

# Union National Bank

Charlotte, N. C.

Capital \$200,000.00  
 Surplus, Profits and Reserves \$245,000.00  
 Resources \$3,000,000.00

### OFFICERS:

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

### DIRECTORS:

F. D. Alexander E. D. Latta, Jr.  
 C. C. Coddington R. M. Miller  
 Peter S. Gilchrist H. M. Victor

We cordially invite you to open an account with us with the beginning of 1922. You will receive a genuine welcome and if you are in doubt about coming to us we refer you to anyone of our present customers, who are our friends and we are their friends.

We take this occasion to thank our good friends for their patronage and co-operation which has enabled us to make the past year a successful and happy one.

We cannot face the year 1922 without a word of caution. Conditions are more favorable here than in most parts of the United States and before 1922 is out we may feel the depression somewhat. So it will not be amiss to build up a cash reserve and keep it handy or else invest in high-grade easily convertible bonds. Any waste or extravagance will likely come out of principal rather than profits; hence economy and careful buying is in order.

## Savings Department

Regular deposits in a Savings Fund beat any Christmas Club or Holiday Club and you can use your money any time or leave it on interest. There are no dues or fines nor loss of interest on account of withdrawals before a fixed maturity. A new quarter begins in this department January 1st. All deposits made on or before January 5th bear interest from January 1st at 4 per cent compounded every three months.

# "THANK YOU"



W. H. WOOD, President  
 T. F. 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

## Make 1922 Your Most Prosperous Year

Make a part of next year's income work for you by systematically depositing a portion of it each pay day in our Savings Department where it will earn for you 4 per cent compounded quarterly. Wouldn't it be a mighty fine feeling to have at the end of the year, when you realize that you have really increased your own earnings by no effort other than of the will to do?

A NEW INTEREST QUARTER BEGINS JANUARY FIRST

## American Trust Co.

Member Federal Reserve System  
 CHARLOTTE, N. C.  
 Capital, Surplus and Profits, \$1,800,000.00  
 Resources \$10,000,000.00

## UNDERTAKERSTO HAVE GOOD YEAR

### Bootlegger Liquor Will Be Getting in Its Effect About 1926.

Cleveland, Ohio, Dec. 30.—Undertakers will have a prosperous year about 1926 in the opinion of analytic and consulting chemists here, because, they claim, the Grim Reaper is whetting his scythe for a harvest of prohibition liquor drinkers.

Hundreds of persons are slowly but surely asphyxiating themselves according to J. M. Kovachy, assistant city chemist, by unsuspectingly assimilating the poisons found in almost every sample of what is believed to be "pure bonded" liquor. Hundreds of samples are brought to Kovachy each month for analysis, he said, and all thus far analyzed have contained a high percentage of fusel oil in the raw. In large quantities, consumed by steady drinking, fusel oil changes the blood from oxyhemoglobin to methemoglobin he insists.

In other words, Kovachy says, fusel oil removes the oxygen from the blood causes the lips and body to turn blue and has the same effect as asphyxiation.

"Illicit peddlers of whiskey use ethylacetate for flavoring purposes in some cases, and this is very injurious if taken in any quantity, acting as a heart depressant," the chemist declared.

M. E. Curtis, proprietor of the Chemical Laboratories, advises the present day drinker to "analyze well before using." "Traces of adulteration that clip year after year from a life have been found in almost every bottle of alleged "bonded" liquor he has analyzed," he asserted.

"It is true a portion of the contents of most bottles is pure bonded whiskey. That gives it the color, flavor and taste," Curtis added. "But the good liquor is mixed with ingredients that are harmful to the human system and the question uppermost in the minds of those who come to me for analysis of their liquor is how to remove the ingredients and leave the bonded stuff." That "bonded" whiskey is being grossly misrepresented by bootleggers was revealed recently when a raid of a printing shop in the downtown section by federal and police officials uncovered a plant which is said to have been devoted exclusively to the manufacture of counterfeit labels and bottled-in-bond revenue stamps.

The labels were similar to those used by prominent distillers on popular brands of intoxicating liquors previous to the becoming effective of the eighteenth amendment.

Ten thousand alleged counterfeit revenue stamps were confiscated. Federal secret service operatives declare that statements made by some of the six persons arrested in connection with the raid indicate that \$50,000 had been "cleared" during the past year through sales of the labels to bootleggers in Kansas City, New York, Chicago, Detroit and other cities.

**TRIANGLE MUSIC CO.**  
 QUALITY RECORDS AND INSTRUMENTS  
 PIANOS-PHONOGRAPHS-MUSIC ROLLS-RECORDS  
 80 WEST 5TH ST. PHONE 508

## 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 218

## GRAIN OF WHEAT IS VERY PRODUCTIVE

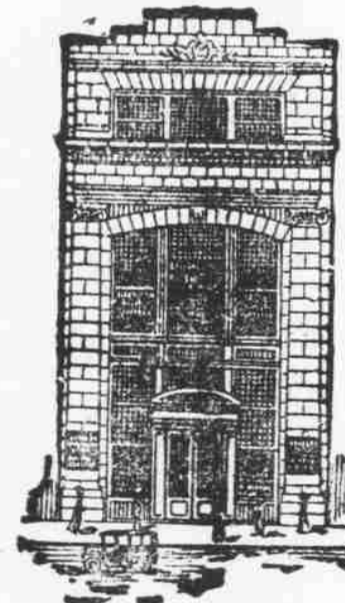
Valadolid, Spain, Dec. 30.—An experiment to show fecundity of a grain of wheat has just been concluded at the official school of agriculture here with the result that one grain produced in a year 322,000 grains.

At the end of July 100 grains were sown separately. At the end of September the grains had developed an average of 12 shoots each. These were cut and transplanted and by the end of October each cutting furnished an average of eight shoots, which produced 65 ears each, and each ear gave an average of 50 grains. A simple multiplication sum shows that each of the original grains planted reproduced itself 12 by 8 by 65 by 50, making a total of 322,000 grains.

## 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 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.

## Greetings

We wish to thank our friends and patrons for the generous share of business given us during 1921. Our business, in Real Estate Sales, Rentals, Fire Insurance, and Building Homes has been good.

For 1922 we offer courtesy, efficiency, and promptness and hope to merit a full share of your business in our line.

## 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 feller's been living in Charlotte very long with out 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 E. & 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 darned," 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 lumming, 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 228

THE GLAD HAND IS ALWAYS HELD OUT AT WALKER'S.

Just a few days we were told the courtesy always extended to Walker's patrons is sincere, and, as a result, more appreciated by those with whom we are brought in contact in a business way. That friend told us something which we knew we always have tried to be—BE COURTEOUS AND BE SINCERE AND BE AS HONEST WITH OUR PATRONS AS WE WANT THE WORLD TO BE HONEST WITH US. If our policy is worth anything to you, assuring as it does satisfaction and confidence, we will be very glad to serve you.

ASK YOUR DOCTOR.

## 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.

## Building Lots

There is more home building going on in Charlotte just now than at any time in the history of the city.

A well located building site is the first essential to building a home.

We can supply your need in the line of

Plaza Lots \$850 to \$1,250,  
 Piedmont Lots \$800 to \$1,250,  
 Colonial Heights Lots \$1,200 to \$3,000,  
 Myers Park Lots \$2,250 to \$10,000,  
 Mecklenburg Heights Lots \$1,000 to \$5,000 per acre,  
 Wilmore Lots \$600 to \$1,500.

Our office has long been headquarters for building lots. Come and see us. We have one for you.

## F. C. Abbott & Company

Trust Building

Phones 238 or 2022