

One Dime From Every Dollar

We've all gotten so used to talking in big figures that such an insignificant thing as a dime seems beneath our notice. However, the old order of things has not changed one whit, and dimes still make dollars.

Start with your next deposit to create a "Reserve Fund" in your checking account by charging off one dime out of each dollar you deposit to "Reserve." It's a simple plan and in the end will prove a systematic and comfortable way to acquire a comfortable bank account.

The Charlotte National Bank

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

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 United War Work Campaign means cheerful letters from over there. Give—give to the limit.

Donated by THE STEPHENS COMPANY

Good Crops Good Profits



Have you made more money than usual this year?

What are you going to do with it?

Deposit some in a checking account to meet your current expenses.

Deposit some in our savings department. It will be there multiplied by interest when you need it.

And invest the rest—all you can spare—by lending to your Government—buy War Savings Stamps.

American Trust Co.

Member Federal Reserve System.
Charlotte, N. C.

Surplus, Capital and Undivided Profits, \$950,000.00
Resources, \$4,500,000.00

CAMP GRIDIRON STARS TO CLASH SATURDAY

Remounters and Camp Personnel Eleven to Battle at Wearn Field for War Fund.

Wearn field will be the scene of the first series of football games, to decide the championship of Camp Greene, on Saturday afternoon, when the crack Remount 308 eleven will clash with the all-star aggregation of pigskin kickers of the camp personnel.

The receipts of the game will be donated to the united war work fund. Both teams are composed of former high school and college stars and are in the pink of condition for the meet.

It will be the first "peek" at a real game this season for the lovers of the gridiron game in Charlotte and vicinity.

The camp personnel team includes such past stars as the game on Captain Davis, who won fame on the gridiron at West Point; Paul Masterson, who won his spurs with the Columbus, O., high school eleven; George Millinger, until recently a collegiate player in New Orleans; and Johnnie Kirk, ex-star back of the St. Francis Xavier college team, New York.

Captain Blaine, of the Remounters, formerly of Everett high school, Chicago, has been putting his men through intensive training stunts for several weeks and reports that they are ready to play the game of their lives. Among the stars on the Remount aggregation are McNabb, former McCall university linebacker; and Cowgill, a former pupil of Hugh Besdek at Oregon university.

The game will be called promptly at 2:30 in the afternoon.

SUMMERS AND BEATTIE TRIALS SET FOR TODAY

After Getting Change of Venue for Accused Physician Attorney Changes Mind.

Yesterday's session of Mecklenburg criminal court, with Judge Harding on the bench, consumed but a few minutes of time. The case of Dr. J. W. Summers, charged with illegal practice, which was scheduled to be heard, was postponed until this morning at 9:30 o'clock, as Solicitor Wilson had left the bill of indictment at his home in Gaston county.

On Wednesday Attorney J. D. McCall, appearing for Dr. Summers, requested a change of venue, on behalf of his client.

The request was granted by Judge Harding yesterday morning and the case shifted to Gaston county. After a brief conference with his client, Mr. McCall stated that he preferred Mecklenburg to Gaston. Gaston county is the home of Solicitor Wilson.

The state's case against Robert A. Beattie, charged with murdering his wife, is also set for a hearing this morning. Mr. Beattie was released from an insane asylum several months ago and has been in jail awaiting trial since that time.

WAR DEPARTMENT DECIDES TO COMPLETE CAMP BRAGG

The war department has determined to carry to completion the construction of Camp Bragg, at Fayetteville, according to V. J. Brawley, in charge of the Charlotte office of the federal employment service, who talked over long distance telephone yesterday with the constructing quartermaster at that camp. Mr. Brawley was instructed to send additional carpenters and laborers to Fayetteville as rapidly as they are listed with the office here.

It was learned that the constructing quartermaster has decided to attempt to obtain authority to employ 4,000 carpenters and laborers who were discharged recently at Camp Jackson, near Columbia, when the war department's order to suspend work on the additional construction there was received.

METHODISTS HERE READY FOR CONFERENCE SESSIONS

The elaborate preparations for the twenty-ninth annual session of the Western North Carolina Methodist Episcopal conference, south, which convenes here next Wednesday, have been practically completed, according to Rev. W. L. Sherrill, conference secretary and assistant editor of The North Carolina Advocate. Sessions of the conference will be held at Tryon Street Methodist church, with Bishop U. Y. W. Darlington, presiding, and probably will continue about seven days.

Eleven districts are included in the conference. Dr. H. K. Boyer, of Charlotte, is presiding elder of the Charlotte district.

BISHOP WHO PREACHED M'KINLEY'S FUNERAL HERE

Bishop Frank M. Bristol Is Presiding at Conference of Negro Methodist Churches, North

Bishop Frank M. Bristol, of the Methodist church, north, is presiding over the sessions of the sixteenth annual conference of the negro Methodist churches of this section, now in session in Bishop Bristol was described by ministers of Methodist church, south, as one of the most able men of the northern branch of the church.

He formerly was for a number of years pastor of Metropolitan Methodist church, at Washington, of which President McKinley was an attendant and perhaps a member. The funeral sermon for the martyred President was delivered by Bishop Bristol.

THOMAS BABY BURIED AT OAKLAWN YESTERDAY

Funeral services for True Elizabeth, 18-months-old daughter of Mr. and Mrs. L. J. Thomas, was held at the home of her parents, 1400 North Brevard street, at 10 o'clock yesterday afternoon. Rev. A. L. Aycock, pastor of the Belmont Methodist church, officiated. Interment was in Oaklawn cemetery.

WHEN YOU SEE IT IN THE CHARLOTTE OBSERVER IT'S SO.

VICTORY COMMITTEES CONTINUE CAMPAIGN

Visit Several County Schools and Report Enthusiasm Among Young Students.

The Mecklenburg county victory boys and girls' committees continued their campaign in four of the county school districts yesterday.

J. M. Matthews, county superintendent of education, and Ensign Braselle, of the Salvation army, spoke to the children at the Progress and Hickory Grove schoolhouses, while Miss Blaine Rankin, assistant superintendent of education, Miss Martha Creighton, county demonstration agent, and Rev. George Bell, pastor of Knox Presbyterian church, appeared at the North Charlotte and Hoskins districts.

Mr. Matthews said the school children of the county were giving practically 100 per cent to the united war work fund and that the majority of the schools would "go over the top."

Beer at Steel Creek. Carl J. Beer will make the final address of his four-county townships on educational subjects at the Dixie schoolhouse, Steel Creek township, tonight. A moving picture, of an educational nature, will also be given.

QUESTIONNAIRES MUST BE RETURNED TO BOARD

Chief Clerk John D. Cheek, of the Mecklenburg county exemption board, announced yesterday that it would be necessary for all registrants who have already received questionnaires and also those who will receive them in the future to fill out and return them within the time limit to the board.

Mr. Cheek stated that many inquiries in regard to this matter had been received at headquarters recently. The majority of registrants having the erroneous opinion that with the coming of peace the work of the exemption boards had ceased.

THE FIRST NATIONAL BANK

Of Charlotte, N. C. Established in 1865

Capital \$ 500,000.00
Surplus and Profits .. 400,000.00
Assets 4,000,000.00

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

COMMERCIAL NATIONAL BANK

CHARLOTTE, N. C.

Capital \$500,000.00
Surplus and Profits \$470,000.00

Your banking business solicited.
Every possible accommodation extended.
Safe deposit boxes for rent \$1.50 per year and up.

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

HUNTERSVILLE SCHOOL HOUSE REMAINS CLOSED

Several Others Also Shut as Result of Influenza Epidemic. Teachers Wanted.

The Huntersville school, one of the largest in Mecklenburg county, is still closed, owing to the fact that there are still several cases of Spanish influenza in that vicinity. Several of the smaller county schools are also unable to open on account of the epidemic. The exact number of schools still closed was not known at the office of the county superintendent of education yesterday, as several of the schools believed to be closed had not reported recently.

Miss Rankin, assistant county superintendent of education, stated yesterday that there were still several vacancies in the teachers' ranks of the county schools, although every effort was being made to fill them.

CHARLOTTE SCHOOL TEAMS MEET ON GRIDIRON TODAY

The football teams of Charlotte high school and Charlotte university school will meet at Wearn field this afternoon at 2:30 o'clock in the third contest they have engaged in this season. The first game resulted in a victory for the university school, and the second ended in a draw. The high school boys are led by Allen Moore, captain, and "Tinker" Long is the captain of the other eleven.

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.

Beautiful New Home in the Pines at Elizabeth

Fresh from the hands of the builders and ready for immediate occupancy, we offer for sale a house in which is embodied nearly every feature desirable in a modern, luxurious home. It is situated among the pines at Elizabeth on a large lot fronting a paved street and car line. It contains eight splendid rooms, those on the first floor being floored with oak. A good heating plant and every modern feature that makes for comfortable living have been built into this house.

The price and terms are very attractive and may be learned at this office.
Southern Real Estate Loan & Trust Company
4 S. Tryon St. Telephone 238

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 it soon 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 if it can be protected anywhere.
SOUTHERN LOAN & SAVINGS BANK

Thousands of People

Have built up huge fortunes on a foundation of nickels and dimes. Isn't it reasonable to assume that you can at least build a moderate one? Give it a trial—Here!
Four per cent interest paid on deposits.

The Peoples Bank & Trust Company
THE WELCOME BANK.
C. A. Hland, President W. R. Foreman, Vice Pres.
W. W. Roberts, Cashier W. S. Bates, Asst. Cashier

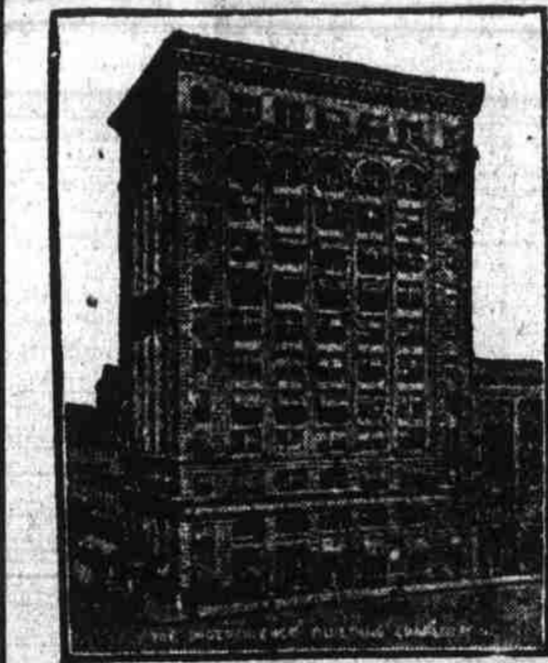
UNION NATIONAL BANK

Charlotte, N. C.

We invite your business and assure you in advance of every courtesy and accommodation consistent with safe banking.

Our business is confined to that of Banking without any outside features whatever. Every transaction treated confidentially.

H. M. VICTOR, President.



A Business Home

Your Are Invited to Make the

Independence Trust Co.

your business home. The officers of the bank are at your service.

Our building is conveniently located for the officers and men coming in from Camp Greene. We will be glad to be of service to you when you are in the city.

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

WE SAID IT, MOLLIE,

That we'd make the old Mutual the best in the world. Many in the South and East, sections where this business thrives and prospers, believe we've done it. Certainly it is true that we mature our shares earlier than any other Charlotte association; that we do more things for the accommodation, the saving of money for the shareholders, the facilitating of home buying, the shifting of mortgage debt from burdensome shape into one of easy liquidation, than any other institution we ever heard of. These things account for the way the people flock to our colors.

AS A SAVING INSTITUTION We have all other systems in vogue in these parts looking like a mashed-out blonde.

SOME GOOD PEOPLE still stick to worn-out practices and to old foggy concerns, but they are gradually fading away as our procession of progressives and wideawake youth relegates them to the background.

SMILE AND GOOD CHEER are our battlecry, and they are winning great victories for us. Even the Hun falls before these weapons. Get shares today.

E. L. Keesler, Sec. & Treas.
PHONE 244 35 SOUTH TRYON ST.

HIGH GRADE INVESTMENTS

Subject Sale, We Offer:

- 50 shares North Carolina Railroad Stock 7 per cent
- 100 shares Durham Hosiery Mill pfd., 7 per cent
- 100 shares Woodside Cotton Mill pfd., 7 per cent
- 50 shares Wymojo Yarn Mill pfd., 7 per cent
- 100 shares Union Buffalo 1st pfd., 7 per cent
- 50 shares Loray Mill pfd., 6 per cent
- 25 shares Elba Mfg. Co., 7 per cent.
- \$1,000, \$1,500, \$5,000, \$8,000, \$30,000 Mortgage Loans

Real Estate.
\$40,000 Three-Story Brick Business Property, central location.
\$30,000 Two-Story Brick Business Property, central location.
\$15,000 Two-Story Brick Store and Apartment House.
F. C. ABBOTT & COMPANY
Phone 238.