



Independence Trust Co.
 Capital and Surplus \$650,000.00
 Our Motto For 1914:
 COURTEOUS REGARD FOR THE WANTS OF EVERY CUSTOMER.
 4% Paid on TIME DEPOSITS and SAVINGS DEPOSITS.
 6% Paid on funds placed through our TRUST DEPARTMENT.

OFFICERS:
 W. A. WATSON, Vice President. J. H. LITTLE, President. E. O. ANDERSON, Cashier.
 W. M. LONG, Vice President. J. H. WEARN, Ch. of the Board. E. E. JONES, Asst. Cashier.

OUR DEMORALIZED COURTS.

(Collier's Weekly.)

In no modern country has technicality, subterfuge and every legal tortuosity reached such a development as in the United States. In none is there such an utter lack of organization of the courts. In none is reversal, retrial and every form of delay so prevalent. In none is it so difficult for a poor man to obtain justice. The condition amounts, as ex-President Taft so clearly said, to a practical denial of justice. The scandal is great. Yet reform is slow. The myth of the sacredness of the law and the courts is strong, and very ably promoted by some hundred thousand gentlemen of the legal profession who profit by these conditions. We must not lay tampering hands upon the Ark of the Covenant! It is therefore agreeable to see one of the ablest writers on law reform, himself a lawyer, Mr. George W. Alger, writing in the World's Work a series of articles on what may be done in this country toward obtaining cheap and speedy justice. We especially commend these articles to the attention of our readers, of our lawmakers, of our law associations, and of our most recent ex-president now professor of law in a great university, who has spoken so bravely in criticism of the courts in former days and who might now so fruitfully throw the weight of his influence in the direction of this profoundly necessary reform. Justice in this world is at best a clumsy approximation; but the advantages of the law ought not to be left to the man who can hire the sharpest and most unscrupulous lawyers to play upon ignorance and prejudice. Justice can, as Mr. Alger is trying to show, be made relatively swift and cheap by the application of efficient business methods to an archaic system.

THE WAY OF THE TRANS- GRESSOR SEEMS VERY GOOD.

(Siler City Grit.)
 It is said a certain preacher supplies the prisoners in jail with copies of his sermon. Verily is the way of the transgressor hard, especially if that preacher is of the long-winded kind who makes up in length what he lacks in quality. Repetition is the sleepy man's friend and many a man is fully completed before many a preacher even gets wound up good—and then he is "good" for anywhere over an hour.

WONDERFUL COUGH REMEDY.
 Dr. King's New Discovery is known everywhere as the remedy which will surely stop a cough or cold. D. F. Lawson of Edison, Tenn., writes: "Dr. King's New Discovery is the most wonderful cough, cold and throat and lung medicine I ever sold in my store. It can't be beat. It sells without any trouble at all. It needs no guarantee." This is true, because Dr. King's New Discovery will relieve the most obstinate of coughs and colds. Lung troubles quickly helped by its use. You should keep a bottle in the house at all times for all the members of the family. 50c and \$1.00. All Druggists or by mail, H. E. Bucklen & Co., Philadelphia or St. Louis.

Some Specials

We have in stock some large Sash suitable for fitting up offices and show windows, which we can sell at about the cost of the glass only. We call attention also to Galvanized Iron, Primer for first coating galvanized iron, and to water proofing compound, for water proofing under-ground walls and damp cellars.

Ezell - Myers Company
 12 and 14 West 5th St.
 Phone 765.

Good Homes Reasonably Priced

Beautiful six-room Bungalow with bath, water, electric lights, gas for cooking, elegantly decorated, slightly location near Elizabeth College, new \$3,900
 Near South Graded School, beautiful modern cottage, large rooms, fine frontage on good street, deep lot; shade and fruit, excellent neighborhood. Newly painted and decorated, and in every sense a high-class home \$3,600
 Five-room cottage, natural oak shade, elevated location, one block from cars and church. Newly painted and decorated. City water and sewer. Near school..... \$1,800

COLONIAL TRUST COMPANY

A. W. BURCH, Mgr. 202 Commercial Bank Building Phone 1061

Business Property For Sale

We have close in, on a prominent street, in a good locality, a piece of property having a frontage of 100 feet or more, with an alley in the rear. This property can be bought for \$200 a front foot. Terms easy.

J. E. Murphy & Company

Phone 842. Room 117 Piedmont Bldg.

FOR RENT

Store room 20x54, convenient for office. Steam heating, toilet, etc. Office or ware room. Good for wood & coal yard. On railroad between 8th and 9th streets.
 3-room house, 405 South Cedar street, modern conveniences \$12.50.
 5-room apartment, 10 West 5th street \$30.00.
 Store rooms East Trade street.

J. P. & L. L. HACKNEY

Phone 294. No. 6 W. Fifth St.

HACKNEY BROS. CO.

Plumbing, Steam and Hot Water Heating. Estimates cheerfully furnished.
 Phone 293 and 294 CHARLOTTE, N. C. 6 and 8 West 5th street

FOR SALE

7 rooms, modern, East 7th St., Piedmont \$4,500
 7 rooms, modern, East 9th St., near school 4,500
 5-room Bungalow, Elizabeth section 3,150
 2 rooms, Elizabeth Pines. Price and terms at office.
 5-room Cottage and barn, been built few months..... 2,500

FOR RENT

6 rooms, modern, West Bland St \$20.00 per mo.
 6 rooms, modern, West Bland St 17.50 per mo.
 4-room Apartment North B St 18.00 per mo.
 Two 4-room houses Baldwin Ave, each 10.00 per mo.

If the above properties are not just what you desire call in our office and tell us your wants and we will take pleasure in finding for you just what you want, if it can be found. Our time belongs to you and please do not hesitate to make enquiries of us for anything in the line of Real Estate and Insurance.
 Phone 3278. No. 225 No. Tryon St.

Thies-Smith Realty Co.

REAL ESTATE. RENTALS. INSURANCE
 BUILDERS OF CHARACTERISTIC HOMES

Vacant Lots For Sale

1 Central Ave., Piedmont, 66x150.
 1 Fine corner, Central Ave., Piedmont.
 1 Lot Jackson Ave., Piedmont, 66x225.
 5 Lots Beaumont Ave., Piedmont.
 2 Lots Lillington Ave., Elizabeth.
 1 Fine corner, Colonial Heights.
 These range in price from \$900.00 up. Improvements are down, and choice homesteads. Other choice building lots to offer.

F. S. Conrad & Co.

603 Commercial Building. Phone 762

The Charlotte National Bank
 CHARLOTTE, N. C.

Total Resources Over - \$2,300,000.

Does a strictly banking business and solicits checking accounts, both large and small. All transactions strictly confidential. Four per cent interest paid on time certificates and savings deposits. Safety deposit boxes for rent at \$2.00 per year.

OFFICERS:

Jno. M. Scott, Pres.
 J. F. Robertson, Vice-Pres. C. W. Butt, Asst. Cashier.
 W. J. Chambers, Vice-Pres. W. B. McClintock, Teller.
 W. H. Twitty, Cashier.

The Stockings Unload

and other hiding places where profits are small are disgorging, and its pouring in here where it's safe, and where it earns the proper wage. Our minimum net earnings are 6-14 per cent. No taxes, while some partly matured shares reach much higher figures. This list is our last shot for this month, and not an item in it but will go you considerably better than 6-14.

COMPARE THEM WITH ALL OTHERS

and see how we knock the spots out of ordinary investments. But a few days left, so think fast.
 70 weeks old, 20 shares at \$17.50 per share.
 96 weeks old, 15 shares at 24.00 " "
 44 weeks old, 10, 2 shares at 11.00 " "
 136 weeks old, 6 shares at 35.00 " "
 57 weeks old, 5, 1, 1, 2 shares at 14.25 " "
 83 weeks old, 4 shares at 20.75 " "
 122 weeks old, 8, 15, 2 shares at 31.00 " "
 "The early bird gets the goodie, so come a "Turkey Trotting", but not a "Hesitater".

DON'T LET 'EM FOOL YOU, MOLLIE,

You can "hesitate," "turkey trot," "kitchen sink" with Liza Lou or Billy Doodle, but when you plank down your hard cash, your savings, be it from the wash tub, or the skimpings from your weekly allowance, or the snatchings from your old man's buttonless trousers while he snores nearby, you just naturally turn to this old crusty sinner and say, "Here, Kesler, make me mun, and make it work," and he hasn't a bit better sense than to do it.

E. L. KEESLER, Sec. & Treas.

Phone 344 25 S. Tryon St.

FOR RENT

Modern 7-room Cottage 503 North Poplar street \$25.00
 Modern 6-room house 606 North Poplar 30.00
 Modern 6-room house No. 11 East 8th 18.00
 Modern 7-room house 908 West 2nd 20.00
 Two modern 5-room apartments, Vance Place, steam heat 35.00
 Modern, 6 rooms, 1118 S. Boulevard 18.00
 Large brick store room, plate glass front, No. 4 Belmont Avenue 12.00
 Modern 8-room house, 416 Kingston Ave. 32.50
 Modern 5-room house 905 S. Brevard 11.50
 Modern 5-room house 1008 N. Church 12.50
 Modern 7-room house 1012 West 4th street 25.00
 5-room Bungalow 512 East 18th 12.50
 Modern 4 rooms, 2nd floor, 309 Park Ave. 15.00
 Modern 5-room house 408 West 11th 12.50
 5-room Bungalow 514 East 18th 12.50
 4-room house No. 4 West Liddell 11.00
 5-room house Charlotte Ave 8.00
 4-room house 1015 N. Brevard, per week 1.75
 4-room house 202 S. Long street, per week 2.00
 3-room house 209 S. Long street, per week 1.50

J. Arthur Henderson & Bro.

"FIRE INSURANCE"

ATTENTION---Home Seekers

The Spring building season will soon be on, and if you have not already purchased your building site you want to consider carefully the attractiveness of THE ELIZABETH HEIGHTS SECTION.

Southern Real Estate Loan & Trust Co.

CAPITAL, \$75,000.00. SURPLUS, \$250,000.00
 W. S. Alexander, President. R. A. Dunn, Vice President
 A. M. McDonald, Secty. and Treas.
 Directors: E. T. Candler, R. A. Dunn, H. A. White, R. L. Gibbes, J. S. Alexander, A. M. McDonald and W. S. Alexander.

ALARMED MEN NEED A SAVINGS ACCOUNT

either to help them to become Employers or to ward against the day when the ALARM STOPS.
 Save a part of your salary weekly, and increase it with the 4 per cent interest which the bank pays.

SOUTHERN LOAN & SAVINGS BANK.

JNO. M. SCOTT, President. A. M. McDONALD, 2nd V. Pres.
 W. S. ALEXANDER, 1st V. Pres. W. L. JENKINS, Cashier.

It's Simply A Matter of Making Up Your Mind

whether or not you will continue to live in a rented house or reside in your own home.

The choice rests entirely with you. But you probably do not know it.
 Decide right now that you'll own your own home—that you'll be free from the inconveniences of renting. Then come to see me and I'll show you.

I have a modern 8-room house just completed with all conveniences—paved street and side walks, close in—no car fare, that I will sell you at a reasonable price and make terms like renting. Phone me for an appointment.

J. H. McADEN

200 South Cedar St. Phone 350.

Seldom See

An attractive home as this for sale, corner East 8th and Hawthorne Lane, eight-rooms, steam heat, hardwood floors throughout, arrangement ideal. Lot 60x132.

Bargain price with good terms.

Carolina Realty Company

W. D. Wilkinson, Pres. B. Rush Lee, Sec.
 J. D. HALL, Mgr. Ins. Department.
 211 N. Tryon St. Phone 603.

2 New 6-Room Bungalows on Worthington Avenue, Dilworth

They are very beautiful, with stone fronts. In fact are about the prettiest little homes yet built in this popular residential section.
 Don't forget that the streets are all paved and paid for. Also water, sewerage, gas, electricity and a 5-MINUTE car service.
 TERMS LIKE PAYING RENT, with a small cash payment.

Charlotte Consolidated Construction Company

2nd Floor Piedmont Bldg. Telephone No. 155

For Sale Or Exchange

North Tryon Street — 7-room modern house.
 West Eighth Street — Modern 5-room cottage.
 North Long Street — Modern 7-room house.
 East Liberty Street — 5 rooms, close in.
 If you are in the market to buy, sell, or exchange, see us.

PEOPLES LOAN & REALTY COMPANY

W. L. Nicholson, Mgr. 309 Realty Building
 C. R. McGinn, Salesman. Phone 313.

70--ACRES--70

DIRECTLY OPPOSITE THE SITE FOR THE NEW

Horners Military Academy

and within about four blocks of the new QUEENS COLLEGE. This property has about 1,200 feet frontage on the main Avenue through Myers Park and Mecklenburg Heights, and is a beautiful prospect for development, or a highly profitable investment for some capitalist company to hold for a few years until surrounding developments at Myers Park are completed.
 Attractive wholesale price to a quick buyer.

F. C. Abbott & Co.

Everything in Real Estate. High Grade Investments
 Insurance in Strong Companies.
 1001-1002 Commercial National Bank Building.