

The Successful Finish

SOME people are apt to forget that there can be no successful finish without an intelligent beginning. Certainly if you never begin you can never finish. The beginning of almost every financial success is right in a man's savings account.

Security Savings Bank

SECURITY — PROGRESS — SERVICE
4 SOUTH TRYON STREET

A TIN LIZZIE

responds nobly to a little gas, some oil, plenty of hot air and Adam's ale, but it takes filthy lucre and lots of it to pay interest on bonds, street assessments and property tax.

THERE'S A MITCHELL'S PEAK
Just ahead—stick a brass tack right here. You can't wear silk stockings, belong to all the clubs, play golf, worship Mary Bickford, rave over Harold Lloyd and go to Heaven when you die. If you can, you're a hummer from Hummerville.

SAVINGS, REGULAR, SYSTEMATIC
are absolutely essential today, more so than ever before. Boys, I know what I'm talking about, and I'm "scared to death" right now. The Bull Weevil is a live bird, but it's just a butterfly or "a little prairie flower" compared to bonds and taxes or a hospital bill.

SAVINGS THRU THE MUTUAL
may turn the trick, but, without it, Salie, you're trading on thin ice. A mad dog is a dangerous animal but a rascalkerous, nonsensical optimist is a roading lion, a veritable Japanese earthquake in comparison.

START SHARES TODAY
old girl, for we're riding fast and furious, and when old Vol. erupts you'll want a ticket for Wisconsin where "the wicked cease from troubling and the weary are at rest."

JOHN R. PHARR,
President

E. L. KEESLER,
Secretary and Treasurer.

Buy a "Gold Seal" Used Car from the "Gold Seal House" HUPMOBILES

R-Sport Touring (Demonstrator) ---\$475.23 Cash (BALANCE IN TEN MONTHS)
R-Touring ---\$273.75 Cash (BALANCE IN TEN MONTHS)
R-Roadster ---\$164.25 Cash (BALANCE IN TEN MONTHS)

OTHER MAKES

Dodge Touring ---\$164.25 Cash (BALANCE IN TEN MONTHS)
Milburn Electric ---\$175.20 Cash (BALANCE IN TEN MONTHS)
Apperson Touring ---\$438.00 Cash (BALANCE IN TEN MONTHS)
Oakland Sedan ---\$153.30 Cash (BALANCE IN TEN MONTHS)
Oakland Touring ---\$153.30 Cash (BALANCE IN TEN MONTHS)
Chevrolet Touring ---\$124.83 Cash (BALANCE IN TEN MONTHS)
Chevrolet Touring ---\$164.00 Cash (BALANCE IN TEN MONTHS)

A good used car, bought of a reliable, trustworthy concern, is as good or better investment than a new one.

Think it over. We trade, buy or sell.

"THE GOLD SEAL HOUSE" Charlotte Motor Car Co.

501 E. Trade St. Phone 961

How would you like to sleep under a blanket made from the wool of your own sheep? Many good farmers of North Carolina are doing so now.

No unemployment in New Zealand, says Premier William F. Massey.

WHEN EYEGLASSES ARE NEEDED

There is NO other permanent relief. Treatment is like giving a tired man a drink of whiskey; he feels better temporarily, only.

Wear BECOMING glasses. Dr. J. C. Denison, 305 Realty Bldg.

CHARLOTTE IS OVERCROWDED WITH FOLKS HUNTING FOR WORK

Charlotte's fame is spreading a little too rapidly. It is fine to boost a city, and the man who lives in a city and never boosts his home town has but little claim upon that city. Yet Charlotte is right now embarrassed by too much boosting—of a certain kind. And before the winter is over Charlotte charities, Charlotte citizens and churches are going to pay the price.

It is safe to say that there are one thousand men and women in Charlotte right now hunting work, and cannot find it. They're not Charlotte people. They're from South Carolina and Georgia, and came here because everything is dead in their own sections, and they had heard so much about the wonderful

progress being made here, they came fully expecting to find work. They found several hundred of other South Carolinians and Georgians here, who came as these new workers had come, because there was nothing doing at home, and they heard all about Charlotte.

There is a world of work going on in this city at present, and the whole year has been good, yet there have been so many hundreds of people coming here to get jobs that the workers far outnumber the obs.

This coming winter, when the weather halts some of the big work that is going on, these people will be here, with nothing to do and with nothing to live upon. Then it will be that Charlotte will really feel the effects of this overcrowded condition.

CUT WAGES OF PAID PROPAGANDISTS WHO URGE CUTS IN THE PAY OF LABOR

Wage cuts for kings and queens is one kind of wage reduction that meets with the hearty approval of organized labor.

So it's not likely that labor will oppose the recent offer of Queen Wilhelmina and Dowager Queen Emma of Holland to accept lower "wages" if necessary.

It seems that Holland is planning reductions in the salaries of state officers for 1924 and the two Queens have signified their willingness to share in the cut. Both wrote to the minister of finance saying that in the event of the reduction they will relinquish a part of their revenue from the state in proportion to the other decreases.

This news from Holland gives rise to the thought that other wage cuts

might be in order. For instance, why not wage cuts for politicians who proclaim their love for labor, while at the same time secretly doing everything in their power to defeat the aspirations of the workers?

Why no wage cuts for editorial writers who rack their alleged brains for "arguments" to prove that labor is always in the wrong? And why not cuts in the profits of newspaper owners who employ the reactionary editorial writers?

Why no wage cuts for the fellows who attempt to show that the "open shop" is the only salvation for America? Why—but there's no use of naming the others deserving of wage cuts. It's sufficient to say that labor approves wage cuts, of, say 100 per cent, for all who are not doing useful labor.

PRES. BARRINGER HEARD IN HIS "OLD HOME TOWN"

Concord, Oct. 4.—President C. P. Barringer, of the State Federation of Labor, and James F. Barrett were the speakers at a big meeting of working people held in the Cabarrus county court house last Saturday night. Both these well known labor officials spoke earnestly and eloquently for the advancement of the workers, declaring that only through organization could the workers ever hope to make any material advancement.

President Barringer was born in Cabarrus county, and many of his relatives live here now. This was his first visit to Concord since his elevation to the presidency of the State Federation, and a large number of his friends and interested citizens

came to hear him, and pronounced him good after listening to his wonderful address. President Barringer is devoting his energies and all the influence of the state body to the organization of textile workers and tobacco and furniture workers. It is predicted that his administration of labor forces in the state will be most successful.

Brotherhood of Railroad Trainmen and Order of Railway Conductors vote to demand wage increases of approximately 12 per cent in Eastern, Western and Southern sections of country.

Now is the time to kill peach tree borers with Para-dichloro-zenene. It's hard to pronounce but beats the knife and wire, says C. D. Matthews.

UNION NATIONAL BANK

Capital --- \$ 200,000.00
Surplus, Profits and Reserves --- 320,000.00
Resources --- 3,600,000.00

Officers

H. M. VICTOR --- President
R. M. MILLER --- Vice-President
D. P. TILLET --- Cashier
A. G. TROTTER --- Assistant Cashier

Directors

F. D. Alexander E. D. Latta, Jr.
C. C. Coddington R. M. Miller
Peter S. Gilchrist H. M. Victor

We cordially invite your Banking business and assure you of every courtesy and accommodation consistent with Safe Banking.

It is a mighty good rule to lay by some cash while times are good whether one is a laborer, merchant or manufacturer.

Savings Department

A new quarter begins in this department October 1st. All deposits made on or before October 5th bear interest from October 1st at 4 per cent compounded every three months.

One dollar will start an account in this department.

Thank You

WHEN IN NEED OF JOB PRINTING JUST PHONE 4126

IT'S TOO BIG A RISK

If your income should be cut off tomorrow would you have anything to tide you over?

Why Not Start an Account Now and be on the Safe Side?

We Pay 4 Per Cent Interest

Merchants and Farmers National Bank
CHARLOTTE, N. C.

Go To Church Somewhere Sunday

CONFIDENCE BEGETS CONFIDENCE

THE first duty of a parent is to his child. The child has a right to be grounded in the principles which will make his life happy and successful. The teaching of children in the way they should go requires knowledge, patience and sincerity, and, above all, an example on the part of the parent as to right living. Children are imitators and very often follow in the way of the parents.

Do you as a parent set the example you should for your children? Do you treat them as inferior beings, or do you arouse in them a spirit of self-confidence by putting confidence in them? Confidence begets confidence.

Do you take them to church with you and do you answer fully and frankly the questions of life which they are entitled to know? The church will help you answer your child's questions, and is the one great force which is holding the family together as a Christian unit.

Select a Church and then Support It By Your Attendance

This advertisement, dedicated to the churches of this city, and to the work they are doing for its betterment and development is made possible by the courtesy of the following firms and individuals:

A FRIEND TO THE CHURCH

"Whoever therefore shall humble himself as a little child the same is greatest in the kingdom of heaven. And whoso shall receive one such little child in my name, receiveth me. But whoso shall offend one of these little ones which believe in me, it were better for him that a millstone were hanged about his neck and that he were drowned in the depth of the sea."
—Matt. 18:4-8.

CHURCHES

METHODIST.
Tryon Street—North Tryon and Sixth streets. Rev. Henry Grady Hardin, pastor. Sunday school and Wesley Bible class at 9:45. O. J. Rock, superintendent. Preaching at 11 and 8. Epworth League at 6:45. Prayer meeting Wednesday 7:30.
Trinity—South Tryon and Second streets. Rev. J. E. Abernethy, pastor. Sunday school at 9:45, E. R. Bucher, superintendent. Preaching at 11 and 8. Epworth league at 7. Prayer service Wednesday at 8.
Hawthorne Lane—Hawthorne lane and Eighth street. Rev. L. D. Thompson, pastor. Sunday school at 9:45. J. B. Ivey, superintendent. Preaching at 11 and 8. Senior and Junior Epworth league at 7. Prayer meeting Wednesday at 7:30.
Spencer Memorial—North Charlotte. Rev. J. H. Amburst, pastor. Sunday school at 9:45. L. E. Anderson, superintendent. Preaching at 11 and 7:30. Epworth league at 6:45.
Dilworth—Cleveland and Worthington avenues. Rev. Walter B. West, pastor. Sunday school at 9:45. J. Lester Wolfe, superintendent. Preaching at 11 and 8. Epworth League at 7:15 p. m. Prayer meeting Wednesday at 7:30.
Brevard Street—North Brevard and Tenth streets. Rev. T. F. Higgins, pastor. Sunday school at 9:45. M. W. Evans, superintendent. Preaching at 11 and 8. Junior and Intermediate leagues at 8. Prayer meeting Wednesday at 7:45.
Calvary—1201 Mint street. Rev. C. M. Short, pastor. Sunday school at 9:45. George Dooley, superintendent. Preaching at 11 and 8. Young People's meeting at 7. Prayer meeting Wednesday at 8.
Belmont Park—North Pegram and Heriot avenue. Rev. W. B. Davis, pastor. Sunday school at 9:45. L. M. Smith, superintendent. Preaching at 11 and 7:30. Epworth league at 6:30.
Seversville—Duckworth avenue. Rev. C. L. Meain, pastor. Sunday school at 3. W. F. Frazure, superintendent. Preaching at 11 and 7:30.
Chadwick—Chadwick—Hoskins. Rev. A. R. Surratt, pastor. Sunday school at 9:45. Preaching at 11 and 8. Epworth league at 6.
Duncan Memorial—1023 North Brevard street. Rev. J. A. Smith,

PRESBYTERIAN
First—West Trade and North Church streets. Rev. A. S. Johnson, D. D., pastor. Sunday school at 9:45. Hunter Marshall, Jr., superintendent. Preaching at 11 and 8. Prayer meeting Wednesday 7:30.
Second—214 North Tryon street. Rev. A. A. McGeachy, D. D., pastor. Sunday school at 9:45. Services at 11 and 8. Young People's society at 7. Prayer meeting Wednesday at 8.
Westminster—South Boulevard. Rev. W. B. McIlwaine, Jr., pastor. Sunday school at 9:45. Services at 11 and 8. C. E. society at 7.
Tenth Avenue—701-2 Pine street. Rev. J. F. Ligon, pastor. Sunday school at 9:45. A. M. Gray, superintendent. Preaching at 11 and 8. Christian Endeavor at 7. Prayer meeting Wednesday at 8. Session meets 30 minutes before each service.
Caldwell Memorial—East Fifth street and Park drive. Rev. G. F. Bell, pastor. Sunday school at 9:30. W. E. Price, superintendent. Services at 11 and 8. Junior C. E. at 8:30. Young People's league every other Wednesday at 8.
St. Paul—North Davidson and Tenth streets. Rev. S. B. Lyster, pastor. Sunday school at 9:45. M. W. Woodside, superintendent. Services at 11 and 8. Christian Endeavor at 6:30. Prayer meeting Wednesday evening at 7:30.
Pegram Street—North Pegram and St. George streets. Rev. H. M. Pressly, pastor. Sunday school at 10. Clyde Stewart, superintendent. Services at 11 and 8. C. E. at 6:30. Prayer meeting Wednesday at 7:30.
West Avenue—West Trade and Cedar streets. Rev. C. C. Anderson, pastor. Sunday school at 9:45. Preaching at 11 and 8. Prayer meeting Wednesday at 7:30.
North Charlotte—East Thirty-first and Alexander streets. Sunday school at 10. Reese Long, superintendent.
Seversville—Rev. J. G. Garth, pastor. Sunday school at 10. B. W. Blackwelder, superintendent. Preaching at 11 on every second, fourth and fifth Sundays, and at 7:30 on first and third Sundays. Senior C. E. at 7. Prayer meeting Wednesday 8.
Wilmore—Mint and Bland streets. R. H. Stephens, superintendent. Christian Endeavor at 4. Preaching at 8. Prayer service Wednesday 8.

BAPTIST.
First—218-20 North Tryon street. Rev. Luther Little, D. D., pastor. Sunday school at 9:45. Preaching at 11 and 8. Prayer meeting Wednesday at 7:45.
Pritchard Memorial—South Boulevard and Templeton avenue. Rev. W. A. Smith, D. D., pastor. Sunday school at 9:45. J. M. McMichael, superintendent. Preaching at 11 and 8. Prayer meeting Wednesday at 8. Senior B. Y. P. U. Friday at 8.
Ninth Avenue—North Caldwell street and Ninth avenue. Rev. L. R. Pruette, pastor. Sunday school at 9:45. J. H. Bostic, superintendent. Preaching at 11 and 8. Senior and Junior B. Y. P. U. meetings at 6:15. Prayer services and teachers meeting Thursday at 7:30.
St. John's—Hawthorne lane and Fifth street. Rev. Joseph A. Gaines, pastor. Sunday school at 9:45. John L. Dabbs, superintendent. Services at 11 and 8. Prayer meeting Wednesday at 8.
North Charlotte—East Thirty-second street. Rev. James D. Moose, pastor.
Chadwick—Chadwick mills. Rev. A. H. Porter, pastor. Sunday school at 9:45. J. W. Rogers, superintendent. Preaching at 11 and 7:30. Senior and Junior B. Y. P. U. at 6:30. Prayer meeting and choir practice Wednesday at 7:30.
Allen Street—Allen street and Charlotte avenue. Rev. R. D. Carroll, pastor. Sunday school at 9:45. Preaching at 11 and 7:30. B. Y. P. U. at 6:30. Prayer meeting Wednesday at 7:45.
Durham Memorial—Rev. T. L. Cashwell, pastor. Sunday school at 9:45. E. W. Robinson, superintendent. Preaching at 11 and 7:30. Prayer meeting Tuesday at 7:30. B. Y. P. U. Thursday at 7:30.
St. Peter's—North Tryon and Seventh streets. Rev. George Floyd Rogers, rector. Services in church at 11. Church school at 9:45. Holy communion at 7:30.
St. Martin's—Seventh street extended, and Louise avenue. Rev. John L. Jackson, rector. Morning prayer, 11.
Church of Holy Comforter—1508 South Boulevard. Rev. B. B. Owens, rector. Holy communion at 7:30 a.

m. (First Sunday at 11). Sunday school at 9:45. C. V. Palmer, superintendent. Services at 11 and 7:30.
St. Andrew's—Seversville. Rev. R. B. Owens, priest in charge. Sunday school at 10. Services at 4.
Chapel of Hope—Seventeenth and Caldwell streets. Lewis R. Anschutz in charge. Sunday school at 3. Evening prayer and sermon at 7:30. Adult Bible class 3:15. Girl Scouts Tuesday at 7:30. Choir rehearsals at 8:30.
A. R. P.
First—South Tryon and Third streets. Rev. D. G. Phillips, D. D., pastor. Sabbath school at 9:45. C. G. Sellers, superintendent. Services at 11 and 8. Y. P. C. U. at 7:15. Prayer meeting Wednesday evening at 8.
The Tabernacle—East and Elizabeth avenues. Rev. Dr. W. W. Orr, pastor. Sabbath school at 10. Geo. W. Presly, superintendent. Preaching at 11 and 8. All young people's societies at 6:30. Prayer services Wednesday at 8.
Chalmers Memorial Meeting House—East and South Boulevards. Sabbath school at 10 a. m. Services at 11 and 8. Junior society at 3:30 on first and second Sundays. Intermediate society at 6. Y. P. C. U. at 6:30. Prayer service Wednesday at 7:30.
Villa Heights—Rev. W. S. Boyce, pastor. Sabbath school at 9:45. Carl S. Miller, superintendent. Preaching at 11 and 8. Y. P. C. U. at 3. Junior and Intermediates at 6. Prayer meeting Wednesday at 8.
Statesville Avenue—Rev. C. O. Williams, pastor. Sabbath school at 10. W. E. Norman, superintendent. Preaching at 11 and 8. Prayer meeting Wednesday at 8. Junior and Senior Y. P. C. U. at 8.
North Charlotte Chapel—Eighteenth street. Sabbath school at 3:30. John M. Sellers, superintendent.

REFORMED.
First—East avenue and Myers st. Rev. Shuford Peeler, pastor. Sunday school at 9:45. B. J. Summerrow, superintendent. Preaching at 11 and 8. C. E. Society at 6:45.
METHODIST PROTESTANT.
First—Central avenue and Hawthorne lane. Rev. George L. Curry, pastor. Sunday school at 9:45. Charles H. Daughtry, superintendent. Preaching at 11 and 8. Mid-week service Wednesday at 7:30.
CHURCH OF CHRIST (Disciples).
First—1202 East Boulevard. Rev. B. Mashburn, minister. Sunday school at 10. C. C. Thomas, superintendent. Preaching at 11 and 8. Christian Endeavor at 7. Prayer meeting Wednesday at 8.
CHRISTIAN SCIENCE.
First Church of Christ, Scientist. West Trade and Cedar streets. Sunday services at 11. Sunday school at 9:45. Wednesday evening meeting at 8. Reading room, 405 Realty building, open 12 to 5.
WESLEYAN METHODIST.
First—304 Bruns avenue, Seversville. Sunday school at 10. Preaching at 11 and 7:30. Prayer meeting Wednesday at 7:45. Rev. W. F. Stamey, pastor.
ADVENTISTS.
Seventh Day—Church at 215 North McDowell street. Elder Charles E. Ford, pastor. Sabbath school Saturday at 9:45. Preaching at 11. Young people's meeting at 4. Prayer meeting at 7:30.
MORAVIAN CHURCH.
Sunday school at 11 a. m. at the Y. M. C. A., except fourth Sunday at 10 a. m.
Preaching by Bishop Edward Rondthaler on the fourth Sunday in each month at 11 a. m. at the Y. M. C. A.
CATHOLIC.
St. Peter's—First and Tryon streets. Rev. F. Anthony, O. S. B., pastor. First mass 8 a. m. High mass and sermon 10:30 a. m. Sunday school at 3:30 p. m. Devotions and benediction at 4:30 p. m. Confessions on Saturdays at 4:30 and 7:30. Daily mass and hold communion at 7:30.
LUTHERAN
St. Mark's—408 North Tryon st. Rev. John Fielding Crigler, pastor. Sunday school at 9:45. J. V. Sutton, superintendent. Preaching at 11. Luther league Wednesday at 8.
Holy Trinity—Central and Thomas avenues. Rev. W. A. Lutz, pastor. Sunday school at 9:45. W. L. Dixon, supt. Services at 11 and 7:30.
ADVENT CHRISTIAN.
First—McDowell street and East avenue. Rev. James A. Downes, pastor. Sunday school at 10. C. M. Triplett, superintendent. Preaching