

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 city... This place is in a good neighborhood and a bargain at the price asked.

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.

CHARLOTTE SIGN WORKS

Auditorium Building

Manufacturers Of ELECTRIC SIGNS

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

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.

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

We have Moved to Number 11 West 4th Street, Rear of Commercial Bank Building.

Hornets Nest Electric Company - Phone 988

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 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 The Time to Buy --At-- Mecklenburg Heights is Now

Dr. E. R. Russell's former home, corner 10th and Church streets; a very choice corner. L. L. Sarratt's former home on North Colledge 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. Colledge... \$40.00 10 Jackson avenue, modern 6 rooms... \$18.00 6 1/2 South Church 5 rooms... \$15.00 411 West 11th, 6 rooms 2nd floor... \$16.00 810 N. Colledge 5 rooms... \$12.50 Modern 9 rooms, 313 E. 8th... \$30.00 700 East Ninth, 5 rooms... \$15.00 4 West Liddell street, 4 rooms 3 1/2 bath... \$17.50 2-room house Double Oaks avenue, per week... \$1.50

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

PURPOSES OF REAL ESTATE ASSOCIATION

Mr. F. C. Abbott Outlines The Advantages Which Would Accrue From Co-operation

Interest in the deal of the real estate men is centered very largely this week in the new proposition to organize a real estate association in Charlotte, and the prospects seem fair for the successful culmination of the movement.

In order to secure further idea of the reasons for the movement a reporter this morning requested Mr. F. C. Abbott, one of the prominent real estate men of the city, to state why in his opinion such an association would be beneficial to the city, to the real estate business and to the patrons and clients of the real estate agencies here.

Mr. Abbott, while declaring that he is not actively promoting the proposition now and is only interested as a real estate man, offered the following timely views on the subject:

"There is a national organization of this character and many local ones, and that Charlotte may keep in front in progress and all that is for her good it seems that a local organization should be welcomed," said Mr. Abbott.

"The idea," said he, "would be to form such reasonable rules and regulations for the trade as will raise the tone and dignity of the real estate business through such association."

"In Charlotte we have to pay a quite heavy license to carry on the real estate business, and it is also a fact that many so-called curb brokers, having no office, no license to pay and who do no advertising, do a regular business, and at the same time they will cut commissions when necessary to make a deal, and they can do so if since they have no expense to meet, no office rent or license to pay.

"The first object would be to eliminate this class of brokers, for it is certainly not a fair proposition to allow this class of men to demoralize the real estate business, while they pay no license for their work."

"In the next place such an organization, I believe, will protect the public because any man who would endeavor to follow dishonorable practices would not be allowed membership in the association, so that this would be a certain degree of protection to the public in dealing with regular members.

"Another important item, is that such an organization could aid in the building-up of Charlotte by some systematic method of advertising the city abroad which such an organization could take up and push, and in other ways help forward the interests of the city.

"I consider that it would be a good thing, both for the real estate man and for the public to have an organization of this nature."

The boys' appetite, often the source of annoyance, is you would have such an appetite take Chamberlain's Tablets. They not only create a healthy appetite, but strengthen the stomach and enable it to do its work naturally. For sale by all dealers.

zation of this sort to raise the standards of business and in other ways be of benefit mutually.

The purposes and objects of a local real estate board were thus explained by another local real estate man, in connection with the new movement:

"The haphazard methods in the real estate business in the past have brought reproach on the profession to such an extent that the public looked upon the average real estate broker as a shark. In recent years however in most of the cities this is no longer the case. There have been organized boards and exchanges also State and recently a National association to weed out the dishonest or incapable dealer that is unscrupulously eating the public.

"The boards are to establish and standardize the business of real estate brokerage so that it will obtain and hold the confidence and respect of both owners and purchasers, to maintain the dignity and responsibility of its members in their duty to the public.

"A further object will be the establishing of uniform commissions, customs and practices so far as they are reasonable.

"Another factor will be the cultivation of good fellowship among the members in their selling, renting, managing real estate and borrowing thereon.

"Lastly the association would aim not only at the protection of the interests and protect real estate owners from fraud, extortion and litigation.

RATE ADJUSTMENT TO BE DISCUSSED BY WATER BOARD

"Water rates," not for shippers but for Charlotte folks who are patrons of the municipal waterworks, will be the subject of discussion at an open meeting of the board of water commissioners to be held next Thursday evening at the city hall. Announcement of this meeting was made today by Commissioner R. K. Blair.

The purpose of the meeting primarily is to ascertain if the rates as offered Charlotte citizens and to users living outside the city are on a satisfactory and equitable basis, and any patron of the waterworks or other citizen wishing to have anything to say on the subject will be given opportunity.

This opportunity is offered in order that the board may be in a position to give just treatment to all, and in view of the fact that quite a number of the patrons of the waterworks are located outside the city limits.

It is expected that a number of citizens will attend the meeting and will have something to say on the subject.

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 1436. Basement Trust Building

PARCELS POST LAW EFFECTIVE JAN. 1ST

Postmaster Spencer Has Received Partial Instructions As To The Methods

Postmaster J. B. Spencer has received partial instructions as to the new parcels post law, which will become effective January 1. Before that time those in charge of the offices will receive other instructions from the Postoffice Department as to the method to be employed according to a uniform scale that has been worked out. So far the following covers the instructions sent the local office:

Mail matter which may be sent by parcel post will include all fourth class matter, such as merchandise, farm and factory products and all letter matter now embraced in the first, second and third classes, not exceeding 11 pounds in weight, nor greater in size than 12 inches in length and six inches combined.

Distinctive parcels post stamps must be used on all fourth-class matter in which is included parcels post matter and if deposited in the post-office bearing ordinary postage stamps the package will be held for postage. Parcel post matter must be mailed at the postoffice or some station of the office. It must bear the return card of the sender, otherwise it will not be accepted for mailing.

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

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 realistic 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.

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, 60 by 127 each, with rear alley, nicely elevated and a bargain at the price asked, only

\$1,250.00 Each

UNION TRUST & REALTY COMPANY MORRIS E. TROTTER, Sec'y. & Treas. 16 E. Trade St. Phone 249

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.

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