"There, now look at yourself," com- its mysteries. Fern to Gwenda, several hours later in the evening. "Truly, Gwen, dear, I wouldn't know you for the same girl. Why, you're posia nebulous nothing, I declare you

Gwenda stepped obediently before the long mirror, and took a look at herself. Then she stared, fasci-

Gwenda Channing, from Millersville?" she queried in an awe-struck voice, patting her cheeks and running one hand up and down the length of the shining orchid evening dress, which "Why, Fern," she cried with a meet won't guess this. It will seem fascinated, yet horrified. so funny trying to appear blase, when

and your business?

Hanes Service.

liable to need tire service.

MILLLER TIRES

Geared to the Road.

Cord and Fabric.

and will be glad for you to callon us.

1107 Realty Building.

the threshold of wemanhood and all

dark hair high on her shapely head, just what her bewildered and beauwhich lent an oriental air to her tiful cousin was going through. "Here," tively beautiful. Make me fade into "With a skin like yours, and lips, "Makes you lovelier than ever," she scarlet beyond all belief, any artifice assured her. would seem ridiculous."

Gwenda had thrilled at the idea of actually wearing an evening dress, her very first. And when Fern brought out the lovely orchid colored and adorably close skirt, she had sight of herself in her new finery. standing arrayed in its shimmering folds, she discovered that she seemed, and was, very much undressed above

over the shoulders. new note in her young voice, "I look But, Fern, I can't possibly be and waited eagerly for the arrival quite worldly! I look everything seen in such a costume," she pro- of any and all of her friends. that I am not. I'm really terribly tested to her admiring cousin. "Why, small and frightened inside of me, I feel quite naked, up here," pointing and you know it. But maybe the to her shoulders. She blushed deeply you know it. But maybe the to her shoulders. She blushed deeply specting herself. "And how I hope of the people I am going to as she stared at herself in the mirror. that there are many romances and

"Dear me, there is a lot of your somewhere, oh, inside I'm just Gwenda from the mother in you, Gwenda, after all. around the corner?" Here she broke off to look Fancy any one objecting to showing such marvels as those twin shoul-

HANES TIRES

Made at Winston-Salem.

N. C.. Cord and Fabric.

Phone 413

That nine months of the year you ride more be-

That the tire dealer you have been buying from

That we believe our line of tires the equal if not

Let us take care of you as long as your old ones

That a nail will puncture any tire. Then call

tween 6 P. M. and 10 P. M. and on Sunday afternoon

than any other time and during these hours more

probably closes his doors at 6 P. M. and rides around

the superior of any line of tires carried in the city.
We want your tire business on the merit of service

and quality and that we will miss our supper to get a

DAYTON THOROUGHBRED CORD, Guaranteed 10,000 Miles:

Hanes Tire & Service Company

"A Service Station That Serves"

Beginning April 1: Hours, 6 A. M. to 10 P. M.

Loans on Homes

At six per cent. . We can secure loans on improved city property

THE EQUITABLE LIFE ASSURANCE SOCIETY

J. PERRIN QUARLES, Manager.

J. W. THOMSON, Jr. PAUL M. SHERRILL. H. H. LAW, Jr.

Representatives

SERVICE

Regardless of the volume of business we invite you

to test the service of this strong, fast growing, service-

giving bank. It is the ambition of the American Trust

Company to broaden the scope of its helpfulness so as

to make every depositor feel that he-or she-is receiv-

ing the greatest possible value that a bank can give in

BANKING RESPONSIBILITY,

FRIENDLINESS, HELPFULNESS

positor a friend, while keeping its activities in step with

changing ideas in the world today. This Bank is bend-

ing all its efforts to conduct its affairs in such a manner

that the specific service it renders will hold friendliness

as a distinct and individual feature in the minds of

those with whom it is privileged to have business re-

lations. "Service" first, last and always regardless of

American

Trust Company

the volume of your business here.

It is this Bank's steadfast purpose to make every de-

J. CALDWELL McDONALD, Manager.

614 South Tryon Street.

too; nor does he open on Sunday afternoon.

will last, and then replace them with new ones.

Don't forget our Phone number, 4450.

customer of ours on his way again.

"Can't I, can't I just wear can't I just wear a scarf round me, to make me feel more comfy?" pleaded Gwenda, now almost in tears.

"Of course, silly goose," answered Fern quickly, catching sight and of the tears now perilously sound Fern had dressed Gwenda's soft, near the surface, and fully grasping beauty. There had been no need of and catching up a silver, gauze scarf, make-up, for, as Fern aptly put it, she threw it round Gwenda gently.

As a matter of fact, the scarf concealed nothing-and, if anything, but added to the lure of Gwenda's beauty. The fact that there was something round her neck and shoulders soothed her alarms, however,

An orchid-flower in every sense of the word, she swayed and beamed back at her reflection, pirouetting Fern had insisted on her borrowing from her wardrobe, and wearing, on this, her first night in New York.

and was, very much undressed above now this way and now that, to get a perfect view of every bit of herself. Fern had indeed turned out a work over the shoulders. of art. She was proud of her cousin, "How I hope they like me, Fern, dear," said Gwenda softly, after in-

"Don't worry about that, my dear," answered Fern with a laugh. "No one It was a dazzlingly lovely reflection ders of yours, with a dimple in one, could resist you. You will have your that smiled back at her from the that would make the angels envi- hands and heart full, from now on. But there's a knock. Quick, darling, smile. Lift your head high, for the is walking in to meet you

wonderful adventures waiting for me,

(To be continued.)

Think It Over! WASHINGTONWAS A STAR ATHLETE Just what is tire service worth to you, your family

Wood-chopping, Shooting, Jumping, Wrestling and Riding Were Favorites.

George Washington excelled at wood chopping, rifle shooting, jumping, throwing, wrestling and riding, Hugh Murrill, Jr., learned when he looked up the records in preparing for the athletic meet at Independence Park February 22, in observance of Washington's birth-

Mr. Murrill is completing his program for the meet which will take up the entire afternoon. The meet will be open to both adults and children. Many grown-ups will contest in the events in addition to school boys and girls and Boy Scouts.

The program, as tentatively arranged, calls for a wood-cutting relay to bo participated in by a team from each of the city schools; running board jump, wrestling, horse-shoe pitching, shot put, tug of war, rescue race, spoon and water race for girls, wheelbarrow race, three-legged race, potato race.

Special events for girls will include a girls' relay race, throwing basketball for distance and throwing football for Riff shooting contests will include

five shots standing at the Maltess cross, and five shots prone; 10 shots at the "Five of Spades;" 10 shots at a 1-inch bull's eye; any shot at any target, and rapid fire shooting at a 1-inch bull's eye for 20 seconds. Prizes likely will be offered to winners

of the various events. An axe probably will be given the wood-shopping victor, while a rifle may go to the man proving himself the best marksman.

ROAD WORKERS TO GIVE AID AT RALEIGH

It is important that friends of good roads and the \$50,000,000 bond issue be at Raleigh next Tuesday night, according to Heriot Clarkson champion of good roads and just back from Raleigh Friday, where he appeared in the interest of the Doughton-Connor bill.

The bill as it now stands is practically the same as the Clarkson measure, with the exception that the ad' valorem tax of 5 per cent is eliminated, and the money feature is increased to a bond issue of \$50,000,000 instead of providing for the raising of about \$30,000,000 by the taxation method. "It was due to the vision and courage of Governor Morrison that the bill goes before the people in shape that is likely to be supported and that will provide adequately for a good roads system in the state. The hearing as to the bill was to have been heard Thursday, but it was postuntil 8 o'clock next Tuesday

ELKS ANXIOUS TO AID BOY SCOUTS' BAND

reported out of committee and if there s enough interest manifested from the outside it will beyond duobt become

The bill has been favorably

Governor Cameron Morrison, a member of Charlotte lodge No. 392, B. P. O. E., has been elected to life membership in that lodge. He will receive a gold plate, properly ingraved, as a gift from The Elks were enthusiastic over the

proposed Boy Scout band and agreed to assist the efforts of the scouts along that line in every way possible.
Dr. C. A. Bland explained that the band, if properly organized, could provide music for civic occasions and demonstrations of al kinds taking place in

R. D. Craver, chairman of the Chamber of Commerce Boy Scout band committee, set forth the advantages of the band in such a way the Elks immediately adopted the proposition.

Secretary Harvey S. Bryan was asked to write to John B. Floyd, scout executive, and ascertain exactly to what extent the Elks can help the band, and what funds are needed for the completion of the organization. When this is learned, the Elks will again take up the matter, and it is understood this to mean that reasonable financial aid will

> LOOK HERE AXMINSTER DRUGGETS 9x12

\$47.75

Just about one-half of the regular price

A good selection of patterns.

KLUTZ FURNITURE CO. WE WANT YOUR BUSINESS \$2.26 N. College St. Phone 373 Union National Bank

CHARLOTTE, N. C.

Your banking business invited. We offer every courtesy and accommodation consistent with Safe Banking.

Safety Deposit Boxes for rent \$1.50 per annum and up according to size.

\$1.00 will start a savings account. 4 per cent compounded every three months.

D. P. Tillett, Cashier H. M. Victor, Prest. F. D. Alexander V. Pt. A. G. Trotter, Asst. Cash

WAREHOUSE

Located within two blocks of Independent Square for rent, 1,200 feet floor space. Stean heat, elevator and sprinkler system which give low insurance rate.

\$125 per month on long lease to desirable tenan SOUTHERN REAL ESTATE, LOAN & TRUST (1) SURPLUS, \$300 CAPITAL, \$75,000 4 South Tryon St. Phone 21

Our Delivery Service is at YOUR Service USE IT.

ASK YOUR DOCTOR



FEBRUARY 12, 1921

Walker's Drug Store

Corner Seventh and Tryon Streets, AUTOMOBILE DELIVERY

Norris Candy Parker Pens Agents for Klim

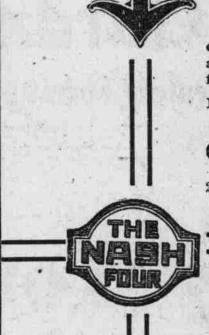
ATTRACTIVE DILWORTH **HOMES**

We have one very attractive home in Dilworth which is modern and in the very best location and which we feel would be interesting to anyone desiring a small modern home in this location. If you are interested call at office or phone us.

THE CAROLINA COMPANY

W. D. Wilkinson, President.

Insurance 328 S. Tryon St. Building Hauling Phones 609 and 1430



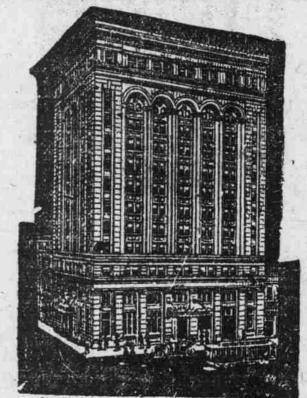
Careful inspection and comparison will convince you this fine NASH automobile is

a leadinf value in the Light Weight car Nash Four, Touring, F. O. B. Milwaukee,

Carolinas Nash Motors Co. Distributors 224 North Tryon Street.

CHARLOTTE, N. C.

ASK NASH OWNERS NASH SERVICE



E. O. Anderson, Vice President W. A. Watson, Vice President W. M. Long, Vice President

Our New Banking House

We are now occupying our new banking room on Trade Street, which with our old quarters gives us ample room for taking care of a rapidly increasing business. In every respect we are suitably equipped to give prompt and satisfactory service. On the Trade street side we will handle only commercial accounts-both receiving and paying-Notes and Exchange. Also attractive public quarters for ladies' use, as well as a private room, handsomely fitted up, for use of our customers and friends.

Tryon Street side will be used for our Savings Department, general bookkeeping, ladies' private room with private telephone, insurance department and trust department After some alterations in the latter room we will be glad to open our new quarters, informally to the public for inspection.

Independence Trust Company

CHARLOTTE, N. C.

Member Federal Reserve System. CAPITAL, SURPLUS AND PROFITS OVER \$1,600,000.00 -OFFICERS-

J. Jl. Wearn, Chairman of Board H Little, President · E. E. Jones, Cashier

R. S. Smith, Asst. Cashier Thos. P. Moore, Asst. Cashier A. R. Surratt, Assistant Cashier

Rental Service

We are in a position to handle your rental problem with satisfaction to you. Our experience gained by 22 years experience has taught us the best policy for collection, repairs and service both to landlord and tenant.

We now please the owners of hundreds of houses, stores and apartments and we can satisfy you.

Home Real Estate & Guaranty Co. J. ARTHUR HENDERSON, President.

219 North Tryon Street.

25 South Tryon St.

YOU WOULDN'T HEED logical advice and many North Carolinians and Charlotteans have been severely

bitten in promiscuous stock buying. Many papers and the mails have been overflowing with rotten offerings, and there's always a fair percentage of gullible men and women trying to get something for nothing. Lightning finally hits the duck who seeks wealth without work, and cleans him up good and THE STATE OF NORTH CAROLINA

has recently forbidden 33 of the stock sealing concerns to offer their stuff in this state. Some of them belong right here in Charlotte. But, Mabel, Dear, fools multiply, and Confederate money could be sold to some wise financiers in Charlotte before sunset of this very day. WHEN THINGS WERE IN A WEAVING WAY

you were advised to save. You didn't do it. Look around you today-400 stock sellers in North Carolina are out of a job, The Woolen Industry had 52 per cent less employees in December, 1919, than in December, 1918; Hosiery and underwear 51 per cent; men's clothing 38 per cent; boots and shoes 31 per cent; sik, 21 per cent, Automobiles 31 per cent . These articles are going lower and lower, and the bottom is not in sight. 2,000 EMPLOYEES

were picking it off the trees? Too late now, but a lesson, cruel and lasting, 10 on Wilmoore Drive at......

would have saved every soul of them, but, drunk with plenty, they neither saw nor thought. CEASE BEING A FOOL

and buy our January Shares. which earn 61/2 per cent, non- taxable. Prepaid shares for lump sums at \$72.50, 6 per cent, no taxes. \$100.00 shares, which earn 5 per cent net per annum, interest twice a year.

LISTEN TO ME, MABEL,

If you still want 4 per cent and it taxed to death when 6%, free as the

air you breathe, is at your nose in our shares, then, for the love of Mike, get a blind mule to kick you in the stomach. E. L. KEESLER, Secretary and Treasurer Phone 344

HIDDEN MONEY

Persons who depend upon hiding places about their homes for the safe-keeping of savings run an unusual risk at this time, when crime is so prevalent through out the country. A sum of money in such a place is not only apt to cause the loss of the money, but actually endangers the life of the owner. Aside from this, there is a possibility of total loss by fire, and the fact that such funds are absolutely idle, producing nothing By depositing your reserve funds with us you absolutely insure them againt theft and fire, you eliminate the possibility of personal injury, and you receive an income in the form of interest that steadily swell. original amount.

The Merchants and Farmers National Bank

Capital, \$200,000.

in suburb.

CHARLOTTE, N. C. Surplus and Profits, \$400,000

Wilmore Lots

with a special discount for cash to buyers who will build mode medium cost homes to supply the heavy demand in this close

F. C. ABBOTT & COMPANY

Real Estate Department, T. M. Abbott, Manager. J. C. Harley, J. N. Boyce, R. B. Street, Salesmen.

CHARLOTTE, N. C. Member Federal Reserve System-Capital, Surplus and Profits, \$1.800,000.00 W. H. WOOD, President. T. E. Hemby, Vice President

H. L. Davenport, Asst. Sec and Geo. Stephens, Vice President W. S. Lee, Vice President R. D. Hawkins, Asst. Sec. and Treasurer. John G. McNichols, Vice Pres. P. C. Whitlock, Trust Officer. M. A. Turner, Vice President J. E. Davis, Sec. and Treasurer

John Fox, Asst. Trust Officer.