Entered as second-class matter at the posteffice at Charlette, N. C. TELEPHONES. Editor.....3067

The Evening Chronicle is served to the horses by our carriers for 10 cents a week.

Charlotte subscribers to The Chronicle who fail to get the paper, are asked to 'phone 2831 and a copy will be sent them at once.

WEDNESDAY, APRIL 9, 1913

Those testimonials from the commission form cities are clinchers.

will have no more squabbles between city boards. The "Three-King" bomb rebounded

Under the commission charter we

and exploded in the ranks of its throwers. The taxpayer and voter needn't ex-

pect the politician to give up without a bitter struggle. The voters of Charlotte are beginning to do a little thinking on their

also to sit up and take notice. Money that is wasted under the present system of government will be used to place permanent improvements in your section under the com-

own acount and they are beginning

mission form of government. None of the active advocates of the commission form contemplate running for office. Can that be said of the advocates of the new aldermanic charter or of the present system?

The registration books close 15th. It's mighty easy to put it off and finally forget it, but don't. It's now or not for years for the commission charter.

Most of our people are interested to some extent in the tariff, but very few are losing any sleep over the prospective burden to be imposed by the income tax.

Cities under the commission form of government pay for their permanent improvements from current revenues. The city of Charlotte under the old system has never been able to pay current expenses with current revenues. as attest several hundred thousand dollars of outstanding bonds for which the city has nothing to show.

President Wilson is not only breaking precedents, but he is establishing some. Think of a President of the cations.

other cities that have been graft-ridwith large boards of aldermen. It is park as well as a graveyard. easier to keep tab on a commission in him.

One of the strong points of commission government in all the cities to great advantage. that have tried it is that all the peobers but he can do nothing. And necessary for the waterworks. then after the election he can look on and see the city wrecked but he is helpless. This is not true under the commission charter.

It's a pretty safe proposition that Charlotte is not going to vote any more bonds except for school purstrated that under the present system grind. of government there is so much waste hat it is impossible to provide permanent improvements from current revenues. On the other hand the commission cities have demonstrated with equal force that they do provide improvements from current revenues and reduce the tax rate while doing

who have been mentioned have stated wide reputation, and people everywhere speak of it in the highest terms of emphatically that they would not con- praise. For sale by all dealers. sider being candidates. The editor of names mentioned in addition to the two or three gentlemen referred to above and for the life of him he doesn't know whether these two men are for or against the commission

form.

BLOWING HOT AND COLD. Some of the opponents of the comnission government are telling the voters of the city that the commission charter to be voted upon for Charlotte is not a sure enough, true blue commission form charter. A well known lawyer, a former city attorney, in discussing the matter with the editor of The Chronicle based his opposition up- Stops Nasty Discharge, Clears Stuffed the nostrils; penetrates and heals the on the fact that the charter is copied from other commission cities. "We should draw our own charter to suit ourselves," he said. Here you are.

really is similar. As a matter of fact the charter is Moines charter, which has been copied by more cities than any other variation of the original Galveston plan. The plan provides that all the commissioners shall be elected at largethat is that every voter in the city shall have a voice in the selection of every man. It provides that the people themselves shall pass upon all franchises and bond issues, thus very materially restricting the power without lessening the responsibilities of the officials. It provides for the recall so that if the voters of the city for any reason decide that a commissioner is not capable or reliable he can be taken out. It distinctly specifiés the duties, responsibilities and authority of the commission and of each commissioner so that there can be no dillydallying, delays and contusion regarding public affairs that demand immediate attention.

of the city can clearly define his dufind out who is the right official or board to take the matter up and often he can find no one who will assume the responsibility. Under the present form or the new aldermanic charter ship and pull in his own little ward to and ability. Under either of the aldermanic forms the people have no voice and may have big debts contracted without having the matter submitted

The commission form as proposed for Charlotte has never failed in any of the 243 cities that have tried it, or they would have returned to the old form. The aldermanic form has failed in Charlotte and in hundreds Could Not Sleep on Account of other cities and is being abandoned by all cities that are not boss-ridden

and run absolutely by the politicians. The politicians are against the commission form as a matter of course. nomical administration and development of the city are for it as a matter

#### PARK PLACES.

As the city grows the subject of United States having a message to parks and playgrounds for children, Congress that can de delivered in eight and open air spaces for the whole Root, he felt much better. The pains minutes! The chances are 10 to 1 population becomes more and more in his back left him and his appetite that that message will have more ef- important, and more and more diffifect than some of the Colonel's long- cult. It seems a pity that the city in Swamp-Root. winded dissertations or President should have lost the opportunity to Taft's equally voluminous communi- get possession for park purposes of that little triangle of land on East avenue now occupied by the new Asso-Pittsburg, Detroit, Cincinnati and ciate Reformed Presbyterian Church.

It certainly looks as thought the old den and disgraced by exposures of cemetery back of the First Presbytecorrupt practices have been under rian Church might be opened up, or- Pennsylvania, personally appeared the aldermanic form of government namented and beautified and used as a

Over in Seversville there is a little of three than on 45 members of sun- triangle at the junction of the Alexandry boards and under the commis- der home and the Seversville road that sion charter a man can be yanked out certainly ought to be taken possession of office by the recall if he shows of and parked. If left out it will be ether incompetence or any inclination nothing but a dusty roadway, and to abuse the power that is centered there is plenty of roadway left if it should be taken and parked. Vance Prove What Park and the balance of the government mint property might be parked

ple have a voice in the selection of little spaces not now taken care of every commissioner. Under the al- that might well be dedicated to parks sure and mention The Charlotte dermanic system each voter casts a and playgrounds. For instance there Evening Chronicle, ballot for one or two aldermen and is a part of the waterworks yard. he is helpless so far as the other al. There seems no reason why this dermen are concerned. Candidates in should not be fitted up and turned to other wards may be thieves and rob- the use of the people, except what is

The most violent and active opponents of the commission form of government for Charlotte are men who are wanting an office under the present form or the new aldermanic form. Benjamin Franklin warned the people of this country scores of years ago to poses. It has already been demon- beware of the man with an axe to

The commission form of government transfers the reins of government from the politicians to the people and puts the responsibility and power of administration on a pedestal where it can be watched by all.

Straight at it. There is no use of our "beating around the bush." We might as well out with Who will the commissioners be? it first as last. We want you to try The opponents of the commission Chamberlain's Cough Remedy the next form are telling the voters that certain advocates of the commission form will be candidates. These very men its remarkable cures has gained a world

The Chronicle has heard only two Last Chance to See the Great Pic-

"From the Manger to the Cross"

In order to have every one in the city see it the price for today will be 10 CENTS AT THE PRINCESS

## IN ONE MINUTE! CLOGGED NOSTRILS OPEN-COLDS AND CATARRH VANISH

and You Breathe Freely.

Try "Ely's Cream Balm." Get a small bottle anyway, just to try it-Apply a little in the nostrils Some of the opponents of the charter and instantly your clogged nose and telling the voters that the charter is stopped-up air passages of the head not similar to those which have proven will open; you will breathe freely; dullness and headache disappear. By morning! the catarrh, cold-incities and others kicking because it head or catarrhal sore throat will be

End such misery now! small bottle of "Ely's Cream Balm" practically a duplicate of the Des at any drug store. This sweet, fra- or catarrh will surely disappear.

MR. SCOTT A MEMBER

ACCOUNTANT BOARD

clears the air passages; stops nasty discharges and a feeling of cleansing soothing relief comes immediately. Don't lay awake tonight struggling for breath, with head stuffed; nos-trils closed, hawking and blowing Catarrh or a cold, with its running nose, foul mucous dropping into the throat, and raw dryness is distress ing but truly needless. Put your faith-just once-in "Ely's Cream Balm" and your cold

# ANNUAL INSPECTION

### Charlotte Man Honored By Ap- Local Militia Visited Yesterday pointment To Office Which Legislature Created

The last Legislature enacted a lew creating a State board of accountancy, to be composed of four members, appointed by the Governor, three of which shall be puble accountants and one an attorney. According to a Ral-Under the present system no official eigh dispatch the Governor has appointed as one of the members, Mr. ties and responsibilities. The form G. G. Scott of this city, who is a wideis so cumbersome that a citizen with ly known accountant of the State. The a complaint or a suggestion sometimes other members are Mr. J. D. Highspends days and even weeks trying to tower of Greensboro, Mr. M. R. Lynch of High Point and Mr. David Stern

of Greensboro. The purpose of this commission is to examine applicants desiring the degree of C. P. A. (certified public acan alderman is elected by a few voters countant) and authorize such as may and he depends upon personal friend- be qualified to practice the profession in the State. The law is a very important one, and has the endorsement land him in office. He does not have of the American Association of Certito go before the people of the city as fied Public Accountants, representing a whole and stand on his character about 2,000 members throughout the Last Chance to See the Great Pic-

The profession of a public accountant is being recognized by the busiin the giving or selling of franchises | ness world as one of our most important professions

There are very few business men that do not now require their books to be audited and examined by a certified public accountant, as well as municipalities, counties and other public institutions.

## of Kidney Trouble

I have been a resident of Coudersport for thirty years. My age is 52, The taxpayers of the city and those and I wish to testify to the wondercitizens who are interested in the eco- ful results of the use of Dr. Kilmer's Swamp-Root. I have used it off and on in my family for the past twelve years, and always with immediate

About two years ago my husband had a severe attack of kidney trouble, was unable to sleep and suffered great pain. Could eat no breakfast and became very thin in flesh. After he had taken half a bottle of Swampreturned. I have never doctored with the doctors because of my faith

I heartily recommend it to anyone in a run down condition from trouble

with the kidneys. Yours very truly, MRS. JAMES MORAN,

Coudersport, Pa. On this 22nd day of May, 1912, before me a Notary Public in and for the County of Potter and State of Mrs. James Moran, to me well known and in due form of law, made oath that the above and foregoing statement is correct and true. Witness my hand and Notarial seal

Arthur B. Mann, Notary Public.

Letter to Dr. Kilmer & Co. Binghamton, N. Y.

Swamp-Root Will Do For You. Dr. Kilmer & Co., Binghamton, N. Y., for a sample bottle. It will convince anyone. You will At other points in the city there are also receive a booklet of valuable information, telling all about the kid-

neys and bladder. When writing, be cent and one-dollar size bottles for Advertisement.

How Much PURE

And where do you buy your

Two vital questions, as both have to do with your good health. The solution is —drink at least "A Quart-a-Day" and buy from a modern, sanitary dairy.

Any honest doctor will tell you "A Quart-a-Day" isn't too much and any one of our customers will tell you of the purity of Kirkwood Milk.

We sell every drop of our mik to our individual customers, None sold to other dairies.

Phone 836

### By Higher Officials Of State Guard

Capt. Thomas Stringfield, inspectorgeneral for the State of North Carolina. Capt. C. F. Harris of the ordnance office connected with the United States arsenal at Augusta, Ga., and Capt. A. Greig, inspector-instructor for the coast aritllery of North Carolina, with headquarters at Raleigh, spent Tuesday in the city on the annual inspection of the Fifth Company, Coast Artillery Capt. W. M. Robey in com-

During the day the various scientific apparatus used in range-finding, fire control, etc., in the coast defense, was carefuly inspected by the officials and last night at 8 o'clock the official inspection of Captain Robey's company there being a good attendance of the members of Company 5, Coast Artil-

The inspection of the apparatus for fire control was in charge of Captain Harris of Augusta, while Captain Greig inspected the property of the company and at night the personnel

ture the Manger to the Cross'

In order to have every one in the city see it, the price for today will be 10 CENTS AT THE PRINCESS

#### REPORT OF THE CONDITION OF THE at Charlott in the State of North Carolina, at the close of business, April 4, RESOURCES. DOLLARS.

Loans and discounts..... \$ 345,827.15 All other stocks, bonds and mortgages..... Banking houses, furniture and 42,886.62 Demand loans. ..... .. .. .. Due from banks and bankers: ..... 1.835,225.47 Cash items. . . . . . . 5.31 Cold coin. . . . . . . . . . 25.00 Silver coin, including all minor coin currency. 95.45 National bank notes and

other U. S. notes ..... ....\$ 440,061.75 Total. DOLLARS. LIABILITIES. .... . ..\$ 50,000.00 Capital stock paid in Surplus fund.. .. .. .. .. .. 30,000.00 Undivided profits, less current expenses and taxes paid ..... Time certificates of deposit.... Demand certificates of deposit......\$ 40,955.82 Savings deposits..... 245,039.47 Cashier's checks outstanding .. .. ... 1,662.91 Accrued interest due depositors .. .. \$ 440,061.7 State of North Carolina, County of

Mecklenburg, ss: I. W. L. Jenkins, Cashier of the abovenamed bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. W. L. JENKINS, Cashier.

Subscribed and sworn to before me this 8th day of April, 1913. THOS. C. HAYES, Notary Public. Correct-Attest: T. W. HAWKINS,

W. S. ALEXANDER. J. A. BELL, Directors. REPORT OF THE CONDITION OF THE

at Charlotte, in the State of North Carolina, at the close of business, April 4 DOLLARS. RESOURCES. oans and discounts.. .. .. \$ 804,876.30 Overdrafts secured, \$447.21; un-

Banking houses, \$335,894.19; furniture and fixtures, \$9,306.25... 345,200,54 All other real estate owned.... Due from banks and bankers..... \$158,842.31 Cash items..... Gold coin .... ... Silver coin, including all minor coin 5.592.52 currency..... National bank notes and other U. S. ....\$1,331,164.06 LIABILITIES. DOLLARS.

Capital stock paid in .. .. .. \$ 500,000.00 Undivided profits, less current expenses and taxes paid...... 131,982.13 Banking house bonds..... 125,000,00 Time certifiates of bankers. A ..... 74,303.60 Cashier's checks outstanding ..... 171.55- 574,181.93

.....\$1,381,164.0 Total. State of North Carolina, County of Mecklenburg, ss: I. E. O. Anderson, Cashier of the abovenamed bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. E. O. ANDERSON. Cashier.

W. M. LONG,

A. L. SMITH,

Subscribed and sworn to before me, this 9th day, of, April, 1913. -THURMAN B. LONG, Notary Public. 

I this company, while Captain Stringsis each year and the men of the cal coast defense are well satisfied with the manner in which they emerged from the rather gruelling tactics and the inspection which they underwent Tuesday night at the armory in the Mint building on West Trade

street.

NEW GOLF COURSE NOW BEING BUILT

Work has begun on the construction of the new 18-hole golf course at the Mecklenburg Country Club. The first work is being done on the present nine holes which are being revised so as to fit in harmoniously with the new nine upon which construction will start as soon as this is completed. The mapping out of the course was done by Mr. Donald J. Ross of Pinehurst, who is regarded as one of the most expere golf course builders in the country. The interests controlled by Mr. Paul Chatham are having the construction in charge and the greens committee of the club is also lending supervision to the work which is a guarantee that the new course will be one of the handsomest and best arranged in the South.

REPORT OF THE CONDITION OF THE

#### American Trust Company at Charlette, in the State of North Car-

olina, at the close of business, April 4 RESOURCES. Overdrafts secured.. .. .. .. All other stocks, bonds and mortgages..... 32,750.00 Demand loans on cot-Due from banks and Cash items., .. .. .. 27,818.34 240.00 all minor coin currency:.... 8,374,25 National bank notes and other U. S.

notes., .. .. .. .. 44,916.00— 228,386.73 DOLLARS. LIABILITIES. Capital stock paid in .. .. .. \$ 350,000.00 Undivided profits, less current expenses and taxes paid ..... 251,523.74 Dividends unpaid..... deposit..... 169,915.95 Deposits subject to bankers ...... Cashier's 5,973.39 standing ....... Certified checks..... .....\$1,932,080,87 Total.

State of North Carolina, County of Mecklenburg, sa: I, W. H. Wood, Treasurer of the above-named band, do solemnly swear that the above statement is true to the best of my knowledge and belief. W. H. WOOD.

Treasurer. Subscribed and sworn to before me this 8th day of April 1913. H. N. SMITH. Notary Public. Correct-Attest: A. J. DRAPER, J. N. M'CAUSLAND,

Directors. TRUST DEPARTMENT. Trust funds uninvested.. .... INVESTMENTS. Mortgage notes and bonds.....\$1,044,156:30 Other securities..... 138,747.32

228,537 5 Real estate......... Personal property.. .. .. .... 1,749.00 Total.... .. .. .. .. .. .. .. .. .. \$1,413,190.11 REPORT OF THE CONDITION OF THE

# at Charlotte, in the State of North Car-

olina, at the close of business, April 4,

RESOURCES.

DOLLARS.

oans and discounts.. .. .. \$1,193,590.85 Overdrafts, secured and unse-U. S. bonds to secu o circulation............... U. S. bonds to secure U. S. deposits.. .. .. .. .. .. .. Bonds, securities, etc.. .. ... 3,500,00 Banking house, furniture and Due from national banks (not reserve agents..... 70,040.83 Due from State and private banks and bankers, trust companies and savings banks ..... 44.881.22 Due from approved 98,858,18 reserve agents. Checks and other cash items... Notes of other Na-1,550,00 tional banks ..... Fractional paper currency, nickels and cents ...... Lawful money reserve in bank, viz: 39.911.00 with U. S. Treasurer (5 per cent of

Legal-tender notes ... Redemption fund 10,000.00- 275,497.45 circulation)..... \$1,697,458,27 LIABILITIES. DOLLARS. Capital stock paid in. .. ..\$ 200,000.00 Surplus fund............. Undivided profits, less penses and taxes paid ... .... National bank notes outstand-Due to other National banks.. .. \$ 142,266.83 Due to State and private banks and bankers..... Individual deposits subject to check.... 506,240.86 Demand certificates of deposit...... 268,734.24 Certified checks ... .. Cashier's checks outstanding ..... United States deposits..... 1,000.00— Bills payable, including cer-- 1.000.00tificates of deposit for money borrowed, .. .. .. 70,000,00 Reserved for accrued interest... 3,938,95 

Mecklenburg, as: I. W. C. Wilkinson, Cashler of the above-named bank, do solemnly swear that the above statement is true to the that the above statement is true to the best of my knowledge and belief. W. C. WILKINSON.

Cashier. Subscribed and sworn to before me, this 8th day of April, 1913. BAXTER ROSS, Notary Public.

> W. F DOWD, W. H. BELK. W. L. BRUNS,

will hold an important meeting tonight in the offices of the Parker-Gardner Company on West Trade street. A number of matters of busias interest are to engage the attention of the committees in going about their respective duties and it is urged that as many as can possibly attend be present for the work of the even-ing. The fact that the campaign is so short lived the duties in which the committeemen are involved demand instant consideration.

Cough Medicine for Children. Too much care cannot be used in selecting a cough medicine for children. It should be pleasant to take, contain no harmful substance and be most effectual Chamberlain's cough Remedy meets these requirements and is a favorite with the mothers of young children everywhere. For sale by all dealers.

REPORT OF THE CONDITION OF THE

### Union National Bank

u Charlotte in the State of North Carolina, at the close of business, April 4, RESOURCES. DOLLARS. Loans and discounts.. ....\$ 689,259.54 Overdrafts, secured and unse-U. S. bonds to secure circu-savings.......... Due from National banks (not reserve private banks and bankers, trust companies and savings banks.. .. .... 19,841.78 Due from approved reserve agents. ... 71,457.97 Checks and other cash items. .. .. 3,587.88

Notes of other Na-1.700.00 tional banks .. .. .. Fractional paper currency, nickels and cents.. .. .. .. .. Lawful money reserve in bank, viz: Specie.. .. ..\$ 9,226.50 Legal-ten-Redemption fund

der notes.... 10,000.00-19,226.50- 172,911.72 with U. S. Treasurer (5 per cent of circulation) .. .. Total .. DOLLARS. LIABILITIES. Capital stock paid in .. .. ... \$ 100,000.00 Undivided profits, less expenses and taxes paid ......

National bank notes outstand-100,000.00 other tional banks .. .. \$ 1,624.69 Due to State and private banks and bankers..... Individual deposits subject to check .... 433,361.66 Time certificates of of deposit.. .... Cashier's checks outstanding .. .. .. ..

Postal savings deposits.... Bonds borrowed..... 6,000,00 Bills payable, including certificates of deposit for money Liabilities other than above stated, interest due on certificates .. .. .. ... \$ 968,235.55

I, D. P. Tillett, Cashier of above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. D. P. TILLETT, Cashier.

Subscribed and sworn to before me,

State of North Carolina, County of

this 8th day of April, 1913. THOS, C. HAYES, Notary Public. Correct-Attest: T. W WADE E. D. LATTA, JR., H. M. VICTOR,

Mecklenburg. ss:

#### F. D. ALEXANDER, Directors. REPORT OF THE CONDITION OF THE

First National Bank at Charlotte. in the State of North Car DOLLARS

olina, at the close of business, April 4, RESOURCES. Loans and discounts.. .. . . . . . \$1,571,009.84 Overdrafts, secured and unsecured.. .. .. .. .. .. .. .. U. S. bonds to secure circulation........ Banking house, furniture and fixtures.. .. .. .. .. .. .. .. Due from national banks (not reserve agents).....\$ 19,362.49 Due from State and private banks and bankers, trust companies and savings banks.. .... 45,125.79 Due from approved reserve agents .. .. Checks and other cash items.... Notes of other National banks ..... 23,389.00 Fractional paper currency, nickels and cents..... 431,35 Lawful money reserve in bank, viz:

Redemption fund with U. S. Treasurer 65 per cent of circulation .. ..... Total LIABILITIES. Capital stock paid in ..... 300,000.00 Surplus fund..... Undivided profits, less ex-100,000,00 penses and taxes paid. National bank notes outstanding., .. .. .. .. .. .. .. .. .. .. Due to other National banks.. .. \$ 32,267.20 Due to State and private banks and bankers..... 1,630.40 Dividends unpaid..... 125.67 Individual deposits subject to check .... 456,727.57 Demand certificates of deposit,... Time certificates of deposits..... 418,486.16 Cashler's checks outstanding ..... 4,316.00-

borrowed., ..... .. .. .. .. I, Henry M. McAden, President of the above-named bank, do solemnly swear

cates of deposit for money

best of my knowledge and belief. HENRY M. M'ADEN President. Subscribed and swarn to before me this 8th day of April, 1913. C. W. ALLISON.

Notary Public. Correct-Attest: C. A. WILLIAMS, J. H. M'ADEN, FRANK GILREATH. GEO. W. BRYAN,

Directors.

TO HOLD MIGHTING TONIGHT Nearly every skin disease yields quies.

TO HOLD MIGHTING TONIGHT Nearly every skin disease yields quies. Deve, of Glaqwin, Mich., sa/s, after sut aring twaten years with skn allmen and spending \$400 in doctors' bills, Buck. ten's Arnica Salve cured him. It win help you. Only 25c. Recommended Woodall & Sheppard.

#### REPORT OF THE CONDIT OF THE **Commercial National Bank**

t Charlotte, in the State of North Car. olina, at the close of business, April 1913. RESOURCES. onns and discounts. Overdrafts, secured and unsecured.......... TI. S. bonds to secure circuladeposits, ..... Premiums on II. S. bonds Bonds, securities, etc.. .. .. Banking house, furniture and fixtures. Due from National banks (not reserve agents).. .. .. .. .. .. .. .. .. \$56,856.12 Due from State and private banks and

bankers, trust companies and savings banks..... 68,941.69 Due from approved reserve agents ..... 93,779.95 Checks and other cash Notes of other National banks...... 10,000.00 Fractional paper currency, nickels and cents.. .. .. .. .. Lawful money reserve in bank, viz:

Redemption fund with U. S. Treasurer (5 per cent of circula-LIABILITIES Capital stock paid in .. penses and taxes paid .. .. ... National bank notes outstanding..... 500,000.00 Due to other Na-

tional banks .. .. 15,696.91 Due to State and private banks and bankers.. .. ... Due to trust companies and savings banks ... Individual deposits subject to check.... 804,326.56 Demand certificates of deposit..... Time certificates of deposit.. .. .. 427,623.27 Certified checks i. .. 1,097.69 Cashier's checks outstanding ..... 1,225.85 United States deposits..... 50,000.00— 1,359,868,5 Notes and bills rediscounted.... 150,000.00 Bills payable, including certificates of deposit for money

Liabilities other than those

horrowed ...

Total. State of North Carolina, County Mecklenburg, ss: I. A. T. Summey, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. A. T. SUMMEY.

Subscribed and sworn to before m this 8th day of April, 1913, THOS. C. HAYES. Notary Public Correct-Attest:" \* Torrect

J. A. C. WADSWORTH, WILLIS BROWN. L. W. SANDERS. R. A. DUNN,

A. G. BRENIZER

#### REPORT OF THE CONDITION OF THE **Charlotte National Bank**

at Charlotte, in the State of North Carolina, at the close of business, April RESOURCES. Loans and discounts..... Overdrafts, secured and unse-U. S. bonds to secure U. S. 224,000.00 1,000.00 deposits..... Banking house, furniture and 1,619.08 fixtures..... Due from National banks (not reserve 

private banks and bankers, trust companies and savings banks..... 73,156.70 Due from approved reserve agents... ... 83,545.49 Checks and other cash items.. ... 23,414.29 Notes of other National banks.. .. 10,665.00 Fractional paper currency, nickels and serve in bank, viz:

Redemption fund with U. S. Treasurer (5 per cent of circulation)..... 11,200,00- 398,272.3 LIABILITIES.

DOLLARS. 250,000.0 Capital stock paid in .. Surplus fund.... Undivided profits, less expenses and taxes paid ...... National bank notes outstand-tional banks .... \$ 13,772.59 Due to State and private banks and bankers ..... Due to approved reserve agents.... Individual deposits Demand certificates of deposits......384,599.37 Certified checks.......93.22 Cashler's checks out-standing. . . . . 8,180.83 United States depos-

1,000,00- 1,274,834.50 cates of deposit for money borrowed., .. .. .. .. .. .. Reserved for interest accrued.. 10,967.97 \$2,146,895.11 Mecklenburg, sa:

I, W. H. Twitty, Cashier of the abovenamed bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. W. H. TWITTY, Cashier. Subscribed and sworn to before me, this 8th day of April, 1913.

THOS. C. HAYES. Notary Public, Correct-Attest:

W. H. BELK, W. J. CHAMBERS, GEO. P. WADSWORTH. C. VALAER, Directors.