ADMINISTRATOR'S NOTICE.

Having qualified as administrator of the estate of J. Ralph Rankin, deceased, late of Gaston county, North Carolina, this is to notify all persons who have claims against the estate of said decedent to present the same, duly verified, to the undersigned, on or before

January 20, 1922

or this notice will be pleaded in bar of any recovery thereon. All persons who are indebted to the estate of said decedent will please make prompt settlement with the undersigned. This 20th day of January, 1921.

W. T. RANKIN,
Administrator of J. Ralph Rankin, Deceased.

Mason & Mason, Attorneys.
Th-Feb24c6

ADMINISTRATRIX' NOTICE.

Having qualified as administratrix of the estate of Robert Gaston, late of Gaston county, North Carolina, this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned, at Belmont, North Carolina, on or before the

23rd Day of December, 1921

or this notice will be pleaded in bar of their recovery.

All persons indebted to said estate will please make immediate payment.

This the 23rd day of December, 1920.

MARY LEE GASTON, Administratrix of the estate of Robert Gaston, deceased. Th-J 27c6

Denny & Gaston, Attorneys.

EXECUTOR'S NOTICE.

Having qualified as executor of the estate of Thomas Williams, deceased, late of Gaston County, North Carolina, this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned or to Denny & Gaston, attorneys, at their office in Gastonia, N. C., on or before the

28th Day of January, 1922,

or this notice will be pleaded in bar of their recovery.

All persons being indebted to said estate will please make immediate payment.

This 27th day of January, 1921.

D. L. BAIN,
Executor of the Estate of Thomas Williams, Deceased.

Denny & Gaston, Attorneys.
Th-M-c6

ADMINISTRATOR'S NOTICE.

Having qualified as administrator of the estate of W. S. Hanks, deceased, late of Gaston County, North Carolina, this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned at Belmont, N. C., on or before the

28th Day of January, 1922,

or this notice will be pleaded in bar of their recovery.

All persons indebted to said deceased will please make immediate payment.

This 27th day of January, 1921.

W. D. CRAWFORD,
Administrator of the Estate of W. S. Hanks, Deceased.

Denny & Gaston, Attorneys.
Th-M-c6

PROFESSIONAL CARDS

DR. C. HIGHSMITH
Dentist
Office over Torrence Drug Store
GASTONIA, N. C.
Residence Phone 399-L

DR. I. H. McKAUGHAN
Dentist
Office Over Lebo's Department Store.
GASTONIA, N. C.
Phone 676.

JOHN E. ECK
Public Accountant
Audits, Systems, Cost Findings
302 First National Bank Bldg.
P. O. Box 203 Gastonia, N. C.
Phones:
Office 219 — Residence 846-L

W. W. GALLOWAY
AUDITOR
Public Accountant, Bank Examiner and Office Systematizer
Charlotte and Atlanta Offices
Residence GASTONIA, N. C.
P. O. Box 358

CHAS. C. WILSON
F. A. I. A
Member Am. Soc. C. E.
Architect
Home Office
304-5-6-7 Palmetto Building
Columbia, S. C.
Branch Office
Hugh E. White, Mgr.
Mem. A. I. A
208 First National Bank Bldg.
Gastonia, N. C.

W. E. LEEPER, B. E.
R. L. LEWIS, B. E.
LEEPER & LEWIS
Civil Engineers
Designs, Maps, Estimates and Precise
Municipal and Land Surveys
Office 106 1-2 E. Main Ave.
Phone 732

SAVINGS-ISMS!

No. 4

You aren't obliged to spend all you make to enjoy life – there is real pleasure in saving.

We Pay Interest on Savings.

THE CITIZENS NAT'L. BANK

GASTONIA, N. C.

Capital $300,000.00 Surplus $300,000.00

THE BANK WITH THE BIG CLOCK

A Year Ago This Bank Advised

You to save your money. Then prices were abnormally [illegible]

Many people in Gastonia and this section, took this advice [illegible] are now enjoying the [illegible] purchasing power of the [illegible] they saved.

When prices drop [illegible] your nickels, dimes and [illegible] will buy even more [illegible] the First National Bank [illegible] you to save your money.

Open a savings account [illegible] with this strong bank [illegible] maintain it consistently [illegible] will be glad you accepted [illegible] gestion.

The First National B[illegible]

GASTONIA, N. C.

"The Bank of Dependable Service"

Make This Bank Your Business Home

It is an institution organized and run for the SAFETY, the CONVENIENCE, the ADVANTAGE of its friends and customers.

Your account is invited here on the basis of courteous, friendly, helpful service than [illegible] on our lines.

"Our Service Makes Friends"

The Third National Bank

Gastonia, N. C.

J. White Ware, Pres.

W. S. Parker, V. P. W. T. Love, V. P.
V. C. Jones, V. P. F. C. Abernethy, Cashier.

New York Letter

by Lucy Jeanne Price

NEW YORK, Jan. 31. The annual air made to get at the polished, the places [illegible] are the only [illegible] of New York and its visitors [illegible] changes after Eighty. Police [illegible] have gone out of all cabarets and [illegible] restaurants to close at that hour. But [illegible] understanding these mild [illegible] and their ilk are not to [illegible] against them. [illegible] the Waste Waste-eating places. And they are doing a lot of grumbling in consequence. "The ordinance, left over from the old days, applies only to places where liquor is sold," their managers declare. "And now that we can't sell liquor at all, we ask, how are we any different from any other food dispensary?" But the police say the order goes. And so the chance to find food after one in the morning is the family icebox. If one has one, then you're out of luck. [illegible]

* * *

Six-eight million people in forty years to [illegible] that's New York's expectations. Attorney General Newton has figured it out and so informed the supreme court. And so if the bridges and the buildings and the legislators all sit tight, what a pleasant matter it will be to get an appointment for first time. I know why one has that I would give only one year [illegible] He had already heard [illegible]

* * *

The city's [illegible] did increase the amount of work to be done in the world. Three [illegible] of history, language, and science have come forth where one had been before. Columbia University has [illegible] new courses to begin next month in every direction dealing with the Orientals and Greeks and all the rest of the newly found races. The way of the student will be heavily beset from now on, one [illegible]

* * *

[illegible] in the country who is the actual working head of her own company is something of an achievement for anybody. But when the manager is only twenty-two years old and a brunette into the bargain, she may well wonder [illegible] medals on herself. That's Betty Compton. It was the well known road of hard work that accomplished it. Ever since she reached the age of 14, Betty has been working away toward some such aim; first in vaudeville and then in pictures, after Mack Sennett discovered her on the boards. Now she is playing leads in romantic dramas and running her company. That doesn't mean just being named manager, either. She does all the work that any plodding manager does, even to keeping the accounts. In "Prisoners of Love" this youthful creature hardly seems adaptable enough for that; but it's true. There is, to be sure, a possibility that her serene, spirited beauty helped along with the hard work; but it wouldn't have done it alone.

* * *

Probably the most uncomplimented working person in Greater New York just now is the young woman whom a newspaper has engaged to act in its politeness prize contest. It announces the test to determine the truth of the saying that no plain woman is ever offered a seat in a subway. And the $50 prize is given to the best man each day to offer his seat to this woman chosen to serve as the test. It would have to be pretty highly paid work, one would think.

* * *

When the Greek liner, Mongalli Hellas, reached New York harbor the other day, it looked for a few minutes as though it was to be held in quarantine because of an apparent epidemic of mumps on board. The captain finally convinced the authorities, however, that the swollen jaws were due to external rather than internal troubles. The passengers had been about equally divided, both in the first class and steerage, between admiration for Constantine and devotion to Venizelos. It was difficult, the captain said, in spite of his best efforts, to keep control of the day free from fights which never were limited to conversation.

* * *

One eleven year old boy in the north end of the city is going to see that his sister does not fall a victim to bandits. She has a seven block walk from the subway, but he'd never thought of it as dangerous. Her brother, though, has read the papers to some effect. The other night when she got off the train, there just outside the gate stood her brother and his pal. "We will protect you, sis," he exclaimed; and they looked quite capable of it. Brother was armed with a big iron spike, which the girl hopes not yet succeeded in learning where he got, and his pal with a vicious looking rubber mallet. One on each side, they escorted her home.

* * *

Staten Island threatens to secede from New York City. "They don't care anything about us except as so much boots to their population," complain the tax payers and Borough officials. "And we are not going to know on to keep the rest of the city from becoming a stranger to us. We'd be better or we'll cut ourselves." Parks and transportation are matters of that sort have brought the secession rebellion point.

* * *

Seventy-five thousand dollars worth of cash and valuables annually are left in clothing sent to the hotel valet in just one big New York Hotel, according to its 1920 report. Twenty thousand was in cash last year, and approximately $50,000 in jewelry. One forgetful person got back a thousand-dollar bill which he had left in his evening clothes. From there, the individual forgetfulness tapered down to fifty cent pieces.

* * *

A Saint Rembrandt landscape, supposed to have been stolen from a private collector in Hamburg, is being sought in this city. There were reports that it had been smuggled aboard the American Liner Mongolia, which arrived the other day, but a thorough search failed to uncover it.

* * *

Michel Fokine, who put the Russian ballet on its feet, is to remain in America and establish a native school of dancers. He hopes to establish an all American ballet and declares that his work over here makes him confident that there are tremendous possibilities in our home grown Terpsichoreans.

When a man travails and brings forth a bright little original thought, it always irritates him to discover that Emerson or Shakespeare beat him to it.

A-B-C of FINA[illegible]

THE PURCHASE AND DISTRIBUTION OF SECURITIES OF INVESTMENT [illegible]

By HAROLD F. [illegible]
Vice-President, Guaranty Co. [illegible]

Banks and other institutions [illegible] large business in investment [illegible] must be adequately manned [illegible] ficiently the purchase and distribution of original issues of the securities of railroad, public utility and industrial corporations, as well as in [illegible] the external loans of foreign [illegible] and municipalities. The functions [illegible] departments of a bank which [illegible] buying and selling of new issues [illegible] for the purposes of this discussion [illegible] be called the Corporation and [illegible] dicate departments [illegible] plained by a brief outline of the [illegible] handling a typical case.

Let us suppose that an industrial company has decided to issue some [illegible] notes and the business has been [illegible] to a bank. From the information [illegible] immediately available and after [illegible] with the president or some other [illegible] of the company, it is believed [illegible] business appears to be sufficiently attractive to warrant one or [illegible] more members of the Corporation Department are then [illegible] to make an investigation of the [illegible] These men go over the company's [illegible] methods of doing business [illegible] opinion as to the efficiency of the management, look into its labor conditions [illegible] yze its financial statements [illegible] compare it between it and other companies in the same line of business [illegible] obtain all available information [illegible] gard to the company and the industry of which it is a part. Upon [illegible] they hand in a written report [illegible] stated by these men [illegible] issuing of original issues [illegible] chance of investigations of [illegible] results be realized when it is [illegible] that the securities bought [illegible] are sold to investors with a [illegible] lation, and the success of a [illegible] ion banking firm must [illegible] pendent upon its reputation [illegible] sound investment issues.

If the report of the company's [illegible] factory and after a decision is reached as to the basis [illegible] business should be handled [illegible] are opened with the company [illegible] to the essential features of the [illegible] the terms upon which it will be [illegible] ed. The details in regard to [illegible] the protective provisions and [illegible] tures of the issue have a material bearing on its safety as an investment. When these matters have been [illegible] the purchase contract is drawn. This contract must cover all the [illegible] issue and the terms of the purchase so to avoid any possible misunderstanding and to protect the bank as [illegible] possible against all contingencies.

In the meantime the Corporation Department has also been preparing a circular which will be used in selling the issue. This may be in the form of a three page letter from the president of the issuing company, with a summary of this letter on the front page. This for constitutes the official presentation of facts on which the issue is offered. It is necessary therefore that it contain all essential information concerning the company and the issue and be accurate in all respects.

The Corporation Department is responsible for the preparation and execution of the Trust Agreement and of the temporary and definitive bonds or certificates. The Trust Agreement is drawn up by the bank's counsel in cooperation with counsel to the issuing company. It must be carefully examined by the Corporation Department. If the definitive or temporary securities cannot be issued in

I need a new Bearing—Quick

[illegible] service on the bearings in your [illegible] you want it quick. You do [illegible] use of the machine for a week [illegible]

[illegible] local distributor of the [illegible] company, national service representative [illegible] Ly at and New Departure [illegible] men and repair men [illegible] prompt, expert, dependable [illegible] with us.

[illegible] BUICK CO.

FOR SALE

[illegible], oranges, tangerines and grapefruit

[illegible] day of oranges.

[illegible] for Sale on Franklin Ave. at Ad[illegible]

A. B. HATTAWAY

THE GAZETTE HAS TWO PHONES

Call 50 For Business

Call 352 For News and Editorial Departments.

Remember this and help us save time and trouble.

WHY WAIT FOR WINTER?

TARANTELLA

ADMINISTRATOR'S NOTICE.

Having qualified as administrator of the estate of Clarence Q. Rhyne, deceased, late of Gaston county, North Carolina, this is to notify all persons having claims against the estate of said deceased to present the same, duly verified, to the undersigned administrator on or before

January 13, 1922,

or this notice will be pleaded in bar of their recovery thereon. All persons who are indebted to the estate of said decedent will please make prompt settlement with the undersigned. This 13th day of January, 1921.

J. C. BELL,
Admr. of the Estate of Clarence Q. Rhyne, Deceased.
1H Feb7p6

It's the persistent advertiser that wins. Keep your ad in The Gazetee all the time and watch the results.

It's the persistent advertiser that wins. Keep your ad in The Gazetee all the time and watch the results.