THRIFT

Thrift consists not only in saving money and in not spending it, but also in PROPERLY USING IT. Thrift means what you do with your money more than what you do NOT do with it. The Bank is the greatest institution in the world for the development of thrift. Deposit your money in this Bank and let us be of assistance to you.

The Charlotte National Bank

United States Depository.

Assets: 4 Million

Jno. M. Scott, President W. J. Chambers, Vice President J. F. Robertson, Vice President

W. H. Twitty, Cashler C. W. Butt. Assistant Cashler

W. B. McClintock, Teller

Good Service

UR 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 pelicy. 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.

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.

W. R. Foreman, Vice Pres. W. S. Buice, Asst. Cashler



We Want Every Boy in Charlotte To Become a Member of Our

Christmas Savings Club

When they are young is the time to teach THEM to save.

Parents: Through our Christmas Savings Club plan, YOUR boy will learn to save systematically.

Send HIM with 25c; let him join today; then 25c a week for 50 weeks. He will have \$12.50, with interest, to start the New Year with.

You Can Join, Too.

A Few Cents Saved Each Week Will Keep the Worries Away.

American Trust Co.

Member Federal Reserve System CHARLOTTE, N. C.

Despite Great Increase in Traffic. New Operating System Results in Avoiding Congestion.

Despite the necessity of handling during this before-Christmas season express freight far in excess of normal, the Charlotte office of the railway express has succeeded so far in avoiding any congestion and the likelihood that the quantity of incoming

lihood that the quantity of incoming freight will exceed delivery facilities has passed, according to information obtained yesterday from the office of W. S. Hall, agent.

The prospect late yesterday was that the warehouses would be "in pretty good shape today," it is explained. Exclusive of government shipments and packages to and from soldiers, it was declared that the freight this season is almost double the quantity handled during normal pre-war seasons. Though about 50,000 soldiers were quartered at Camp Greene last were quartered at Camp Greene last winter, the quantity of freight handled this Christmas has been about equal to that handled during he 1917 sea-

A new sysem of handling freight was declared largely responsible for the prompt despatch of local ship-ments and the prompt delivery of incoming freight. The delivery facili-ties also are much greater this year than in the past ,this office having yesterday 15 trucks engaged in trans-

porting freight.

Fifteen motor truck loads of boxes and packages were delivered Sunday, which also was a factor in preventing an accumulation during the day which would have been sufficient to cause congestion. This office has not experienced labor troubles during this rush season, it was stated, and almost all employes holding the more responsible positions who have been sick have returned to work.

WOULD-BE BURGLAR ALARMS W. BLAND STREET

Mrs. Buford L. Green, of 315 West Bland street, was awakened about 1:30 o'clock yesterday morning by angry barking of the watchdog. Hearing noises in the rear of the house, she slipped quietly over to the home of Mrs. R. O. Higgins, next door, taking her girl-child along in her arms. Soon after arriving there one of Mrs. Higgins' children ran screaming from her room, saying "a man was peeping through the unshaded window," in the alleyway, she noting that the man had his hand shading his eyes to see clearly into the darkened room.

Mrs. Green opened a window and fired a pistolshot into the air. When all was quiet, an investigation showed that the probable burglar, or maybe a Peeping Tom, had made friends with the dog, unfastened the lattie door to the piazza and locked up the canine. Nothing about either house has been missed.

Mr. Green has a telephone for protection, but in the excitement Mrs. Green forgot all about "88," police headquarters. Besides, she says, "the shrick of women and children has a telephone call beat 40 different ways for defensive purposes."

SERIES OF DANCES AT SOLDIERS' CLUB ANNOUNCED

In the absence of Mrs. Julia Baker, who is the volunteer instructor for the resday evening dancing class at the Soldlers' club, a dance will be sub-stituted. Dancing will be the special feature at the club every evening during the present week. Preparations are under way to make the Christmas night dance especially enjoyable. Decorations for the pavilion and club are in charge of Miss Keren Vick and a committee of young women. Only those women holding official badges are invited to the enlisted

to wear those on the occasion of each The fact that many of Charlotte's attractive girls are home for the Christmas holidays and would not only be able to participate in the dances but add to the pleasure of the enlisted men whose numbers are greatly augmented by the presenc of incoming troops at Camp Greene, is the occa-sion for the extra number of dances at the club this week.

Bang! "I'll always tell the truth," said Bree,
"And I will never, never lie;" And this is just the reason he

Colds Cause Grip and Influenza. LAXATIVE BROMO QUININE Tablets remove the cause. There is only one "Bromo Quinine." E. W. GROVE'S signature on the box. 30c—Adv. Tues.

Is going round with that black eye.

Christmas Automobiles

For one week only we are making special offer on Briscoe Cars.

> J. M. CLARK 17 W. Fourth St.

Men Leaving Service Seeking Positions Are Notified to Report to Employment Bureau.

Organization was perfected at a seeting at the chamber of commerce vesterday afternoon at 4 o'clock for the purpose of making a thorough canvass of all business concerns in Charlotte with the idea in view of taking such steps as will insure positions for all Charlotte boys who upon being discharged from the service, return here to live.

Problems confronting the organization in this task were discussed at length. It is the desire of this organization to replace in suitable employment every Charlotte man who returns here. Already, it was explained many young men are seeking employ-

Here's the Best Way

Need It Most

When you're prosperous—when your

salary is more than sufficient—save 10

put them at interest. Join our

to 20 per cent of it-in small sums and

Ehristmas

and see how easy it is to save 10c, 25c,

50c, \$1.00, \$2.00 or \$5.00 weekly.

You'll thank us for this good advice,

Folder for the asking—A folder an-

swering your questions will be mailed

if you write—but we would prefer to

explain our plan to you in person. Call

The Commercial National Bank

when that time of need strikes you.

To Have Money When

Director V. J. Brawisy, of the foderal amployment bureau office here,
has asked that all Charlotte men returning from the service report to
him at his office and list their names.
When a man is discharged from camp
federal employment bureau officials
and representatives of civilian welfare
organizations are expected to get their
names, learn if they wish assistance
in finding employment on their return home, and advise them to seek
some local organization in their hometown who will assist them in finding
a position. These lists of names are
expected to be sent to the local employment bureau and, as a result, Director Brawley has the names of numerous Charlotte boys who have been
discharged and those who soon will
be discharged. He also has the names
of some employers who have signified
their willingness or desire to give employment to men released from the
service.

Among those present at yesterday

inent every Charlotte man who returns here. Already, it was explained, many young men are seeking employment. In most cases, it was indicated, employers have found it possible to replace men who left them to enter the service.

One of the most difficult problems likely will be the securing of positions for Charlotte men who prior

MONEY TO LOAN

We are prepared to make loans to almost any amount on Charlotte or Mecklenburg property, and on terms from one to five years.

The money is ready and borrowers will not be inconvenienced by delays.

Southern Real Estate Loan & Trust Company

4 S. Tryon St.

THE STRONG BOX

The newspapers often tell of instances where people loss 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 bureau the sneak thick. The best strong box in the world is the savings bank.
There your money to protected as well as it can be protected.

SOUTHERN LOAN & SAVINGS BANK

IF YOU ARE YOUNG

UNION NATIONAL BANK

Charlotte, N. C.

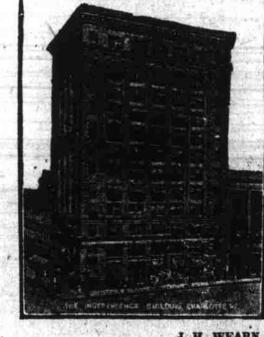
We invite your business and assure you in advance of every courtesy and accommodation consistent with safe banking.

Our business is confined to that of Banking without any outside features whatever.

Every transaction treated confidentially.

On Dec. 19, 1918, 20 per cent will be due on 4th Liberty Bonds bought on Government plan, making total of 50 per cent to be paid by then.

H. M. VICTOR, President.



in today.

OUR NEW CHRISTMAS SAVINGS CLUB

Starts Monday, December 16

We shall be pleased to have everybody become a member. 1c, 2c, 5c or 10c starts a bank account, or if you prefer you can start with 25c, 50c, \$1.00. Enroll at once. Get your family and friends to join. Everybody will be benefited.

Independence Trust Co.

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 Cashie

We Write All Kinds.

WILKINSON & LEE

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CHARLES C. HOOK ARCHITECT

207 Trust Bldg. Telephone 273

Charlotte, N. C.

HOW ABOUT IT, BILL?

You save money in buying these, but a sledge hammer can't drive brains into the cranium. You must do a little something for yourself. Fools can't continue to eat ambrosia without exercise to aid digestion.

THESE ARE DESIRABLE

but desire alone can't turn the trick. The fellow who is worth a hill of beans or expects to be anybody worth while must seize opportunity; and here's one for you.

E. L. Keesler, Sec. & Treas.

LARGE INVESTORS

WE HAVE SOME UNUSUAL OFFERINGS JUST NOW IN

SOUTHERN MILL STOCKS

which should be especially attractive to men of large means
500 shares Washington Mills common stock
500 shares Washington Mills 5 per cent preferred
250 shares Woodside Mills 7 per cent preferred
100 shares Anderson Mills 7 per cent preferred
150 shares Aragon Mills 7 per cent preferred
150 shares Judson Mill 7 per cent preferred
200 shares Cliffside Mill Stock

200 shares Cliffside Mill Stock
150 shares Pickett Mill Stock
200 shares R. J. Reynolds Tobacco 7 per cent preferred
100 shares Martinsville 7 per cent preferred stock
250 shares Victor-Monaghan Mills common
300 shares Victor-Monaghan Mills preferred
250 shares Dunean Mills
200 shares Brogon Mills
250 shares Pomona Mills

200 shares Brogon Mills
250 shares Pomona Mill
250 shares Ranio Mill Stock
50 shares Rex Spinning Mill
400 shares Buck Creek 6 per-cent preferred
400 shares Locke Mill common and preferred
100 shares Chadwick-Hoskins Mill
100 shares Chiquola Mill preferred
100 shares Chiquola Mill preferred
100 shares Thrift Manufacturing 7 per cent preferred
\$30,000 6 per cent First Mortgage Bonds on cotton mill,
\$40,000 6 per cent wanted on well located real estate.

WANTED: To buy outright, or controlling interest in a good cotton mill, 10,000 to 20,000 spindles. F. C. ABBOTT & COMPANY

MEMBERS—American Cotton Manufacturers' Association.