



A Bank's success depends upon the respect of its customers. If a bank has resources to meet the legitimate loan requirements of responsible borrowers, if its facilities are adequate for the accommodation of its depositors and if the spirit which actuates its service is truly helpful, it deserves the esteem of its community.

This Bank has won the confidence of Charlotte by 24 years of successful service. It will welcome your patronage.

The CHARLOTTE NATIONAL BANK

SOUTH TRYON AND FOURTH STS.

4% on Savings United States Depository

ARE RE-WRITING MANY SECTIONS

Only Few of Levy Sections of House Tax Bill Yet to Be Acted Upon.

Washington, Sept. 15.—Only a few of the levy sections of the House tax bill remained to be acted upon when the Senate finance committee resumed today revision of the measure. The inheritance tax provision was the principal one left, but the committee also was to pass finally on a Treasury plan to effect the one per cent reduction in the income surtax brackets up to the proposed maximum of 32 per cent, so as to give some relief to individuals having incomes of \$8,000 or less.

The question of imposing the manufacturers' tax on some of the articles to which the so-called retail sale luxury taxes now apply also was open. In addition, there remained a final decision on a number of legislative features of the House bill.

Having passed the excise levy section of the measure yesterday, the committee expected to wind up its work tomorrow, so as to give the experts three working days in which to put the measure in shape for presentation to the Senate Wednesday.

While agreeing to the House plan to repeal stamp taxes on perfumes, cosmetics, toilet preparations and proprietary medicines, the committee voted to impose a manufacturers' tax of four per cent on toilet articles and two per cent on proprietary medicines, and to restore the three per cent tax on toilet soaps and powders which the House bill proposed to repeal.

REDUCTION CANCELLED.
Five per cent reductions in the taxes on fur articles, motor boats and yachts, portable electric fans and works of art, agreed upon by the House, were disapproved by the committee, which voted to continue the present rate of ten per cent in each case.

The section of the House bill reducing the tax on candy from five per cent to three per cent, was amended to provide that candy sold at wholesale for more than forty cents a pound should bear a tax of ten per cent.

In accepting the House reduction from ten per cent to five per cent in the tax on sporting goods, the committee decided to make taxable skates, snowshoes, skis, toboggans and bussell, and fishing and hunting equipment which were eliminated by the House.

Under a new section added to the House bill, the committee proposed that the tax on chewing gum be reduced from 3 per cent to two per cent.

The House measure made no change in this levy.

The House provision repealing all of the so-called luxury taxes was accepted, but the committee deferred action on the proposal to impose a manufacturers' tax on a number of articles on which a retail tax is now imposed.

Sections of the House bill accepted without change included those relating to taxes on cereal beverages and soft drinks; repealing the tax on eye glasses and spectacles; eliminating the license levies on yachts and motor boats of not more than five tons or not over thirty-two feet in length, and imposing a tax of 10 per cent on camera lenses. The beverage tax changes were accepted, however, subject to possible amendment after further information on this subject has been furnished by Treasury experts.

UNION NATIONAL BANK

CHARLOTTE, N. C.

Good prices for cotton and Seasonal Fall business combined with more optimistic attitude will put more money in circulation.

Nevertheless we advise Sticking fairly close to a cash basis. A moderate business on cash basis is better than a big business with widely extended credits.

We invite your business and offer every courtesy and accommodation consistent with Safe Banking.

H. M. VICTOR, President
F. D. ALEXANDER, Vice Pres.
D. P. TILLET, Cashier
A. G. TROTTER, Asst. Cashier

Five Choice Homes

we have listed for sale in Myers Park can be purchased at very attractive figures and with reasonable terms. Each has from seven to ten rooms, and are all in most desirable locations.

PRICES: \$11,000.00 to \$16,500.00

Southern Real Estate, Loan & Trust Company
4 SOUTH TRYON STREET. PHONE 321

A GOOD STORY BEARS REPEATING!

That's true of the story of Walker's Service. It isn't a matter solely of our own opinion, but it is the opinion of our large and steadily increasing list of SATISFIED patrons—that Walker's service is a real, a superior service. Good service means finer quality merchandise as well as quick automobile delivery. Walker's is a GOOD drug store, and that's the story we consider worth repeating.

ASK YOUR DOCTOR

Walker's Drug Store

Corner Seventh and Tryon Streets
NORRIS CANDY PARKER PENS AGENTS FOR RLY



DORT
Quality Goes Clear Through
Personality

Having through mechanical superiority won its way to a high and well deserved place in public opinion, the rugged Dort chassis now appears in a new outward dress that adds real beauty to its many other appealing points. There is undeniable "personality" in the design of the new Dort family.

Burwell-Walker Company

211 S. Church St. Phone 834 Charlotte, N. C.

Studebaker SHIPMENT OF 1922 MODEL STUDEBAKER MOTOR CARS JUST ARRIVED.

The most popular and best selling six-cylinder automobile in America is very attractive and interesting. COME TO SEE THEM.

RUST MOTOR COMPANY

514-516 S. Tryon. Distributor "THIS IS A STUDEBAKER YEAR" Phones 218-219

TO THE VISITORS AND EXHIBITORS AT

The Carolinas Exposition

An Invitation

IT IS THE PLEASURE OF THIS INSTITUTION TO PLACE ITS ENTIRE FACILITIES AT THE DISPOSAL OF ALL EXHIBITORS AND VISITORS TO OUR CITY DURING THE COURSE OF THE CAROLINAS' EXPOSITION. THESE FACILITIES WILL BE FOUND ALL-EMBRACING AND THEIR EXTENT IS ONLY BOUNDED BY THE FINANCIAL CONNECTIONS ENJOYED BY US IN ALL OF AMERICA'S IMPORTANT CENTERS.

IN ANY WAY THAT WE MAY SERVE YOU DURING YOUR SOJOURN HERE, WE BEG YOU TO COMMAND US.

WE CORDIALLY INVITE YOU TO VISIT OUR BANK AND ALL THE OFFICERS WILL BE GLAD OF AN OPPORTUNITY TO MEET AND SERVE YOU IN ANY WAY POSSIBLE.

We will have a booth in the Exposition Building, in which will be located the Western Union Telegraph Company with a full equipment and force for handling telegrams, incoming and outgoing. This will be the only service of this kind at the exposition. This and other facilities will be at your disposal in our booth. Be sure to call on us there.

American Trust Co.

Member Federal Reserve System.
CHARLOTTE, N. C.

Capital, Surplus and Profits \$ 1,800,000.00
Resources \$10,000,000.00

CONTRACT IS LET FOR NEW STATE BUILDING

The contract for the erection of the receiving building for men at the State Hospital for the insane, which the building committee of the hospital met here to let Wednesday afternoon, went to the Goode Construction company, of this city, this firm being the lowest of the several bidders. The meeting was held at the Charlotte National Bank.

There were fourteen bidders in all, most of them from outside of Charlotte. All bids for the heating plant, for which plans have also been made, were rejected by the committee.

The bid of the Goode Construction company was approximately \$119,000, this not including the heating plant. The successful bidder will begin work on the new building at once. In type it will be of reinforced concrete and will contain comfortable accommodation for 104 inmates. It will also contain individual rooms, wards, dining room, hydrotherapy department, day rooms, sun porches and other features. The interior will be of brick trimmed in limestone and will present an imposing appearance in an attractively wooded area of the hospital grounds near the conservatory.

These here for the letting of the contract were Dr. John McCampbell, superintendent of the hospital; Dr. G. S. Kirby, of Marion; E. P. Wharton, of Greensboro; C. C. Cranford, of Asheville, and John M. Scott, of Charlotte.

GIFFORD SELLS INTEREST.
John J. Gifford, manager of John J. Gifford & Co., Inc., musical instrument dealers, has disposed of his interest in the business. He has not yet announced his plans for the future.

Rubber stamps, notary and corporation seals made on short notice. Pound & Moore Co. Phone 4542. 23-4f

TYPEWRITERS
\$50 buys a brand new Corona portable typewriter. Makes at attractive prices. See us before you buy.
PHONE 4542
POUND & MOORE CO.

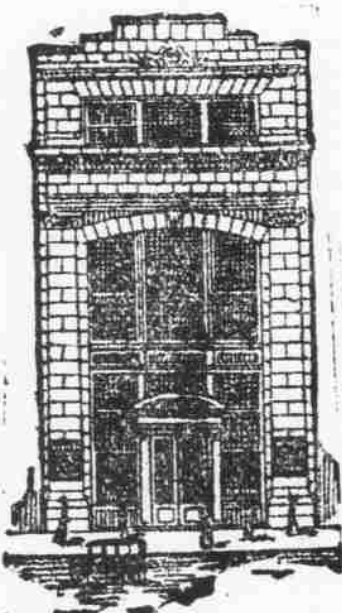
Dr. H. C. Henderson, Dr. R. B. Gaddy
HENDERSON & GADDY
DENTISTS
Office Hunt Bldg. 202 N. Tryon St. Phone 216

DR. L. S. FOX
DENTIST

21 1/2 W. Trade St. Phone 3896

Over York & Rogers Next to Woolworth's.

The Boy and The Bank

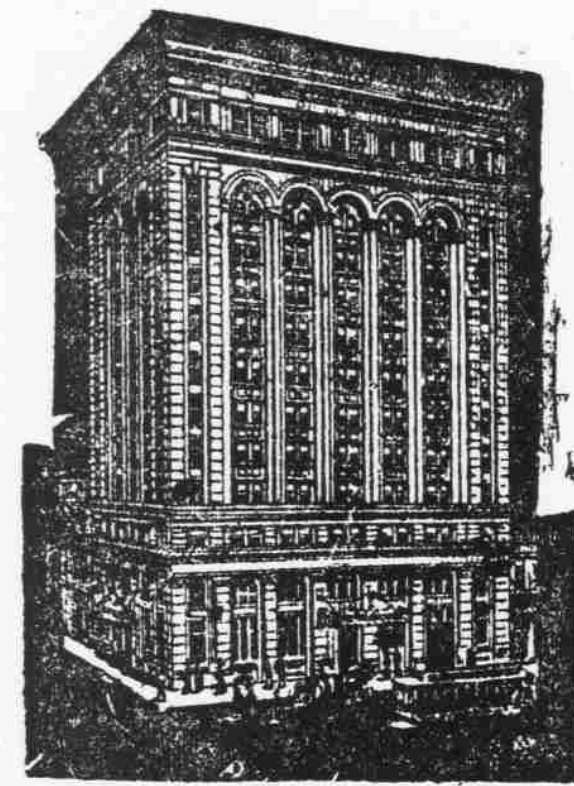


You want the best things for the Boy. The best Habits. The best schooling. The best Health. The best Opportunity. The best Associates. Do you realize that one of the very best things for him is the Bank Habit? Get him to Save, to do business with this Bank. Nothing will stand him in better stead.

We pay you to save your own money.

Security Savings Bank

4 South Tryon Street. Charlotte, N. C.



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

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

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

Value Of A Bank Account

A Bank account and the credit it gives you will be of the greatest aid to you in getting together the first few hundred dollars which you must get in order to advance speedier on the road to success.

Independence Trust Company

Member Federal Reserve System
CAPITAL AND SURPLUS, \$1,600,000.00.
CHARLOTTE, N. C.

—OFFICERS—

FOR RENT

Store-room and basement, No. 200 N. College Street, in trade center, 40-room hotel, repaired, remodeled, No. 206 North College Street, ready for occupancy September 15th.

Small garage No. 14 East Seventh Street.
Four-room apartment No. 401 North Church Street.

Second and third floors over No. 206 South College Street, well lighted.

Home Real Estate and Guaranty Company

CASH CAPITAL, \$70,000.00
A. I. HENDERSON, Manager
Real Estate Department

219 North Tryon Street. Phone 589

NEW SHARES

are being sold here almost hourly, and that's the right stuff for the man or woman who expects to get ahead or amount to much in life. We sure sold 'em last Saturday. Come any day this week and start the ball rolling. If loan is wanted, file application at once, so as to get in line.

LENDING \$60,000.00

this week, so you see where much of the money you see circulating around is coming from. The people realize the magnitude of the business we are doing, and they also know that every dollar we lend goes out at 6 per cent without fear or favor. The negro urchin gets a square deal here along with the rich or the first lady of the land.

WE LIVE TO RELIEVE

distress and we do it. A good woman came in to-day and said her husband had gone off and her little home was in danger. We showed her a way out, and she left with a smiling countenance.

OUR MATRIMONIAL

Bureau is alive and standing on its feet. A bright girl wanted to know if Bill was keeping up with his B. & L. We told her he sure was and that he never missed a payment. She confided the great secret and we whispered, "Bill's all right," so she's not giving up her job to take care of a worthless dude. We sometimes have to say, "Lookout, Sallie, John's doing no good. Make him come across, or cut him to the heart."

MORE HOMES AND HAPPIER HOMES

is our slogan. Ask Jno. Pharr about it, and his great heart will advise you right and straight and helpfully. Our new series is coming some. Wise people just naturally come here for real service.

Mutual Building & Loan Association

Jno. R. Pharr, Pres. E. L. Keesler, Sec.-Treas
25 South Tryon Street.

"My First Thousand"

This phrase enters into the stories of many men who are now established financial successes. It implies a slow, up-hill climb, attended by rigid economy, to the point of "having money to make money." There are many that have never striven for the first thousand. The savings department of this bank invites you to start your first thousand. Are you one of them?

The Merchants and Farmers National Bank

5 WEST TRADE ST.
CHARLOTTE, N. C.

Capital, Surplus and Profits \$600,000.00

Just at the End of the Car Line and Right at the

Myers Park Country Club

we have six (6) very fine building lots ranging in size from one half acre to full acre lots, all of these on paved streets and perfect grade and offered at special prices to quick buyers. YOU OPPORTUNITY to enjoy the club privileges and with ear to business or fine paved boulevard if you drive an automobile.

F. C. Abbott & Company

Trust Building, Everything in Real Estate
Phones 238 or 3022 212 S. Tryon St.