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



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

TOW 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 COMPOUND-ED 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

MR. R. A. LEE GIVES ESTIMATE OF GROP

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 geniuses need not be summoned to give adequate es imates of the cotton crop of the season, Mr. R. A. Lee of he local firm of R. A. Lee & Co. having been unusually true in his pre-dictions. Mr. Lee is well provided with correspondents over the cotton belt and his annual est mates for this reason as well as the fact of his own expert knowledge of the trade and his own excellent interpetation of conditions, are received in the cotton world with more than ordinary interest. Mr. Lee has sent out his estimate of this year's crop to be 13,-649,000, the figures by States being as

The second of th	ALL 18 18 18 18 18 18 18 18 18 18 18 18 18
Alabama	1,275,000
Arkansas	
California	12,000
Florida	65,000
Kentucky	
Georgia	1.800,000
Louisiana	
Mississippi	1,200,000
Missouri	70,000

North Carolina	785,000
Oklahoma	1,100,000
South Carolina	1,200,000
Tennessee	328,000
Texas	4,440,000
Virginia	12,000
Total	13,649 000
Mr. Lee has added	to his estimate

wet fail to dry out and open, the crop will be from 200,000 to 300,000 bales less than the stimate which he

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 with a commercial crop of 14,073,108, whereas Coi. H. G. Hester's out-turn was the big crop that deceived so many of the statisticians. Mr. Lee's figures for the produc-tion by S.ates for the year 1911-12

was as follows:

CLI ROMOGO	
California	36,307
Florida	85 609
Georgia	2,615,873
Kentucky	4,311
Louislang	380,927
Mississippi	1,309,902
North Carolina	910,306
Missouri	86.510
Oklahoma	1,198,421
	1,520,202
Tennessee '	
Texas	
Virginia	15,200
Total	5,686,914
The appended table gives compiled by Mr. Lee of the	figures as

i	cial crop for 1911-12:	4
ļ	Alabama 1,	308,005
ä	Arkansas	995.301
į	California	31,107
j	Florida	70,406
į	California	241,308
ä	Georgia	3,721
5	Louisiana	
i	Mississippi 1,	211 576
į	Missouri	80,028
ă	Missouri	829,946
ì	Oklahoma 1,	011,362
H	Oklahoma	356,798
i	Tennessee	389.110
į	Aavas . 4.	150.681
i	Virginia	13.862
į	A THE PARTY OF THE	
	Total	072,108
ŀ	Colonel Hester's report of	actua
ı	production for the 1911-12 o	ut-turr
į		TERL LANGE IN
ľ	Alahama 1.	738 000
ı	Arkansas	341.000
ŀ	California	
ı	The state of the s	DF AN

Virginia

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

Don't forget that we carry a big stock of the latest North Carolina 1,194,000

Your choice

10 Cents

h Carolina	his figures since 1905-06 as comparate with Colonel Hester's reports: In 1905-06, Mr. Lee estimated commercial crop on November 1905, at 11,600,000 bales. Colonel H	

In 1907-08, Mr. Lee estimated the crop at 11,900,000 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 12,895,000 bales. ter's figures were 13,825,000 bales.

I n1909-10, Mr. Lee estimated the crop at 10,921,000 bales. Colonel Hes-In 1910-11, Mr. Lee estimated the crop at 12,469,000 bales. Colonel may be pastor of some other church to-DAY?

IS THERE ANYTHING YOU DON'T DUSE A PENNY AD FOR TO-DAY? ter's figures were 10,610 000. Hester's report gave the crop at 12,-120,000 bales.

Last year, as stated, Colonel Lee es'imated the crop at 14,072, 107 or 15,686,944 commercial production. Colonel Hester's figures gave the outturn at 16,138,000 bales.

-The first of a series of home mission prayer meetings, to be carried out this week under the general committees on home missions of all the Protestant churches, is being held this afternoon in the First Associate Reformed Presbyterian church, the leader being Mrs. E. G. Carson.

THIN FOLKS MADE PLUMP.

Samose Ideal Fiesh Builder Says Druggists Jno. S. Blake Drug Co.

Thin people are simply suffering from want of nourishment! If you are thin, it is because the passes through the system without building up the flesh and tissue as it

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 inrease of 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 cheek

and removes the tired and languid feeling which is the result of exhaustion and low vitality. Jno. S Blake Drug Co. are intro-ducing Samose to their customers

Arkansas ... 941,000 and recommend it highly, they give the best proof of their belief that Samose will do all that is laimed Georgia ... 2,878,000 for it by offering to refund the money if it fails to increase the

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.

"Ut is a pleasure to ten you that Chamberlain's Cough Remedy is the best cough medicine I have ever used."
writes Mrs. Hugh Campbell, o' Lavonia; Gal. "I have used it wit all my children and the results have been highly satisfactory." For sale be all dealers. Physics 1436.

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, (but on the car line if you care to ride) in first-class neighborhood, and on a large sixty foot frontage lot. This house exceptionally well built and is beautifully finished inside. Owner has purchased larger home and will sell, if taken at once for the above price.

F. E. HARLAN & CO. 207 Realty Building.

Phones 972 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,

HARLOTTE SIGN WORK

Auditorium Building

Manufacturers Of

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

WETHODIST PASTORS CLOSED CONFERENCE YEAR YESTERDA

The closing sermons for the conference year were delivered last night by the Methodist ministers of the city in their respective churches, and completed their reports or will comtoday and Tuesday they leave for High Point to attend the annual conference, which begins in that order that he may carry these facts city on Wednesday.

While Rev. L. A. Falls is the only Charlotte minister who has completed his full four years' term here, and while no important changes also in the spiritual work of the have been seriously spoken of, the church and the ministers are lookoutcome of the annual conference so ing forward to the Western North far as the local preacher is con- Carolina Conference with much p'eascerned is proverbially a matter of ure and a delightful prospect before doubt, and therefore while no them of a good week. Bishop Denny changes have been rumored, the will preside at the coming session of Methodist minister preaches his closing sermon of the year with a

perhaps in some far distant State. The itinerary character of the Methodist work has always been one of its distinguishing characteristics, this affecting every minister who is affiliated with the church. The various churches of the city

of the Methodist denomination have plete them tonight at stewards' meetings, and full facts and figures will be given to each preacher in to the annual conference, where he will report the same.

The Methodist churches of the city have each enjoyed a prosperous year in the matter of finances, and

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 murch—but the one, single, most prominent influence in her steady growth, in development of good and substantial citizenship, in practical encouragement to the great mass of the middle classes (and this, brethren is the foundation stone supporting all the aforesaid elements) is the BUILDING & LOAN ASSOCIATION.

By this simple agency pauperism is obliterated, laudable ambition created and sustained, education stimulated, a cleaner life made attractive, sobriety encouraged, home-life lifted o its proper and lofty plane, and the religion of the Christian made rea is ic and effective. EQUALITY OF OPORTUNITY

is the greatest instrument for welding together human endeavor and satisfying the thirst for a share in the good things of life given us by the

THE MUTUAL BUILDING & LOAN for 31 years has been building this beautiful city, and within the hearts food you eat is not assimilated and of a grateful people has erected a monument which should never pass

Shares issued any day.

E. L. KEESLER, Sec & Treas.

25 S. Tryon St.

----First Ward Home 4 Blocks of Square----

Here is the opportunity of a life-elegant brand new 9-room house, with all medern conveniences, usual size city lot, about 4 b'ocks of square in fine neighborhood, ½ block off car line First Ward, party built for a modern home, with necessary outhouses. The lot alone is worth \$2,500 to \$3,000 easily, as you can verify by investigating values ad acent to this property. \$5,000 will buy this place, good easy terms to purchaser. It's next to impossible to buy close-in homes, I will wager \$25 to \$5 that this is the best bargain in a c'ose-in home on the Charlotte real estate market today.

This place is No. 510 East 5th street.

If interested, see me about this at once

JONES-The Real Estate Man & Notary Public. Office 225 North Tryon St. Phone 162

AT MYERS PARK

Just at the entrance of Myers Park, over ooking 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 into shady 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. TROTTER, Sect'y. & Treas.

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.

\$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

Standard Ice & Fuel Co.

Phone 19.

Saturday, Dec. 7th

Marks the opening of a new series by the

Mecklenburg Building &

Savings lenburg offers unusual advantages. Talk this over with us.

We are now making loans in about Loans 8 months. File your application now. As a medium for savings the Meck-

JNO. B. ROSS.

A. G. CRAIG Phone 1436. Basement Trust Building.

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. Heights
Hot water heat; garage and

servant's house on lot. Apply at office. Southern Real Estate, Loan

INCIII

& Trust Co.

10 Jackson avenue, modern 6 rooms that we will turn this special properties. \$18.00 erty at the right figures at wholesale erty at the right figures at wholesale 601 South Church 5 rooms...\$15.00 in order to concentrate on our other 411 West 11th, 6 rooms 2nd floor holdings.

Real estate companies, investor Real estate should see u 810 N. College 5 rooms. . . . \$12.50 and home builders should see Modern 9 rooms, 313 E. 9th. . \$30.00 700 East Ninth, 5 rooms \$15.00 4 West Liddell street, 4 rooms \$ 9.00 Store room, Belmont avenue, brick, plate glass front. \$17.50 4-room house Double Oaks avenue.

ARTHUR HENDERSON & BRO

Everything in Real Estate, l Grade Investments.

This fine property with three thousand feet frontage adjoining the

Myers Park development of the Stephens Company, and directly in lin

with the greatest developments not going on in suburban Charlotte, is of

fered at wholesale prices which have

of investors already, thirty-one tract

ance and at about one-third the

Colonial, Wilmoore and Piedmon

We have so many other develop

having already been disposed of. The first buyers will get the

prices of adjoining property.

1001-1002 Commercial National Bank Building. Phone 238.