

The American National Bank

of Wilmington

The Spirit for the New Year

is the spirit of helpfulness. There is no more appropriate gift for man, woman or child than to start them on the road to self help with a savings bank account.

Begin the New Year Right.

Wilmington's Fastest Growing Bank

Deposits indicate the public's confidence in a bank. The condition on December 31, 1912, as given below, shows that the American National has large deposits, and with ample capital, large surplus and progressive management, this bank is in position to serve you in every line of banking activity.

SAVING

The foundation for success is "Spend Less Than You Make." The way to do this is to Save Something Each Week, and put it aside in a savings bank account, where it will grow and multiply.

We pay 4% compounded quarterly.

Banking By Mail

The new Parcels Post Law that took effect January first will greatly increase the business of Wilmington merchants with customers in rural districts and smaller towns throughout the State. A banking connection in the money center will be a great advantage to those wishing to trade here, and accounts of such persons are solicited. We will extend every facility to out-of-town depositors and make it worth while for business men elsewhere to patronize this bank.

Statement of Condition at Close of Business December 31, 1912

RESOURCES

Loans and Discounts	\$1,254,984.75
Overdrafts	2,101.84
Bond Securities	24,719.32
U. S. Bonds	250,000.00
Bank Building, Fixtures, Vaults, Etc	45,055.15
Cash Due from Banks and U. S. Treasurer	436,766.16
Total	\$2,013,627.22

LIABILITIES

Capital	\$ 250,000.00
Surplus and Profits	49,214.14
Dividends Unpaid	7,611.00
Circulation	250,000.00
Rediscounts	None
Bills Payable	None
Deposits	1,456,802.08
Total	\$2,013,627.22

Exchange & Collections

Our Collection Department handles promptly all notes and drafts from individuals or other banks, and our Department of Exchange is always prepared to furnish New York or Foreign Exchange. We sell Travelers' Checks good in all foreign countries, a necessity for all who make trips across the water.

OFFICERS

- W. B. COOPER,
President.
- GEO. O. GAYLORD,
Vice-President.
- THOS. E. COOPER,
Cashier.
- C. E. BETHEA,
Assistant Cashier.
- H. McCLAMMY,
Attorney.

Growth of Deposits Since Organization

Day of opening, May 8th, 1908	\$ 6,446.12
Dec. 31st, 1908	170,046.31
Dec. 31st, 1909	487,687.31
Dec. 31st, 1910	896,285.21
Dec. 31st, 1911	1,151,831.04
Dec. 31st, 1912	1,456,802.08

DIRECTORS

- Geo. O. Gaylord,
- Joseph T. King,
- Cuthbert Martin,
- V. Sidbury,
- Archie G. Warren,
- Jeff. J. Hopkins,
- W. B. McClellan,
- Geo. W. Huggins,
- W. B. Cooper,
- Herbert McClammy,
- Tom. Cooper.

Security for Depositors

We invite an examination of our statement showing where our capital and surplus are invested. You will note that the bank owns \$250,000.00 worth of U. S. Bonds. There is no bank in the State in which your funds are safer and none in which interests of the depositors are more zealously guarded.

Start the New Right

Don't let the New Year find you without an account in some good, strong bank. Every business man and most individuals need the services of a bank at some time. It is well to feel that your money is in a bank with ample resources not only to protect your deposit in times of panic, but with facilities for granting you accommodation when you may need financial assistance. The American National is amply able to take care of all legitimate demands of its depositors in the line of discounts.

4% PAID ON SAVINGS

Uncle Sam's 4% Bank

