young man especially needs WELL ESTABLISHED BANK CONNECTIONS. This Bank proffers its friendship and assistance to the young business men of this community. We are here to help them in every feasible way to establish themselves and to increase their efficiency.

The Charlotte National Bank

United States Depository. Assets: 4 Million
Jno. H. Scott, President
W. J. Chambers, Vice President
J. F. Robertson, Vice President
W. H. Twitty, Cashier
C. W. Butt, Assistant Cashier
W. E. McClintock, Teller

SAFETY

COURTESY

LIBERALITY

PROMPTNESS

That is our platform—Can we serve you?

The Peoples Bank & Trust Company

THE WELCOME BANK.

C. A. Bland, President
W. W. Richards, Cashier
W. H. Foreman, Vice Pres.
W. S. Bulce, Asst. Cashier



You Need Our Bank

You need our service to systematize your spending, increase your saving and protect your funds. You need to have an account in this bank—in connection with this bank—because it ranks you among the "live," successful people of this community. You may at some time need our counsel in business affairs. You may be able to profit by some of the experiences we have picked up throughout the years. So isn't it the logical thing for you to become a depositor with us? Come in—let's talk it over.

American Trust Co.

Member Federal Reserve System.

Charlotte, N. C.

Surplus, Capital and Undivided Profits, \$950,000.00

Resources, \$4,500,000.00

CORPORAL M'LEOD IS CALLED OFF

Directors Decide Conditions Forecast Failure of Annual Event

Chicago Economist to Make Series of Addresses in Mecklenburg on Agricultural Questions.

There will be no Fair of the Carolinas in Charlotte this year. The directors of the association decided to call off the fair, it was announced yesterday, owing to health conditions. It was thought that, even if the present quarantine should be canceled in time to hold the fair on the dates of November 4, 5, 6, and 7, the people would not attend in numbers large enough to make the event a success. It also was explained that there undoubtedly would be a scarcity of entries, as was the case at the recent Gastonia fair.

The community fairs, which were scheduled to take place the week preceding the Fair of the Carolinas, also have been called off, according to Farm Demonstration Agent Charles E. Miller.

Mr. Miller and E. N. Farris, secretary of the Charlotte chamber of commerce, had arranged many of the features on the fair program. The chief of which was to be addresses by Carl J. Baer, famous Chicago economist, twice daily at the fair, when he would give illustrated lectures on agricultural and home pursuits. They made arrangements yesterday morning to have Mr. Baer come here as was originally scheduled and have him deliver his messages to the farmers of the county at meetings to be held daily in the various townships of the county.

Mr. Baer will lecture on the "Advantages of Community Organization," as it pertains to better agricultural methods, better livestock and better living conditions. It was announced.

In order to perfect plans for the series of proposed meetings, a meeting of prominent citizens of county towns has been called to be held at the chamber of commerce rooms at 11 o'clock Monday morning, October 23. Those who are invited to the conference from the various townships are:

From the Dérita section: Mr. and Mrs. W. R. Jordan, Dr. and Mrs. Sim Henderson, Mr. and Mrs. A. F. Long, Mr. and Mrs. J. L. Choate, Mr. and Mrs. Mack Holbrook, Mr. and Mrs. W. M. Bivthe, Miss Pearl Caldwell, J. Frank Hunter, and J. M. Knox.

From Sharon: Mr. and Mrs. W. R. Lee, Rev. and Mrs. Charles Little, Mr. and Mrs. W. S. Pharr, Mr. and Mrs. W. H. Pharr.

From Pineville: J. Frank Neely, Mr. and Mrs. W. M. Garrison, Mr. and Mrs. S. H. Kell, Dr. E. H. Hand, Mr. and Mrs. Badger Bryant.

From Mint Hill: T. W. Mann, F. M. Hinson, C. H. Caldwell, W. R. Cochran, T. J. Renfrow, B. D. Funderburk, Frank Kuykendall.

From Shopton: R. D. Price, R. C. Freeman, Mr. and Mrs. John R. Sloan, W. L. Byrum, Mr. and Mrs. Robert McDowell, Mr. and Mrs. I. H. Fairce and Lama Potts.

From Berryhill and Long Creek: Thomas Sudler, A. S. Beatty, W. H. Wilkinson, Dr. J. S. Abernathy.

EPIDEMIC CONDITIONS HERE ARE FAST DISAPPEARING

Various physicians of the city summed up the influenza epidemic conditions here yesterday by saying "the disease is clearing up wonderfully." The new cases reported for the 24-hour period ending at 2 o'clock numbered 40, including cases reported by one of the leading physicians which he found Saturday, Sunday and Monday.

Dr. C. C. Hudson, city health officer, was absent from his office the greater part of the day, having gone to McAdenville to confer with medical authorities there on the treatment of the disease and methods of combating its spread. Reports from that Gaston county town received at the Charlotte health department said conditions there were alarming, and that the disease has been contracted by several doctors and nurses, thus greatly handicapping the community in its fight against the epidemic.

CAMP HAS AMPLE FUEL SUPPLY FOR THE WINTER

Come what may the soldiers quartered at Camp Greene apparently are assured they will not be caused to suffer from cold because of a shortage of fuel this winter, as approximately 20,000 cords of mixed wood and many hundreds of tons of coal are piled high at a half dozen places within the camp and at the base hospital. This great store of fuel has been accumulating steadily since last winter broke, and the camp quartermaster department has prepared against a repetition of conditions last winter when the weather was at its worst. Then the soldiers were forced to rustle their own wood, and the frozen green wood gave off more smoke than heat. The tangible result was, however, that few trees remain within the limits of the reservation, though many hundreds of great pines and oaks were there a year ago.

CORPORAL M'LEOD GOES TO BROOKLYN HOSPITAL

Corporal Eugene McLeod, the Charlotte boy who lost his right arm at the battle of Chateau-Thierry while fighting with the U. S. machine, left last night for Brooklyn, N. Y., where he will report at the naval base hospital. Corporal McLeod has been on furlough at the home of his parents, on West Stonewall street, for nearly a month.

BODY OF B. KIRKPATRICK IS INTERRED AT SALEM

Funeral services for Banks Kirkpatrick, formerly of this city, who died at Newport News, Va., Sunday were held at the graveside in Salem churchyard yesterday afternoon at 3 o'clock, Rev. W. B. Lindsay of the First A. B. P. church, of Charlotte, and Rev. J. H. Little officiated.

Master John Watts Dead.
Mr. John Watts, the eight-year-old son of Mr. and Mrs. E. W. Watts, died at the home of his parents in North Charlotte yesterday morning following an attack of fever. The funeral services will be held this afternoon in Elmwood cemetery.

MUCH MATERIAL BEING RECLAIMED AT CAMP

Average of 15,000 Pairs of Shoes Saved—Each Month by New Branch of Army.

Since the conservation and reclamation service established a branch at Camp Greene last April, an average of 15,000 pairs of shoes, which under the old order of things were ready for the scrap pile, have been reclaimed and returned to the doughboys, according to figures made public there. The work at Camp Greene is under the direction of Captain D. B. Darbell.

The methods worked out by this new branch of the American army provide for the utilization in some way of everything that once was thrown away or sold at an almost "give away" price. Articles of wearing apparel are repaired, if possible, and, if not, are converted into another article or changed by various processes into raw material for manufacture. Kitchen and mess hall refuse is collected, the grease extracted for the manufacture of soap after the glycerin, containing nitro-glycerin, is obtained. Thus a small part of the kitchen refuse ultimately becomes a high explosive. The mixture that remains after extraction of the grease becomes chicken and hog feed.

As another instance of the extremes to which this conservation now is carried, it was explained that the body of a dead horse or mule is saved almost in its entirety by various processes. The hide is made into leather, the fat is rendered for glycerine and soap grease, gips are obtained from the hoofs, buttons are made from his bones and the hair is sold to become a filler for home collars and mattresses.

The articles which may be reclaimed or converted number 198, it was explained, including practically everything around an army camp. With the shortage of wool, the repairing of articles of the uniform has resulted in greatly reducing the demand of the army for new clothing.

TO RELIEVE CATARRHAL DEAFNESS AND HEAD NOISES.

If you have Catarrhal Deafness or are hard hearing or have head noises go to your druggist and get 1 ounce of Farnal (double strength), and add to it 1/2 pint of hot water and 1 little granulated sugar. Take one tablespoonful four times a day. This will often bring quick relief from the distressing head noises. Cleared nostrils should open, breathing become easy and the mucus stop dropping into the throat. It is easy to prepare, costs little and is pleasant to take. Army men who have Catarrhal Deafness or head noises should give this prescription a trial.—Adv.

DR. GROGAN ASSIGNED TO "Y" WORK AT CAMP SHERIDAN

Dr. J. O. Grogan, general secretary for the army Y. M. C. A. at Camp Greene during the past week, has been transferred to Camp Sheridan, at Montgomery, Ala., his home state, where he will be camp religious work director of the "Y." Dr. Grogan is widely known among the Methodist Episcopal ministers of Alabama and adjoining states, having been pastor of a Methodist Episcopal church at Montgomery four years. During his stay at Camp Greene, Dr. Grogan became widely known in North Carolina through his activities at the Y. M. C. A. training school at Blue Ridge and the numerous addresses he made at various places in the interest of the Y. M. C. A.

CERTAIN SATISFACTION.
There is certain satisfaction and definite economy in using Blue Ribbon Vanilla and Lemon. "Best and takes less." Adv.—37

It Takes the Chill Off



These little oil stoves are "regular fellers" when it comes to radiating comfort when the air has a nip to it. Probably not cold enough for the furnace or stove, but too cold for comfort.

We have them in three sizes, to suit any need.

J. N. McCausland & Co.
In the Business 34 Years
Phone 314 221 S. Tryon St.

UNION NATIONAL BANK

Charlotte, N. C.

All subscribers to Fourth Liberty Bonds who have not made initial payment of 10 per cent are requested to do so on or before October 24, 1918.

H. M. VICTOR, President.

FOR SALE

Finest Coal Yard location in city, near Southern Passenger Depot. Sidetrack running through the property.

Southern Real Estate Loan & Trust Company

4 South Tryon Street. Telephone 236

THE STRONG BOX

The newspapers often tell of instances where people lose all their savings, because they have put their money in a stocking, or a bureau drawer, or a strong box, and have been robbed.
When you have money around the house you invite the burglar and the sneak thief.
The best strong box in the world is the savings bank.
There your money is protected as well as it can be protected anywhere.

SOUTHERN LOAN & SAVINGS BANK

New Business

We are accustomed to being favored with new business each day and we find that the satisfaction we give our customers helps secure

COMMERCIAL NATIONAL BANK

CHARLOTTE, N. C.

Capital, Surplus and Profits, \$970,000.00

R. A. Dunn, President
A. T. Sammsy, Cashier
D. H. Radclow, Vice President
C. W. Johnston, Vice President
I. W. Stewart, Assistant Cashier

THE FIRST NATIONAL BANK

Of Charlotte, N. C.
Established in 1865

Capital \$ 500,000.00
Surplus and Profits .. 500,000.00
Assets 2,000,000.00

Four Per Cent Interest Paid on Certificates of Deposits.

YOUR BUSINESS SOLICITED
HENRY M. McADEN, President
GEO. W. BRYAN, Vice President
JOHN F. ORR, Cashier

CHARLES C. HOOK ARCHITECT

Charlotte, N. C.
207 Trust Bldg. Telephone 273

Fire and Theft Automobiles

Palmetto Fire Insurance Co.

The very best policies at attractive rates. The very best service. Claims paid from this office. Very attractive for agents.

W. D. Wilkinson General Agent

For State of North Carolina.

SERVICE

You are invited to consider this Company's efficient services as a bank of deposit, and as Trustee for personal and corporate trusts. Your business will be competently handled here. Call or write in regard to any business in which we can serve you.

Independence Trust Co.

Resources \$2,800,000.00

OFFICERS

J. H. WEARN, Chairman of Board
W. A. WATSON, Vice President
W. M. LONG, Vice President
J. H. LITTLE, President
E. O. ANDERSON, Cashier
E. E. JONES, Assistant Cashier

LET'S RAISE IT, BOYS

Woodrow calls for an over-subscription, and our boys across the seas say "Amen." That ought to be enough for any soul that isn't a natural-born slacker.

"NO, KEESLER, I JUST CAN'T do it. I've got \$4.17 in Savings Stamps and \$1.25 in Thrift Stamps and that's my limit." See here, Bill Johnson, your mean, low-down, misanthropic hound, you're worth \$50,000.00 and I'm telling you something: If you don't buy a good, big lot of these Fourth Liberty Bonds, we're going to run you out of this town. This is no place for a cold-blooded slacker and profiteer, so look for the Ku-Klux.

THE BUILDING AND LOAN PLAN
\$.50.00 Bond, after first payment, costs \$.21 per week
\$ 1.00.00 Bond, after first payment, costs31 per week
\$ 5.00.00 Bond, after first payment, costs 1.32 per week
\$10.00.00 Bond, after first payment, costs 3.54 per week
\$50.00.00 Bond, after first payment, costs 13.27 per week

THIS PLAN KNOCKS the socks off the miserable slackers and exposes their lying tactics. Patriotic men and women, boys and girls, stocked here Saturday and were happy to seize the plan, and they did it liberally. Are you fighting or skulking?

E. L. Keesler, Sec. & Treas.
PHONE 344
28 SOUTH TRYON ST.

Southern Mill Stocks

SUBJECT TO SALE, WE OFFER:

- 20-50 Marlon Mfg. Company
- 50 Belton Mill
- 50 Gaffney Mfg.
- 50 Altavilla
- 50 Loray Mill
- 50 Marlboro
- 50 Randle
- 50 Chiquola
- 40 Easley
- 30 Clifton
- 100 Victor Monaghan preferred
- 100 Woodside preferred
- 100 Aragon preferred
- 20 Loray Mill preferred
- 250 Buck Creek preferred
- 50 Williamston preferred
- 100 Bana Mfg. preferred
- 100 Dunesan preferred
- 100 Judson preferred
- 50 Aldora preferred

F. C. Abbott & Company

Investments