

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

Drop in No. 2---On the Bridge You Will Like Us BOWEN'S

Why Go To Suburbs and Pay More

When we can sell you a nice, neat cottage home, with a large level lot, just seven blocks of the square? This place is in a good neighborhood and is a bargain at the price asked. If taken at once it can be had at \$3,000. Small cash payment and easy terms on balance.

The place advertised in this space Monday was sold and this one will go quickly.

F. E. HARLAN & CO.

267 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.

CHARLOTTE SIGN WORKS

Auditorium Building

Manufacturers Of ELECTRIC SIGNS

What it takes to paint SIGNS we got it. Write for prices or phone 550.

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 156.

Kingston Avenue Home

All modern. Seven rooms, two story, slate roof residence on shady side of avenue. Only one block from car line. This home is now rented for \$420 per year. Owner has left the city and advises us to close out this property at the low price of

\$4,750.00

J. E. MURPHY & CO.

Phone 842. Room 104 Piedmont Building

WANTED--TO SWAP

A brand new 3-room house in everyway built for a home, on a nice city lot, close in, less than 5 blocks of square, in First Ward, splendid neighborhood, just off car line.

Party owning this house wants to swap it for a less expensive place.

This place is held at \$4,800. If you want to live "CLOSE IN" and have a cheaper home to trade, and you can pay a little difference, see me quick, as I can make the exchange for you.

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

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.

Loans Savings

We are now making loans in about 8 months. File your application now. As a medium for savings the Mecklenburg offers unusual advantages. Talk this over with us.

JNO. B. ROSS, President

A. G. CRAIG, Sec. & Treas.
Phone 1436. 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... \$18.00
- 61 South Church 5 rooms... \$15.00
- 411 West 11th, 6 rooms 2nd floor... \$16.00
- 810 N. College 5 rooms... \$12.50
- Modern 9 rooms, 313 E. 9th... \$30.00
- 700 East Ninth 5 rooms... \$15.00
- 4 West Liddell street, 4 rooms 3 1/2 store room, Belmont avenue, brick, plate glass front... \$17.50
- 4-room house Double Oaks avenue, per week... \$1.50

ARTHUR HENDERSON & BRO.
"Fire Insurance."
210 N. Tryon. Phone 589

The Time to Buy

--At--

Mecklenburg Heights is Now

This fine property with three thousand feet frontage adjoining the Myers Park development of the Stephens Company, and directly in line with the greatest developments now going on in suburban Charlotte, is offered at wholesale prices to a number of investors already, thirty-one tracts having already been disposed of. The first buyers will get the balance and at about one-third the price of adjoining property. We have so many other developments under way in real estate at Colonial, Wilmore and Piedmont that we will turn this special property at the right figures at wholesale prices in order to concentrate on our other holdings. Real estate companies, investors and home builders should see us quickly if interested.

F. C. Abbot & Co.

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

NEWS OF A DAY FROM ROCK HILL

Movement To Provide Demonstration Farms Receives Support Of People

COURT HOUSE COMMISSION GETS WELL INTO ITS WORK

Interest Grows in the Coming Institute to Be Held in Winthrop College--Many Interesting Exhibits of Home and Farm Work to Be Seen in New Building of the College Just Now Nearing Completion--Other Rock Hill Items.

(Special to The Chronicle)

ROCK HILL S. C., Nov. 22.--Ira B. Dunlap, cashier of one of the local banks, states that he is confident that the fund necessary to secure the services of a trained agriculturalist, approved by the Clemson authorities, will be secured within the next few days. The Crop Improvement Committee of the Council of Grain Exchanges of Chicago offers to donate \$1,000 to each county in the country, that raises a like sum for the purpose of employing an expert demonstrator to devote his time to creating interest in scientific methods of farming and conduct demonstration farms throughout the county. Mr. Dunlap and other gentlemen took the matter up and it now looks like the fund will be raised and the expert secured by the first of the coming year.

When seen by your correspondent regarding the proposition, Mr. Dunlap talked interestingly of the move and expressed the belief that it would mean much toward the development of the country surrounding the city. To build up the city is first necessary to build up the country adjacent; then the city will develop without further effort, is Mr. Dunlap's idea. With this in view he plans to have a group of 25 farmers join together and provide a fund sufficient to secure the appropriation from the Chicago concern, and have the expert make demonstration farms out of the farms of each of the 25 men. In this way he could look more closely after his work than if he had farms in various sections of the county to look after, devoting but little time to each farm. By making models of the few farms the surrounding farmers would watch with great interest the re-

sults obtained and would profit by the successes. But Mr. Dunlap does not want to stop with one group. He states that he would be glad to assist in forming several groups of 25 farmers each, and have a separate demonstrator to look after each group. This would stir up untold interest in the work. At any rate, he proposes to have at least one demonstrator to devote his entire time to the work.

During the year just closed the National Union Bank donated \$250 in prizes offered to various farmers who could raise the largest yield per acre at the least cost of production. All the contestants have no filed final reports as yet, but the several reports filed prove most interesting and show just what can be done. The contest also demonstrate the value of a diversity of crops.

W. J. Jones, 32 years old, died yesterday morning at 8 o'clock in the Highland Park village. He is survived by a wife and several small children. The funeral was held last night and the remains were carried to Fort Mill this morning for interment. Mr. Jones was secretary of the local lodge of Odd Fellows and members of that order accompanied the remains to Fort Mill.

The Oakland Avenue Presbyterian Church, just completed, will be used on the first Sunday in December for the first time. This edifice is one of the most handsome churches in the city and is located just this side of Winthrop College. Revs. Alexander Martin and F. W. Gregg are the pastors.

The county court house commission, appointed by a special act of the Legislature to superintend the construction of the new \$75,000 court house, recently voted by the people of the county, met at Yorkville on Wednesday and organized by the election of Mr. J. S. Brice as chairman, and John Twines of rheumatism, backache, stiff joints and shooting pains all show your kidneys are not working right. Urinary irregularities, loss of sleep, nervousness, weak back and sore, big eyes tell the need of a good reliable kidney medicine. Foley's Kidney Pills are tonic, strengthening and restorative. They build up the kidneys and regulate their action. They will give you quick relief and contain no habit forming drugs. Safe and always sure. Try them. Dr. J. W. Brice's Store.

Desirable Lot

I am offering at 20 per cent less than market price a fine lot 56x113 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.
Trust Building
Phone 1436.

G. Anderson as secretary. The commission will hold another meeting next week at which various matters will be discussed.

The duties of the commission, as prescribed in the act, are to decide upon plans for the court house building, select a site for the same, to be located in the town of Yorkville, and to see that the work is done according to plans and specifications. It is not known whether the new structure will be located on the same site as the present building, but it is understood that no new site has been tendered to the commission.

The commission hopes to have the work commenced early in the spring and have the building completed before next winter.

On Saturday, December 7, at Winthrop College the annual Home Institute will be held and the outlook is that the coming institute will be the most successful ever held at the college. Professor Weeks of the Department of Agriculture, has the matter in charge and is working to secure a larger number of prizes than has been

There could be no better medicine than Chamberlain's Cough Remedy. My children were all sick with whooping cough. One of them was in bed, had a high fever and was coughing up blood. Our doctor gave them Chamberlain's Cough Remedy and the first dose eased them, and three bottles cured them," says Mrs. R. A. Donaldson, of Lexington, Miss. For sale by all dealers.

Games and Playthings For the Little Ones

A big assortment of Toys, Games, Etc., for the little ones. Buy a Mirror-scope and entertain the children at home instead of taking them to the moving picture shows.

Robinson's Book Store

given heretofore. Prizes will be awarded for the best exhibits a wide range of articles of household make and farm products be included. In fact prizes will be offered for exhibits from corn down to the best worked button holes by the girls.

Winthrop College stands for normal and industrial education and has several experienced educators busy in the field throughout the year. Special attention is given to agriculture and domestic sciences, all students being taught the rudiments of agriculture and in the art of keeping house, from making bread to sewing the daintiest of fabrics as well as the more common garments for every day use in the home.

The idea in having the home institute is to encourage the boys and girls in their efforts along these lines. And judging by the interest taken in the past affairs of this nature the interest is growing greater each year. Professor Weeks states that he hopes to have better individual exhibits this year than ever before and also the

largest collection of exhibits. The institute this year will be in the new Tillman Arts and Science building, now nearing completion. A portion of this building will be set apart for just such occasions, and in fact, it is hoped to have a number of the exhibits, if not all of them, kept on exhibition all the time, the room being in the nature of a small museum. By keeping the exhibits from year to year and comparing the later exhibits with those of former years will doubtless prove both interesting and profitable.

(Boston Transcript.)

Lady of the House (to tramp)--Here are some very nice crusts I trimmed off when I was making sandwiches. Tramp--No, thank ye, mum; dey reminds me too much of de cause of me downfall--mat-lins.

Is your husband cross? An irritable, fault finding disposition is often due to a disordered stomach. A man with good digestion is nearly always good natured. A great many have been permanently cured of stomach trouble by taking Chamberlain's Tablets. For sale by all dealers.

DAVIS BAKING POWDER

Sold under the unqualified guarantee of "satisfaction, or money back." 1 lb. 20c.--1/2 lb. 10c.--1/4 lb. 5c. None better made at any price. All good Grocers sell it or will get it for you.

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--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 to its proper and lofty plane, and the religion of the Christian made real, life and effective.

EQUALITY OF OPPORTUNITY

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 All-wise Designer.

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. Shares issued any day.

E. L. KEESLE, Sec & Treas.

Phone 344. 25 S. Tryon St.

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, shady side street, 30 by 137 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, Sec'y. & Treas.
16 E. Trade St. Phone 349