

Start the Day Right by Attending
Your Church
THE CHARLOTTE LAUNDRY
441—PHONES—445

THE IDEAL ARCOLA

SEE US FOR SPECIAL CLUB OFFER
We are going to sell a rather large number of IDEAL-ARCOLA Heating Units. We receive special discounts for volume sales, and these discounts will be passed on to those taking advantage of our SPECIAL SALES PROPOSITION, WHICH HAS MANY ATTRACTIVE FEATURES.

McAuley, Garrison & Hopkins Co.
313 East Trade St. CHARLOTTE, N. C. Phone 143

FOR COMFORT'S SAKE
FOR ECONOMY'S SAKE



LET US INSTALL ONE OF THESE
International One-Pipe Heaters
IN YOUR HOME NOW

No fuss. No muss. No disfiguring of walls. Installed in a jiffy. Heats the whole house with the one register. Economical to install. Economical to operate.

J. N. McCausland & Co.
"IN THE BUSINESS 37 YEARS"
221 South Tryon St. Phone 314

LIVE AND MULTIPLY WITHOUT AIR, WATER

Honolulu, T. H., Dec. 27.—The actions of "Cal Margie," short for Calotermes Marghinennis, have been a source of wonder to the staff of the Bishop Museum here, for 12 specimens placed in a virtually hermetically sealed glass jar 11 years ago have grown to a colony of between 25 and 300 without air or water and on a diet of wood. Dr. Otto Swezey, of the museum's entomological department, placed the 12 "Cal Margies" in the bottle in order to ascertain how they would live without air or water. Dr. Swezey said that the rather repellent diet of wood was perfectly satisfactory to "Cal Margie" who is better known as the common wood borer ant of the Hawaiian lowlands.

Appetite

To sharpen it and make food taste good, take

Hood's Sarsaparilla
The one great family Medicine

Hanes Cords

30x3 1/2	.....	\$18.15
32x3 1/2	.....	21.80
32x4	.....	27.65
33x4	.....	28.50
34x4	.....	29.25
32x4 1/2	.....	24.80
33x4 1/2	.....	35.90
34x4 1/2	.....	36.50
35x4 1/2	.....	37.35
36x4 1/2	.....	38.35
33x5	.....	43.35
35x5	.....	45.50

Midget Cords

30x3	.....	\$12.85
30x3 1/2	.....	18.15

Run one on the opposite wheel from your favorite tire.

HANES Tire & Service Co.
614 South Tryon St. Phone 4450.

USED CAR

CHRISTMAS SPECIALS

Reo 5-Passenger Touring, new paint \$390.00
Reo 3-passenger Roadster in good shape \$390.00
Reo 7-passenger touring, 6-cylinder \$795.00

Foreman - King Motor Company
Reo Distributors

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.



Buick Service

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

Emblem of Satisfaction

C. C. Coddington, Inc.

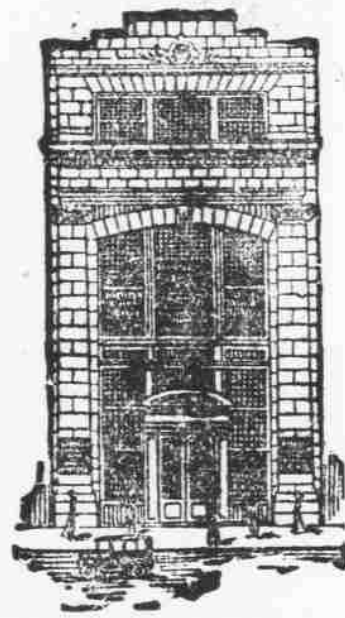
Studebaker Service

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. Phones 218-219
"THIS IS A STUDEBAKER YEAR"



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.

NOTICE

We hereby notify all parties who rent from us to turn off the water and open the spigots to keep pipes from freezing as the landlords do not feel under obligations to repair burst pipes. This attention on your part will save you trouble.

Home Real Estate and Guaranty Company

J. ARTHUR HENDERSON, President.
REALTORS

Phone 589. 219 North Tryon St.

THREE MILLIONS

in 1st mortgage loans and \$75,000.00 going out right now, every penny at 6 per cent, some to wash women, day laborers, lawyers, doctors, clerks, bookkeepers and some to real estate developers and capitalists. Everybody wants our money. Everybody gets it, for everybody brings it here.

8 BUSY PEOPLE

and we just eat it up. If a fellow's been living in Charlotte very long with and we just eat it up. If a fellow's been living in Charlotte very long without shares in the MUTUAL there's something wrong in his diet or companionship.

AN EASTERN MAN

saw our three cashiers raking in the cash from men, women and children and exclaimed, "My gracious, do all the people deal here? Where does all that money come from? I've been connected with B. & L. Associations all my life, but never saw anything like this before." We told him our receipts that day would run about \$40,000. Then we showed him the checks by mail from all over the country, some from his own town of Boston, Mass. "Well I'll be damned," he said. "I've heard of this thing and your man Keesler from my Boston friends, but I had no idea of its magnitude and universal use."

YOU CAN'T DOWN

the poor man's friend. New series now humming, and Jno. Pharr will not be satisfied without another million. He furnishes the sunshine, Keesler the hot air and the people fill the hopper with smiles and money.

Mutual Building & Loan Association

JNO. R. PHARR, Pres. E. L. KEESLER, Sec. and Treas.

FOR RENT

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

Southern Real Estate, Loan & Trust Company
4 SOUTH TRYON STREET. PHONE 234

CANDY FOR THE HOLIDAYS

During the holidays, when you are enjoying the company of so many callers, it is really necessary that you have a supply of fine candy in your home. Let Walker's provide you with the delicious Norris Candies. Just telephone and take advantage of Walker's unexcelled service.



Walker's Drug Store

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



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 for 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.

A Good Resolution For the New Year

RESOLVED—That I will open a Savings Account or add to the one I now have.

Deposits made in our Savings Department on or before January 5th draw 4% interest from January 1st, compounded quarterly. "We appreciate your business."

The Merchants and Farmers National Bank

5 WEST TRADE STREET. CHARLOTTE, N. C.

Specials In Real Estate

WE HAVE FOR QUICK SALE

1 house, North Caldwell street	.....	\$ 1,000.00
1 Plaza Lot for Cash	.....	500.00
1 70-foot lot, Piedmont	.....	2,500.00
1 Myers Park corner	.....	2,500.00
1 Myers Park 1-2 acre lot	.....	1,500.00
1 Colonial Heights lot, 60x250	.....	1,500.00
1 Vail Avenue bungalow	.....	4,750.00
1 South Tryon Street lots at	.....	1,000.00
2 West Park Avenue lots at	.....	1,000.00
2 Mint Street lots at	.....	1,000.00
1 North Charlotte Lot on car line	.....	600.00
5 Wilmore Drive lots at	.....	600.00
3 7-10-acre lots, Mecklenburg Heights	.....	2,700.00

F. C. Abbott & Company

PHONES 222-2022

A Savings Account Is A Good Investment

It pays dividends every three months. It is always worth par.

It is SAFE. Our abundant resources and membership in the Federal Reserve System afford ample security.

NEW INTEREST PERIOD BEGINS JAN. 1st

The CHARLOTTE NATIONAL BANK
SOUTH TRYON AND FOURTH STS.

4% on Savings United States Depository

WHY

Deny yourself the comfort and peace of mind which comes from financial independence, and is so easy to attain?

There is only one sure way—systematic saving. The smaller your salary, the greater your need to save.

Fix upon a definite part of your earnings to be saved—say 10 per cent—then deposit it every day in a Savings Account with

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. K. 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