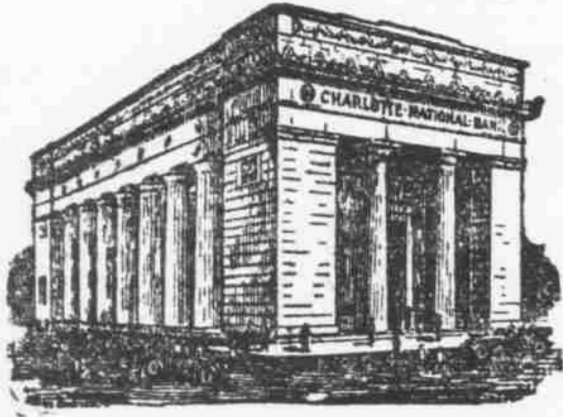




**Buick Service**

With Our Enlarged Facilities We Are Prepared to Handle all Buick Repair Work Promptly and Efficiently.

**C. C. Coddington, Inc.**



**The Personal Element**

No business is more personal than banking.

This institution undertakes to establish and maintain personal relationships with its customers. Because of this its clientele increases steadily.

If you are not already a depositor we invite you to become one.

**The CHARLOTTE NATIONAL BANK**

SOUTH TRYON AND FOURTH STS.

4% on Savings **MEMBER FEDERAL RESERVE SYSTEM** United States Depository

**BLANDWOOD PEOPLE ARE ISSUED NOTICE**

The Apartment Rental Company, which has the rental of the Blandwood apartments in its control, has issued a notice to residents in that building cautioning them against all holiday decorations in which candles or other open flames have a part. The notice calls the attention of the lessees to the perils originating from the popular method of illumination for Christmas and cautions upon them to refrain from this holiday device. F. D. Alexander, who is agent for the company, has, for a number of seasons, taken a prominent interest in any activity which would lessen the dangers of fires during the holidays.

**Hood's Sarsaparilla**

FOR THAT TIRED FEELING Which pulls down the health and invites illness, for loss of appetite, all run down conditions, nervousness. It makes the weak strong.

**Hanes Cords**

30x3 1/2	\$18.15
32x3 1/2	21.50
32x4	27.65
33x4	28.55
34x4	29.25
32x4 1/2	34.50
33x4 1/2	35.00
34x4 1/2	36.50
35x4 1/2	37.55
36x4 1/2	38.55
33x5	43.55
35x5	45.50

**Midget Cords**

30x3	\$12.55
30x3 1/2	15.15

Run one on the opposite wheel from your favorite tire.

**HANES Tire & Service Co.**

614 South Tryon St. Phone 4450.

**Buying Used Cars Is Dangerous**

Unless you buy from a reputable concern and get a guarantee on the car or truck. When you buy from us you get a 30-day guarantee on all Reo Cars and Speedwagon. Prices right, too. Drop in.

**Foreman - King Motor Company**

The Home of Good Used Cars.

Dr. H. C. Henderson. Dr. R. B. Gaddy HENDERSON & GADDY DENTISTS Office Hunt Bldg. 202 1/2 N. Tryon St. Phone 216

**UNION NATIONAL BANK**

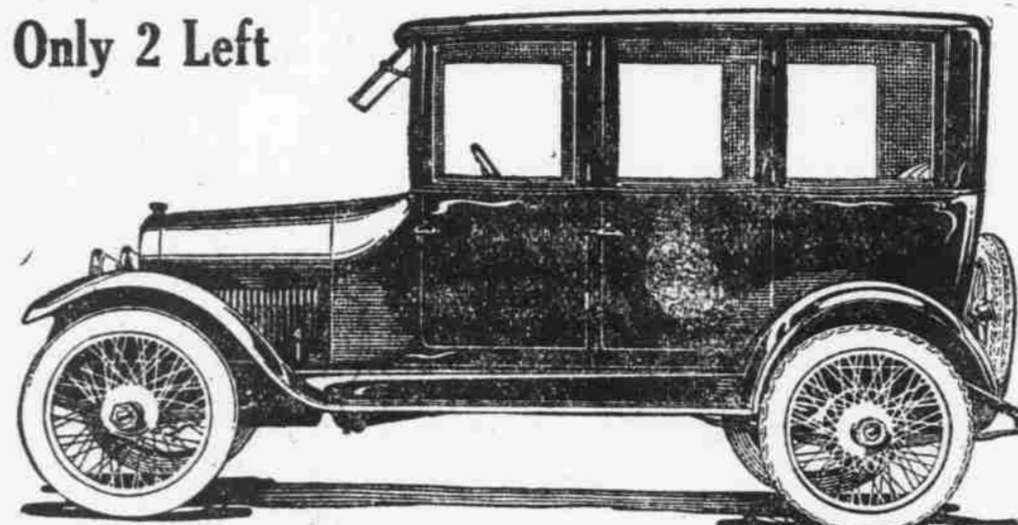
Charlotte, N. C., Dec. 12, 1921.

The Directors of this Bank have declared a dividend of 6 per cent payable December 31, 1921, out of the profits of the past six months.

Checks will be mailed.

D. P. TILLET, Cashier.

Only 2 Left



**\$2,000 SEDAN, Brand New, \$1,000**

We have only two of these Brand New Sedans left which will be sold this week at just ONE-HALF PRICE. If you contemplate buying your family a closed car for Christmas, here's your chance to save \$1,000.

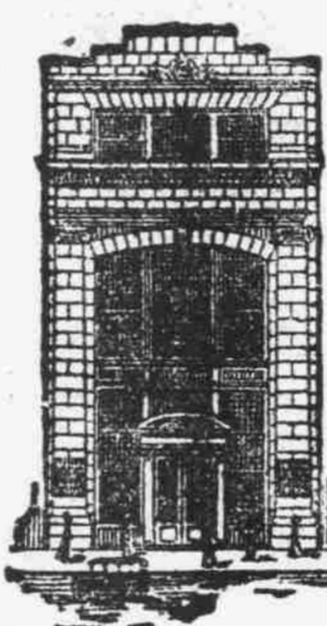
SMALL CASH PAYMENT—BALANCE EASY TERMS.

**BOOTH NEWTON MOTOR CO.**

Distributors Maxwell and Chalmers 212 S. Church St. Phone 3554. CHARLOTTE, N. C.

**The Art Of Savings**

Saving is not a Science; it is an Art. A science is something that can be taught from a book, an Art is something you can learn through practice. There is only one way to master this Art. Begin to Save, and keep it up. Open a Savings Account in this Bank.



**Security Savings Bank**

4 South Tryon Street. Charlotte, N. C.

**New Homes For Sale On Reasonable Terms**

If you are interested in a new home at from \$3500 to \$6500 let us show you. We build our own and buy all our material in large quantities.

If we do not have just what you want we will build a house of your selection, on your lot or one you may select.

**Home Real Estate and Guaranty Company**

REALTORS Phone 589. 219 North Tryon St.

**Talk About Savings!**

Men, it makes sensible boys and girls laugh to read the papers and see the mad scramble for your weekly surplus by some money-lending institutions! What do they offer for it? What do they lend it at? Does it earn and do you get there 6 1/4 per cent net, clean, and taxes actually paid for every cent of it? That's exactly what the Mutual Billy Malone does, if your money is left till the shares mature. No other system does it anywhere.

**WHY SALLIE, IT'S ABSURD!**

Talk about others attempting to compete with the Mutual as a place for your savings! Do they think people will remain idiots and fools? Verily it looks that way.

**WHAT OF THE SUCKERS**

that buy Blue Bird Oil Shares? There's some in Charlotte, but they belong in Morganton. At 10:45 last night I got a special delivery from "Faithfully and Sincerely, Henry H. Hoffman, President." No, the snakes and monkeys haven't got me yet.

**A LITTLE WHILE AGO**

a friend withdrew a thousand from us and bought rubber stock. It went into air. Another, and many withdrew good money and bought Cotton Mill stocks at 2, 3 and 4 hundred and today, Alack! there's no Santa Claus for little Nell. The wise, the provident, the happy are those who stuck by the old ship, the Mutual B. & L. Theirs the broad smile, the glad hand, and it's always thus.

**Mutual Building & Loan Association**

JNO. R. PHARR, Pres. E. L. REESLER, Sec. & Treas.

**FOR RENT**

Five room apartment on North Myers street, \$55 per month.

**Southern Real Estate, Loan & Trust Company** 4 SOUTH TRYON STREET. PHONE 185

QUICK ACTION for the CHRISTMAS SHOPPER

The days for Christmas shopping are few, and many must make haste to complete their purchases. When in doubt what to choose as a gift, select Norris' Candy, a Waterman's Fountain Pen or any one of the many very fine suggestions in our displays. Walker's Service then will again prove its value in a time of need.



**Walker's Drug Store**

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



**You May Join One or More of the Following Classes**

CLASS 5—First week 5c, second week 10c, increase each weekly payment 5c and receive in 50 weeks \$63.75

CLASS 5-A—First week \$2.50, second week \$2.45. Decrease each weekly payment 5c and receive in 50 weeks \$63.75

CLASS 25—Pay 25c straight each week for 50 weeks and receive \$12.50

CLASS 50—Pay 50c straight each week for 50 weeks and receive \$25.00

CLASS 100—Pay \$1.00 straight each week 50 weeks and receive \$50.00

CLASS 200—Pay \$2.00 straight each week for 50 weeks and receive \$100.00

CLASS 500—Pay \$5.00 straight each week for 50 weeks and receive \$250.00

Plus 4 Per Cent Interest for Prompt Payment.

**Independence Trust Co.**

CHARLOTTE, N. C.

**Revenue Act Of 1921**

We have for distribution to our customers and friends copies of the above Act. We shall be pleased to have you call or write for one of these interesting booklets.

**The Merchants and Farmers National Bank**

5 WEST TRADE STREET.

CHARLOTTE, N. C.

CAPITAL, SURPLUS & PROFITS \$600,000.00

**Specials In Real Estate**

WE HAVE FOR QUICK SALE

- 1 house, North Caldwell street
- 1 Plaza Lot for Cash
- 1 70-foot lot, Piedmont
- 1 Myers Park corner
- 1 Myers Park 1.2 acre lot
- 1 Colonial Heights lot 60x200
- 1 Vall Avenue bungalow
- 2 South Tryon Street lots at
- 4 West Park Avenue lots at
- 2 Mint Street lots at
- 1 North Charlotte Lot on car line
- 5 Wilmore Drive lots at
- 3 7-10-acre lots, Mecklenburg Heights.

**F. C. Abbott & Company**

PHONES 238-3022

**HOLIDAY GREETING CARDS**



The very latest designs just received. We have a large assortment and priced very reasonable. Be sure to see our stock before you buy.

Call 1530 and ask to see samples.

**News Printing House** The Quality Shop CHARLOTTE, N. C.

**Studebaker Service**

Our Foreman and Mechanics have had years of experience and special training at the factory on Studebaker cars; they are capable and efficient. We, therefore, save you time and money on repairs.

A Big Dollar's worth for your dollar every day. A. E. Cameron, Service Manager; C. L. Taylor, Shop Foreman.

**RUST MOTOR COMPANY**

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

**The Business Man Of Today**

MAKES THREE CHIEF DEMANDS OF HIS BANKING CONNECTION:

FIRST, it must be safe. SECOND, it must offer full and unlimited range of service.

THIRD, it must be so conveniently located that he will lose no time in any of his financial transactions.

These three are among the essential advantages which this institution offers in this, the financial center of the Carolinas.

**American Trust Co.**

Member Federal Reserve System

CHARLOTTE, N. C.

Capital, Surplus and Profits, \$1,800,000.00

Resources \$10,000,000.00



- W. H. WOOD, President
- T. E. Hemby, Vice Pres.
- George Stephens, Vice Pres.
- W. S. Lee, Vice Pres.
- John G. Nichols, Vice Pres.
- J. E. Davis, Sec. and Treas.
- H. L. Davenport, Asst. Sec. & Treas.
- R. D. Hawkins, Asst. Sec. and Treas.
- P. C. Whitlock, Trust Officer.
- John Fox, Asst. Trust Officer.
- Walter Lambeth & Bro., Mgr. Insurance Department