

### 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.

### NOTICE

### Fourth Liberty Loan Subscribers

Those who subscribed to the Fourth Liberty Loan under the Government's plan, are hereby notified that the second payment of 20 per cent will be due November 21. Your prompt attention to this matter will be greatly appreciated by us.

We have just received another lot of Fourth Liberty Bonds. Those who hold receipts, and are waiting delivery will please call and secure their bond.

### 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

### "I HOPE TO OWN A HOME IN MYERS PARK SOME DAY"

The reason for this oft-repeated statement is not far to seek. "Plan the work, then work the plan," has always been our motto, and as a result Myers Park is laid out along the right lines. It has the CONVENIENCES OF THE CITY combined with the CHARM OF THE COUNTRY, and what more could anyone wish? If you hope to own a home in Myers Park some day, let us help you arrange it now. Your reason for waiting may not be as important as you think.

PHONE 231 THE STEPHENS COMPANY  
Owner and Developer.

# 20%

A Payment of 20% Is Now Due on

## Fourth Liberty Loan Bonds

Bought on the Government Plan

### American Trust Co.

Member Federal Reserve System  
Charlotte, N. C.  
Surplus, Capital and Undivided Profits, \$950,000.00  
Resources, \$5,500,000.00

### CAPT. BANNISTER FOUND SHOT DEAD IN TENT

Board of Camp Greene Officers to Determine Whether He Committed Suicide.

Capt. J. H. Bannister, commanding the quarantine camp at Camp Greene, was found dead in his tent yesterday morning. He had been shot by his own revolver. A board of army officers was constituted immediately by the camp commander to determine if possible whether the death was accidental or whether he committed suicide, but the board had no announcement to make yesterday. Army officers stated no one was known to them why Captain Bannister should have taken his life. His home is at Fort Leavenworth, Kan., and the body probably will be taken there, leaving today with a military escort. Captain Bannister had been stationed at this camp a number of months. He became known in Charlotte through his successful efforts, in cooperation with the military police, in working up evidence which led to the arrest of several soldiers and civilians charged with robbing another soldier of more than \$1,000 on a highway near Salisbury one Saturday night several months ago. The robbery attracted considerable interest here.

### RED CROSS WORKERS TO MEET AT GREENSBORO

Plans for Christmas Roll Call, Intended to Enroll All Adults as Members, Will Be Made Saturday.

A conference of Red Cross workers from all the chapters in North Carolina will be held in Greensboro Saturday in preparation for the Red Cross Christmas roll call, from December 16 to 23, which is designed to enroll every adult American in the Red Cross, it was learned here yesterday. The object of the conference is to bring together those workers in direct charge of the roll call in the chapters with a number of the southern division directors in order that full information may be given them concerning the plans for the drive for universal membership. Eugene R. Black, manager of the southern division, Guy E. Snavely, assistant manager, Willis J. Milner, Jr., director of publicity for the division and special director of the roll call, H. V. Carson, director of the speakers' bureau, and Miss Carolyn Cobb, director of the roll call program, will address the conference. E. S. Willis, of Greensboro, will preside and W. C. Jackson, director of the roll call for North Carolina, will also be present. A full attendance is anticipated as it was explained, the increased work of the Red Cross at this time demands the fullest co-operation and support of every patriotic person in North Carolina.

### DAVIDSON ELEVEN TO MEET REMOUNT HERE SATURDAY

Superior Training of Collegians May Equalize Advantage in Weight Held by Soldiers.

Saturday afternoon on Wearn field the crack Davidson college football team, conquerors of North Carolina university, will do battle against the husky Remount team from Camp Greene. The proceeds of the game will be donated to the united war work fund.

The Remount aggregation will probably outweigh the collegians but the fact that the rah! rah! boys have had a greater amount of practice than have the soldiers should even up the difference in weight.

The Remounters made a decided hit last Saturday when they played the Camp Greene personnel team to a 6-6 tie.

### COUNTY SCHOOL TEACHERS WILL MEET TOMORROW

The County School Teachers' association will hold its first session of the year Saturday afternoon at 1:30 o'clock in the Y. M. C. A. building.

The teachers will organize at this meeting and officers will be elected for the year. Final reports by teachers, who acted as committees in the victory drive for the united war work campaign will be made.

At 11 o'clock Saturday morning the negro teachers of the county will meet in the Myers street school. At this meeting County Superintendent of Education J. M. Matthews will assign the teachers to the various schools throughout the colored schools of the county.

### LIBERAL COAL SUPPLY BEING RECEIVED HERE

Rather liberal supplies of coal are being received here, but most of this is run-of-mine coal, J. H. Little, fuel administrator for Charlotte, stated yesterday. He said there was no reason known to him why Charlotte people should anticipate even a partial return this winter of the unpleasant conditions of last winter, when the city was seriously short of coal. A quantity of good lump coal is being received also, Mr. Little added, but this is not sufficient to meet the demands.

### FOR RENT

- 5-room house 205 E. 11th St. 25.00
- 8-room house 1103 E. Boylston St. 30.00
- 5-room house 205 Montgomery St. 18.00
- 4-room house 219 Flint St. 10.00
- 5 room house Lakewood Ave. 15.00
- 4-room house Frazier Ave. 8.00
- Store room 301 N. Tryon St. 50.00
- Offices 11, 13, 17, 19 E. 6th St. 10.00

J. ARTHUR HENDERSON  
Real Estate and Insurance.  
219 N. Tryon St. Phone 589

### CHARLES C. HOOK ARCHITECT

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

### MRS. PHINNEY SUCCEUMS TO PNEUMONIA ATTACK

Body May Be Taken to East Templeton, Mass., Her Former Home, for Interment.

After an illness of about 10 days, Mrs. C. E. Phinney died yesterday morning about 11 o'clock at Mercy hospital of pneumonia following influenza. Mr. Phinney and their four-year-old son, Carlton, are patients at that hospital and were reported as recovering from influenza. Mr. Phinney is cashier of the Charlotte branch office of the International Harvester company of America and resides at 807 West Fourth street. Mrs. Phinney was about 30 years of age.

Funeral arrangements were not made yesterday pending the arrival this morning of her sister, Mrs. Henry Clark of East Templeton, Mass. It was thought possible that Mrs. Phinney's body would be taken Saturday to East Templeton, her former home, for interment.

### Children Cry FOR FLETCHER'S CASTORIA

THE SIGN OF RELIABLE INSURANCE



### INFLUENZA DON'TS

Don't try to fight the influenza yourself. See a doctor

The Maryland Casualty Co.'s Health and Accident Policies cover every disease, including the dread influenza. Local adjuster handles claims promptly.

ERNEST ELLISON  
GENERAL AGENT  
13 E. 4th St. Phone 2051

### 20% Due November 21

All subscribers to the Fourth Liberty Loan on the Government plan will please forward check for 20 per cent of their subscription by November 21st.

We invite your business and promise you every possible courtesy and service.

Safe deposit boxes for rent \$1.50 per year and up.

### COMMERCIAL NATIONAL BANK OF CHARLOTTE, N. C.

Capital, Surplus and Profits . . . . . \$970,000.00

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



### A Real Necessity

It is folly in this day for any man to try to get along without the aid of a good bank. The sooner a young business or professional man realizes this and acts accordingly the sooner he will reap the benefits. The

### Independence Trust Co.

will make you especially welcome.  
4 Per Cent Paid on Savings or Time Deposits.  
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

### HAPPY HEARTS

The 5th series is matured and, as usual, in less than standard time. Bring in your certificates on or after the 20th inst. and get your cash.

\$120,000.00 is going off and this is just one of our quarterly maturities, so you can grasp something of the amount of business this old ship is doing. Had you ever thought about how much of a factor this institution is in the life and prosperity of Charlotte?

WE LOVE TO PAY OUT the boodle when the golden grain is ripe for we see smiles and good cheer light up the countenances of our multitude of shareholders.

KEEP ON SMILING and carrying shares with Keebler and the Mutual Billy Malone and happiness is your reward, and don't you let that escape your cranium.

YOU CAN STILL GET 'EM in the old series, and your county cousins are still a pouring in. Let the ball roll on, joy be unconfined.

E. L. Keebler, Sec. & Treas.  
PHONE 244 25 SOUTH TRYON ST.

### On Elizabeth Avenue

In a commanding situation, on a handsome, elevated lot, we have a fine seven-room home in the pink of condition. It is equipped with water, sewer, gas and electricity and has many comforts and beauties that commend it as a real home. We are authorized to sell this on the most liberal terms at the unusual price of

**\$6,500**  
**Southern Real Estate Loan & Trust Company**  
4 S. Tryon St. 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

### Sound and Conservative

Those who require the services of a thoroughly progressive yet sound and conservative institution will appreciate the services we render. Your business invited.

### The Peoples Bank & Trust Company THE WELCOME BANK.

C. A. Brand, President W. W. Roberts, Cashier  
W. R. Foreman, Vice Pres. W. S. Bulce, 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.

### Southern Mill Stocks

Subject Sale, We Offer:

- 106 shares Glen Lowry common
- 206 shares Glen Lowry preferred
- 40 shares North Carolina Railroad
- 30 shares Chadwick-Hoskins common
- 10 shares First National Bank
- 40 shares American Trust Company
- 20 shares Peoples Bank and Trust Company
- 50 shares Marion Manufacturing Company
- 40 shares Clinchfield Mill
- 10 shares Woodlawn Mill
- 50 shares Marlboro Mill
- 50 shares Loray Mill pfd.
- 50 shares Altavista Mill
- 41 shares Loray Mill common.

F. C. ABBOTT & COMPANY  
Telephone 238.