

TO OPEN SAVINGS DEPARTMENT.

The Merchants and Farmers National Bank to Open a Savings Department Tuesday—Interest of Five Cent Compounded Quarterly—A Departure in Banking Circles.

The announcement that the Merchants and Farmers National Bank is to add a savings department will be of interest to many Charlotte people.

Within the past few years there has arisen in banking circles a strong sentiment favoring the addition of savings departments as feeders to the regular business of the bank.

The officers of the Merchants and Farmers National Bank have had this step under advisement for some time.

The savings department will open for business Tuesday morning, the 26th instant.

Four per cent interest will be allowed on all deposits, the interest to be compounded quarterly.

For some time arrangements have been in progress for the reception of deposits Tuesday.

A new set of books and all the fixtures have been received and everything is now in readiness for the new business.

The officers of the Merchants and Farmers National Bank are Messrs. George E. Wilson, president; J. B. Ross, vice president; W. C. Wilkinson, cashier; H. W. Wilson, teller.

The directors are Messrs. J. H. Wearn, W. H. Belk, J. B. Ross, G. E. Wilson and J. H. McAden.

The fact is worthy of note that Mr. W. C. Wilkinson was recently elected vice president of the North Carolina Bankers' Association.

an honor of which any State banker might well be proud.

COLORED TEMPERANCE UNION.

The North Carolina Thurman Woman's Christian Temperance Union is holding a convention here—The Programme of the Next Few Days—The Meeting Yesterday.

The tenth annual convention of the North Carolina Thurman Woman's Christian Temperance Union is now being held in Orange A. M. E. Zion church, colored, M. A. Lynch presiding.

The convention was opened by devotional exercises conducted by the evangelistic superintendent, Tucker.

After devotional exercises the roll call was called by the secretary. It showed representatives from many different parts of the State.

The corresponding secretary read a very carefully prepared report of the year's work.

In this report 218 social unions were presented. The treasurer gave a tabulated report. She said the unions had been very prompt in sending dues.

COURAGE IN MAN AND WOMAN.

Stories Showing How Two Persons Faced Great Peril.

Women display courage in their own inimitable fashion. Typical of woman's noblest of characteristics is the story of a woman who observed as she was concluding her toilet for the night that a burglar was in her bed.

Without letting the man know that she had perceived him, this woman quietly put on her dressing gown and knelt down at the bed side to say her prayers.

She prayed loud, she made her own personal invocation to heaven and then prayed for all poor sinners living in the darkness of estrangement from God.

Particularly this unhappy man lying under my bed, meditating the wickedness of stealing and perhaps of murder.

This woman saved the situation. I cannot imagine a worse situation than that of a certain stepladder who found himself one day at the top of a church steeple with a madman clinging to his feet.

The other laughed as if at a good jest, and turned to his work. The madman nuzzled with his feet against the steeple to get a swing into his saddle; he meant to grab the madman and hold him till help came.

But the madman was also swinging his saddle, and before the man realized his danger, the madman's hands were closing round his throat.

There they swung in the dizzy air, high over the unconquered city. By some chance a mischievous man found his hands clutching at his throat as he swung back.

His hands closed on a wrench. He grabbed it, made an upward thrust with his strangled body, and caught the madman a jangling blow across the side of the head.

MRS. AMANDA CALDWELL ILL.

Mother of Mr. J. P. Caldwell, Editor of The Observer, Critically Ill at Her Home in Statesville and Hope for Her Recovery is Very Bright.

Statesville, June 23.—Mrs. Amanda Caldwell, venerable mother of Mr. J. P. Caldwell, editor of The Observer, is critically ill and the end is expected at almost any time.

Mrs. Caldwell is 86 years old, one of the oldest residents of Statesville. She has been quite feeble for some time, but it was not until within the past 24 hours that her condition became critical.

Her two daughters, Miss Jennie Caldwell and Mrs. Theodore F. Kittis, of Salisbury, are with her, the latter arriving this morning.

Mr. J. P. Caldwell, who was on route to Tate Springs, was summoned this morning and is expected here tonight.

At a late hour to-night the attending physician, Dr. M. R. Adams, said that Mrs. Caldwell had rallied slightly, but hope for her recovery is small.

Prof. Joe S. Wray, superintendent of the Caldwell graded schools, spent yesterday in the city on his return from Raleigh, where he attended the Teachers' Assembly and the summer school.

THE WEATHER.

LOCAL OFFICE U. S. WEATHER BUREAU. Charlotte, June 23, 8 p. m.—Sunrise 5:10 a. m.; sunset 7:40 p. m. (Standard time).

Highest temperature 93 Lowest temperature 67 Mean temperature 77 Excess for the day 02 Accumulated deficiency for month 0.3 Precipitation for 24 hours ending 8 p. m. (inches) 0.0 Total precipitation for month 3.4 Accumulated deficiency for year 0.3 Prevailing W. J. BENNETT, Observer.

ABSOLUTELY A CHANGE. About seven years ago my health began to fail. I was completely "run down," and my blood got in a bad condition.

Prof. Archibald Cochrane, of the History Department of Harvard University, has been selected to represent the University at the Sorbonne lecturer in Paris for the next year.

Mrs. Mathilde Marchesi De Castro, who is still actively engaged in teaching, recently celebrated the eightieth anniversary of her birth.

Mr. Murray Long has gone to the Presbyterian Hospital for treatment.

FOR SALE: 50 acres valuable gold mining property in Rowan county, N. C.

Water, Water, Water. White Stone Lithia Chick Springs Mineral. 2 VERY FINE WATERS. 2 VERY FINE REMEDIES.

JORDAN'S ON THE SQUARE. WE NEVER CLOSE. Druggists. Phone 7.

Wanted. In Gaston county, N. C., 50 teams and drivers, at 30 cents per hour; 50 men at \$1.00 to \$1.25 per day; pay every two weeks; long job.

WANTED. Two male teachers for eighth grade in Charlotte City Schools for whites. Salary, seventy five dollars per month for 9 months.

For Rent. Elegant new 7 room residence on Elizabeth avenue. All conveniences, \$30.00 per month.

NEW SERIES. The Mutual Building & Loan Opens New Series July 1st. Shares are now being taken and applications filed.

The illness of Mrs. Stuart. Mrs. M. A. Stuart, a sister of the late T. L. Alexander, of this city, is very ill at the home of her niece, Mrs. Charles L. Keenan, on South Tryon street.

Special Notices. DEERFOOT FARM SLICED BACON, packed in one-pound glass jars, far excel all other sliced bacons on the market.

WE ARE AGENTS FOR WHITE STONE Lithia and Chick's Springs Mineral Water fresh from the springs.

THE BEST AT ANY PRICE. BLUE Ribbon Lemon and Vanilla Extracts. WANTED—TO GIVE AWAY A FEW more loads of plaster and small bars for walks and filling.

FOR RENT: ELEGANT, MODERN apartments, 4 rooms each, 50 North Tryon street; neatly papered and painted; nice bath rooms.

NEARLY NEW REMINGTON TYPE-writer with leather traveling case, \$70.00. A map to any one wanting a machine of this kind.

USE SAUER'S FLAVORING EXTRACTS; largest in the States; choice extracts; largest sale of any one brand in United States.

SHERRILL MINERAL WATER CURES Dyspepsia, Constipation, Indigestion, Biliousness, Catarrh of Stomach, Bladder and Kidney Troubles.

FARMS FOR SALE. 55 acres, 8 miles from Charlotte, on macadam road. Fine meadows and creek bottoms.

SOUTHERN REAL ESTATE, LOAN & TRUST CO. Organized 1874. Stands First on National Bank Honor Roll in North Carolina.

THE COMMERCIAL NATIONAL BANK. Organized 1874. Stands First on National Bank Honor Roll in North Carolina.

FIRST NATIONAL BANK. ORGANIZED 1865. Capital and Surplus, \$500,000.00.

THE CHARLOTTE NATIONAL BANK. On Paying of Bills. It is well to pay bills promptly, but not to pay the same bill twice.

MONEY IS A TRUE FRIEND. Money is a true friend. Acquire it by beginning a Savings Account with The Charlotte Trust Company.

MONEY TO LOAN. In large or small amounts on well located residence or business property in or around Charlotte.

High Grade Stocks and Bonds. \$15,000 N. C. 4s, 1915. \$15,000 N. C. 4s, 1910.

"WE PAY YOU TO SAVE". has caused hundreds of young men and women, and older ones, too, to open accounts in our Savings Bank.

SOUTHERN LOAN & SAVINGS BANK. F. M. Brown, Pres., W. S. Alexander, V. Pres., W. L. Jenkins, Cashier.

We Sell White Stone Lithia and Celebrated Chick Springs Waters.

Hawley's Pharmacy. License Notice. The following Licenses are due June 1st: Auctioneers, Barber, Bakers.

The Crowell Sanitorium Co., Inc. For the Treatment of Whiskey, Morphine and Nervous Diseases.

Dilworth Floral Gardens. Flowers, Ferns and Palms. the choicest selection of Flowers, the best service, the lowest prices.

W. G. McPHEE, Prop. Charlotte, N. C. F. O. Box 127. Bell Phones. 281-000.

Employment for Women. Making 10,000 Bags. Materials will be supplied and work paid for at the furniture store of W. T. McCoy, 211 S. Tryon St.

WANTED! Machine Hands, Spindle Carvers, Finishers and First Coaters for one of the largest Furniture Factories in the South.

F. D. A. I Offer to Bidders on THE SEVERAL HOUSES. advertised by me for sale the following suggestion: That in making a first, second and third choice of the houses and express it in your bid something like this:

1st choice (name the house, Aubury, Johnston, Earlwell or Cabin) for which I hereby offer \$..... 2nd choice (name one of the other houses) for which I offer \$..... 3rd choice (name the house you have not named) for which I offer \$..... stct., etc.

F. D. ALEXANDER. Real Estate Dealer. 202 S. Tryon St. Day Phones 430 or 608. Night Phone 645.