

What Have You Saved For CHRISTMAS

The Holidays are but a Few Weeks off--

Will you be able to enjoy the pleasures that those will who have a bank account at



The Southern Loan & Savings Bank Number 4 South Tryon St. Charlotte, N. C.

NOW is the time to start one. Open an account the first thing Monday or your next pay-day and add to it a little every week--then when Christmas comes you will be surprised as to how much you have saved--AND WITH 4 PER CENT INTEREST ADDED COMPOUNDED QUARTERLY you'll commence to feel independent, and enjoy the pleasures that are offered you during the Holidays.

Banking Hours for Your Convenience

9 A. M. to 2 P. M. Saturday Afternoons 4 to 6

Parisian Ivory Toilet Articles Anything and Everything BOWEN'S

Cottage Home---\$4,250

Very attractive, convenient cottage with seven rooms, within easy walking distance of the center of the city...

F. E. HARLAN & CO. 207 Realty Building. Phones 973 and 2881-J

FELLOWS: Come now and select from our elegant line of samples; the Xmas Basket or Package of Candy

you intend for the always appreciated gift. We are taking orders now for delivery before or on Christmas Day.

United Sales Company, Independence Terminal 5 W. Trade St.

CHARLOTTE SIGN WORKS

Auditorium Building Manufacturers Of ELECTRIC SIGNS

What it takes to paint SIGNS, we got it. Write for prices or phone 850.

METHODIST PASTORS CLOSED CONFERENCE YEAR YESTERDAY

The closing sermons for the conference year were delivered last night by the Methodist ministers of the city in their respective churches...

While Rev. L. A. Falls is the only Charlotte minister who has completed his full four years' term here, and while no important changes have been seriously spoken of...

perhaps in some far distant State. The itinerary character of the Methodist work has always been one of its distinguishing characteristics...

The various churches of the city of the Methodist denomination have completed their reports or will complete them tonight at stewards' meetings, and full facts and figures will be given to each preacher in order that he may carry these facts to the annual conference...

IS THERE ANYTHING YOU COULD USE A PENNY AD FOR TO-DAY?

The Most Valuable Asset

possessed by Charlotte, my countrymen, is not her banks, the street car system, great manufacturing plants, her hotels, sanatoriums, public spirited citizens or beautiful and godly women--all of these are valuable factors in the onward and upward march...

By this simple agency pauperism is obliterated, laudable ambition created and sustained, education stimulated, a cleaner life made attractive, religion encouraged, home-life lifted to its proper and lofty plane...

THE MUTUAL BUILDING & LOAN for 31 years has been building this beautiful city, and within the hearts of a grateful people has erected a monument which should never pass away.

First Ward Home 4 Blocks of Square

Here is the opportunity of a life--elegant brand new 9-room house, with all modern conveniences, usual size city lot, about 4 blocks of square in fine neighborhood...

JONES--The Real Estate Man & Notary Public. Office 225 North Tryon St. Phone 163

AT MYERS PARK

Just at the entrance of Myers Park, overlooking the attractive entrance to this beautiful suburban development, only one block from the Boulevard and car-line, we are offering for a short time, two fine level, 1/2 shabby side street, 60 by 157 each with rear alley, nicely elevated and a bargain at the price asked, only

\$1,250.00 Each

UNION LOAN & REALTY COMPANY MORRIS E. TROOPER, Sec'y. & Treas. 16 E. Trade St. Phone 340

Let Us Build a Home For You in Dilworth

You select the plans and the lot, pay us 10 per cent of the cost of house and lot as a cash payment and balance can be carried like rent.

Don't pay another year's rent--Buy a home! Turn your rent money into purchase money.

Charlotte Consolidated Construction Co. 2nd Floor Piedmont Bldg. S. Tryon St. Phone 155.

Cottage Home For Sale

We have on North Brevard street, near corner 10th and Brevard streets, six-room cottage with sewerage and water, house nicely papered, good size lot, good neighborhood, owners are anxious to close this out this week.

PRICE - - \$3,000.00

J. E. MURPHY & CO. Phone 842. Room 104 Piedmont Building

Money to Lend

on Improved Residence and Business Property in Charlotte.

American Trust Company, P. C. WHITLOCK, Trust Officer.

Coal--Winter Is Here--Coal



To make delivery of coal during bad Winter weather and with streets torn up will be hard on man and beast. Let us have your orders for your requirements now.

Standard Ice & Fuel Co. Phone 19.

Saturday, Dec. 7th

Marks the opening of a new series by the Mecklenburg Building & Loan Association

Books now open for subscription to stock. We are now making loans in about 8 months. File your application now.

Loans Savings

JNO. B. ROSS, President. A. G. CRAIG, Sec. & Treas. Phone 1438. Basement Trust Building. 210 S. Tryon Street.

FOR RENT

Dr. E. R. Russell's former home, corner 10th and Church streets; a very choice corner.

L. L. Sarratt's former home on North College street between 6th and 7th streets.

No. 7 Elizabeth avenue. Hot water heat; garage and servant's house on lot. Apply at office.

Southern Real Estate, Loan & Trust Co.

For Rent

805 N. College... \$40.00 10 Jackson avenue, modern 6 rooms... \$38.00 601 South Church 5 rooms... \$15.00 411 West 11th, 6 rooms 2nd floor... \$16.00 810 N. College 5 rooms... \$32.50 Modern 9 rooms, 313 E. 9th... \$30.00 700 East Ninth, 6 rooms... \$25.00 4 West Liddell street, 4 rooms \$ 9.00 Store room, Belmont avenue, brick, plate glass front... \$17.50 4-room house Double Oaks avenue, per week... \$15.00

F. C. Abbott & Co.

Everything in Real Estate, High Grade Investments. Fire Insurance. 1001-1002 Commercial National Building. Phone 238.

MR. R. A. LEE GIVES ESTIMATE OF CROP

Prominent Local Firm Predicts The Production Will Be 13,649,000 Bales

Charlotte has within its own borders a statistician of such a reputation for accuracy that Wall Street gentes need not be summoned to give adequate estimates of the cotton crop of the season, Mr. R. A. Lee of the local firm of R. A. Lee & Co. having been unusually true in his predictions.

Table with 2 columns: State, Production. Includes North Carolina (785,000), Oklahoma (1,109,000), South Carolina (1,200,000), Tennessee (323,000), Texas (3,440,000), Virginia (12,000), Total (13,649,000).

Mr. Lee has added to his estimate which was issued Saturday that should the frosted bolls that are now wet fail to dry out and open, the crop will be from 200,000 to 300,000 bales less than the estimate which he gave.

Last Year. That Mr. Lee is well posted for this work may be gained from the statement that last year his estimate of production was 15,686,944 bales, whereas Col. H. G. Hester's out-turn was the big crop that deceived so many of the statisticians.

Table with 2 columns: State, Production. Includes Alabama (1,560,101), Arkansas (1,180,523), California (36,307), Florida (55,609), Georgia (2,616,873), Kentucky (43,327), Louisiana (330,327), Mississippi (1,309,902), North Carolina (910,306), Missouri (36,510), Oklahoma (1,128,421), South Carolina (1,520,202), Tennessee (396,743), Texas (4,390,909), Virginia (15,200), Total (15,896,914).

The appended table gives figures as compiled by Mr. Lee of the commercial crop for 1911-12.

Table with 2 columns: State, Production. Includes Alabama (1,305,095), Arkansas (995,301), California (31,107), Florida (70,406), Georgia (2,241,308), Louisiana (379,893), Mississippi (1,211,576), Missouri (80,028), North Carolina (929,946), Oklahoma (1,011,362), South Carolina (1,356,793), Tennessee (389,110), Texas (4,350,881), Virginia (18,893), Total (14,072,108).

Colonel Hester's report of actual production for the 1911-12 out-turn is as follows:

Table with 2 columns: State, Production. Includes Alabama (1,738,000), Arkansas (941,000), California (50,000), Florida (95,000), Georgia (2,878,000), Kentucky (408,000), Louisiana (308,000), Mississippi (1,221,000), Missouri (1,194,000), North Carolina (1,036,000), Oklahoma (1,782,000), South Carolina (573,000), Tennessee (4,827,000), Virginia (16,138,000), Total (16,138,000).

Previous Estimates. Mr. Lee has been estimating on the crop for years and the appended are:

"It is a pleasure to tell you that Chamberlain's Cough Remedy is the best cough medicine I have ever used," writes Mrs. Hugh Campbell, of Lenoir, Ga. "I have used it with all my children and the results have been highly satisfactory." For sale by all dealers.

his figures since 1905-06 as compared with Colonel Hester's reports: In 1905-06, Mr. Lee estimated the commercial crop on November 18, 1905, at 11,600,000 bales. Colonel Hester's report shows that the out-turn for the year was 11,348,000 bales.

In 1906-07, Mr. Lee estimated the crop at 13,450,000 bales. Colonel Hester's report showed that the commercial out-turn for that year was 13,311,000 bales. In 1907-08, Mr. Lee estimated the crop at 11,921,000 bales. The actual figures as compiled by Colonel Hester were 11,572,000 bales. In 1908-09, Mr. Lee estimated the crop at 12,396,000 bales. Colonel Hester's figures were 12,325,000 bales. In 1909-10, Mr. Lee estimated the crop at 10,921,000 bales. Colonel Hester's figures were 10,910,000. In 1910-11, Mr. Lee estimated the crop at 12,469,000 bales. Colonel Hester's report gave the crop at 12,120,000 bales.

Last year, as stated, Colonel Lee estimated the crop at 14,072,107 or 15,886,944 - commercial production. Colonel Hester's figures gave the out-turn at 16,138,000 bales.

THIS FOLKS MADE PLUMP.

Samose Ideal Fresh Butcher Says Druggists Jno. S. Blake Drug Co.

This people are simply suffering from want of nourishment! If you are thin, it is because the food you eat is not assimilated and passes through the system without building up the flesh and tissue as it should.

You can readily get plump and rosy by using Samose a tissue-forming food which when taken with the meals, immediately becomes a flesh building and life giving element in the blood.

Use Samose for a few days and increased life, vigor and weight is felt and you will notice yourself getting plump and rosy.

Samose builds up the system, puts flesh on the bones, brings back the glow of health to the pallid cheeks and removes the tired and languid feeling which is the result of exhaustion and low vitality.

Jno. S. Blake Drug Co. are introducing Samose to their customers and recommend it highly, they give the best proof of their belief that Samose will do all that is claimed for it by offering to refund the money if it fails to increase the weight and restore good health.

Desirable Lot

I am offering at 20 per cent less than market price a fine lot 66x193 on 7th street in Elizabeth, on car line, street paved with asphalt, shady side of street. This is a bargain. If interested see me.

A. G. CRAIG Real Estate and Insurance. Phone 1438. Trust Building

SHEET MUSIC

Don't forget that we carry a big stock of the latest

Sheet Music Your choice 10 Cents

Robinson's Book Store