

### Bank Strength and Good Service

OUR management makes the security of deposits a matter of first consideration and to this end the resources of the Bank are carefully guarded by prudence and conservatism. This fact makes a strong bank. Coupled with strength our Officers and Board of Directors make good service the backbone of our banking policy. With ample equipment and organization, this Bank is in a position to serve all individuals and firms requiring safe banking and good service.

4 Per Cent Paid on Time Deposits if Left Three Months or Longer.  
4 Per cent Paid Per Annum on Savings, Compounded Quarterly.

### Merchants & Farmers National Bank

Established in the Year 1871.  
CHARLOTTE, N. C.

### Be Careful!

Now that you have at last succeeded in saving up a little money, don't go looking around for a chance to spend it. Business conditions will necessarily be unsettled for some time yet, and you'll be wise if you not only HANG ON TO WHAT YOU HAVE NOW but add to it in every way you possibly can.

This bank offers perfect safety and the extreme of consistent banking service to its depositors. Our savings department pays four per cent compounded quarterly.

### The Charlotte National Bank

United States Depository. Assets: 4 Million  
Jno. M. Scott, President  
W. J. Chambers, Vice President  
J. F. Robertson, Vice President  
W. H. Twitty, Cashier  
C. W. Butt, Assistant Cashier  
W. B. McClintock, Teller

### YOU HAVE WAITED PATIENTLY

You have invested your money in Liberty Bonds. You have contributed to the Red Cross, the Y. M. C. A., the Soldiers' Library Fund, and all the worthy causes that have been brought to your attention. And you have refrained from building that home for which you have been longing because all your resources were needed to win the war.

But now the campaigns are nearly over and the ban on building will soon be lifted. Why not select that site for your home in Myers Park, have your building plans made and be ready for the day when your dream of a home may become a reality?

Let us show you the Myers Park home sites that we have to offer.

PHONE 551 THE STEPHENS COMPANY  
Owner and Developer.

### STATEMENT OF

## American Trust Co.

Member Federal Reserve System  
CHARLOTTE, N. C.

NOVEMBER 1, 1918.

Condensed From Report to Federal Reserve Bank and State Banking Commission.

### RESOURCES

Loans	\$ 4,146,993.77
Stocks and Bonds	85,900.00
United States Liberty Bonds, Treasury Certificates and War Savings Stamps	491,557.62
Due from Banks	759,061.62
Cash in Vault, Checks for clearings and due from Federal Reserve Bank	393,295.79
Trust Investments	1,471,383.63
Total	\$ 7,348,192.43

### LIABILITIES

Capital Stock	\$ 625,000.00
Surplus Fund	375,000.00
Undivided Profits	85,383.10
Bills Payable (Secured by United States Treasury Certificates and Liberty Bonds)	423,000.00
Trust Deposits	1,471,383.63
Deposits	4,468,425.70
Total	\$ 7,348,192.43

We beg to call attention to the above financial statement which indicates the confidence the public has in this Bank and desire to express our thanks to the people for their patronage and co-operation.

We invite all those who desire new or additional banking relations to see or write us. This Bank is able and willing to grant liberal accommodations and facilities.

## American Trust Co.

Member Federal Reserve System  
Charlotte, N. C.

### OFFICERS

President, W. H. Wood.  
Vice President, George Stephens  
Vice President, W. S. Lee  
Treasurer, J. E. Davis  
Secretary, T. E. Healy  
Assistant Sec., H. L. Duvenport  
Trust Officer, F. C. Whitlock  
Managers Ins. Department  
Mrgs. Insurance Department,  
Walter Lambeth & Bro.  
Manager Stock and Bond Dept.,  
F. B. Greene.

### CLEAN-UP DRIVE DURING TODAY

Strenuous Day's Work in Prospect for Local Campaigners.

With War Work Quota Over-subscribed City and County Plans to Increase Excess.

Plans are all completed for a great day's work by the canvassers for the united war work campaign today, and the meeting of the workers at headquarters at the Central hotel this afternoon at 5 o'clock will be in the nature of a justification gathering, to make merry over the fact that Charlotte and Mecklenburg went well over the sum allotted in the nation-wide drive for \$170,500,000.

Disturbing reports from national headquarters yesterday did not affect the Charlotte workers. They had already achieved the amount necessary to meet their quota in this city, and were waiting with impatience to be in the field again this morning to send the total tally to the General Secretary Probert, of the central committee, had reports from the townships of the county, some of them pleasing and gratifying; others of a most disappointing character. The reports show the following:

Lemley has raised \$277; Deweese, \$1,120; Huntersville, \$1,226; Long Creek, \$175; Mallard Creek, \$321; Paw Creek, \$313; Crab Orchard, \$513; Clear Creek, no report; Berryhill, \$225; Morning Star, \$715; Sharon, \$65.50; Steele Creek, \$381; Pineville, \$102.75 and Providence, no report.

That Clear Creek and Providence, two of the finest townships in the county, have made no report does not mean that nothing has been done in them, but that the reports are not in. The county committee expects a good report from these today, and large reports from several townships which have made partial reports.

The reports from the negroes will be made at a special meeting, also, according to Commander J. E. King, of the negro division. Last week he made a partial report and stated that at church services today the sum allotted to them would be raised and that it would come into the general fund at tonight's meeting, which will be the last.

It is understood that there are several other large gifts in prospect for today. In one instance, one of the leading business men here is said to have declared his desire to make a large contribution, has not yet been reached. On Saturday a committee called upon him and he sent out word that he was engaged and could not see the committee. The arrangements were made to meet him today, and if he lives up to the reports of his charity the sum will be greatly enhanced.

Several other business men of large affairs have not yet made their contributions, it was stated, and these are hoped for before the sun goes down tonight. In this connection it was stated that the office will be open all day, that those who desire to make subscriptions may call there either in person, or by telephone, 3831, and make their gifts.

The workers will gather at headquarters this morning for territory assignment, and those who do not desire territory will work as freelancers wherever they happen to desire to go. Many of the canvassers have special friends they desire to call on and today they will be at liberty to go wherever they please, and get every dollar available for the fund.

County Chairman W. J. Martin, president of Davidson college, yesterday received a telegram from Dr. John R. Mott, general chairman of the national committee, urging that the over-subscription be as large as possible in view of the reports that some sections are slow in rallying to the cause.

Counting out this thought Dr. Marr discussed some of the abuses to which the church is subject, and put over against these the truth and essential Christianity. A musical feature of this service was a selection by a recently organized women's quartet, composed of Mesdames Aiko and Bell Misses Mason and Dookey. For the offertory at the night service Miss Mason sang "I Bought the Lord," by Stevenson.

### SPECIAL ASSESSMENTS FOR PAVING ANNOUNCED

Special paving assessments against property owners on Trade street between College and Mint streets and on Tryon street between Sixth and Third streets were made public yesterday at the office of Mayor McNinch. These assessments are to obtain funds to pay for the resurfacing work now in progress on the two streets named, and are published in detail in the advertising columns of this issue of The Observer. The total amount was said to be about \$28,000.

Assessments for the proposed resurfacing work on South Tryon street between Third and Morehead streets will be prepared and announced later, Mayor McNinch said; this section having been declared by city ordinance a permanent improvement district.

### FUNERAL SERVICES FOR SAMUEL BRQWN HARKEY

Funeral services for Samuel Brown Harkey were held at his late residence, 337 East Oak street, at 2 o'clock yesterday afternoon. Rev. Bunyan McLeod, pastor of the Westminster Presbyterian church, officiating. The funeral was largely attended and the floral offerings were beautiful and numerous. The pallbearers were N. M. Files, M. W. Woodside, W. B. Bradford, J. F. Kiser, and J. P. Kirkpatrick, all brother members of the Knights of Pythias, of which organization the deceased was a member.

### Fire and Theft Automobiles

Palmetto Fire Insurance Co. The very best policies at attractive rates. The very best service. Claims paid from this office. Very attractive for agents.

W. D. Wilkinson  
General Agent  
For State of North Carolina.

### COMMERCIAL NATIONAL BANK

CHARLOTTE, N. C.  
Capital ..... \$500,000.00  
Surplus and Profits ..... \$470,000.00

Your banking business solicited.  
Every possible accommodation extended.  
Safe deposit boxes for rent \$1.50 per year and up.  
R. A. Dunn, President  
A. T. Summey, Cashier  
D. H. Henderson, Vice President  
C. W. Johnston, Vice President  
I. W. Stewart, Assistant Cashier.

### MECKLENBURG FARMERS HOLDING THEIR COTTON

The cotton receipts at Charlotte averaged only about 20 bales daily during the past two weeks, since the cotton market began to fluctuate wildly, and the receipts here to date for this season are 470 bales under the average total according to Cotton Weigher J. S. Withers. The annual average receipts at this market are between 11,000 and 12,000 for the 30-year period. Cotton warehouses at Charlotte are jammed with the staple, he said, and very little space remains available for cotton that is now being picked. Mr. Withers said the ginners in this section were busy all day Saturday, but very little of the cotton was sold. Receipts Saturday were 33 bales, and in one "small warehouse" 69 bales were stored during the day, it was explained.

Aged Servant Dies. "Aunt Jemima" Mathews, for 28 years in the service of John W. Todd's family, died yesterday afternoon at 3:40 o'clock at 78 years of age. Through her devotion and faithful service to the family she was beloved by them. The funeral will be held at Pineville cemetery this afternoon.

### FOR RENT

5-room house 705-E. 11th St., month ..... \$25.00  
5-room house 1103 E. Boulevard, month ..... \$30.00  
5-room house 205 Montgomery St., month ..... \$18.00  
4-room house 219 Flint St., month ..... \$19.00  
5 room house Lakewood Ave., month ..... \$15.00  
4-room house Frazier Ave., month ..... \$20.00  
Store room 301 N. Tryon St., month ..... \$50.00  
Offices 11, 13, 17, 19 E. 6th St., month ..... \$10.00  
J. ARTHUR HENDERSON  
Real Estate and Insurance.  
219 N. Tryon St. Phone 589

### THE FIRST NATIONAL BANK

Of Charlotte, N. C.  
Established in 1865  
Capital ..... \$ 500,000.00  
Surplus and Profits .. \$200,000.00  
Assets ..... 2,000,000.00  
Four Per Cent Interest Paid on Certificates of Deposits.  
YOUR BUSINESS SOLICITED  
HENRY M. McADEN, President  
GEO. W. BRYAN, Vice President  
JOHN F. ORR, Cashier

### Beautiful New Home in the Pines at Elizabeth

Fresh from the hands of the builders and ready for immediate occupancy, we offer for sale a home in which is embodied nearly every feature desirable in a modern, luxurious home. It is situated among the pines at Elizabeth on a large lot fronting a paved street and car line. It contains eight splendid rooms, three on the first floor being floored with oak. A good heating plant and every modern feature that makes for comfortable living have been built into this house. The price and terms are very attractive and may be learned at this office.

### Southern Real Estate Loan & Trust Company

4 S. Tryon St. Telephone 236

### THE STRONG BOX

The newspapers often tell of instances where people lose all their savings, because they have put their money in a stocking, or a bureau drawer, or a strong box, and have been robbed. When you have money around the house you invite the burglar and the sneak thief. The best strong box in the world is the savings bank. There your money is protected as well as it can be protected anywhere.

### SOUTHERN LOAN & SAVINGS BANK

### Sound and Conservative

Those who require the services of a thoroughly progressive yet sound and conservative institution will appreciate the services we render. Your business invited.

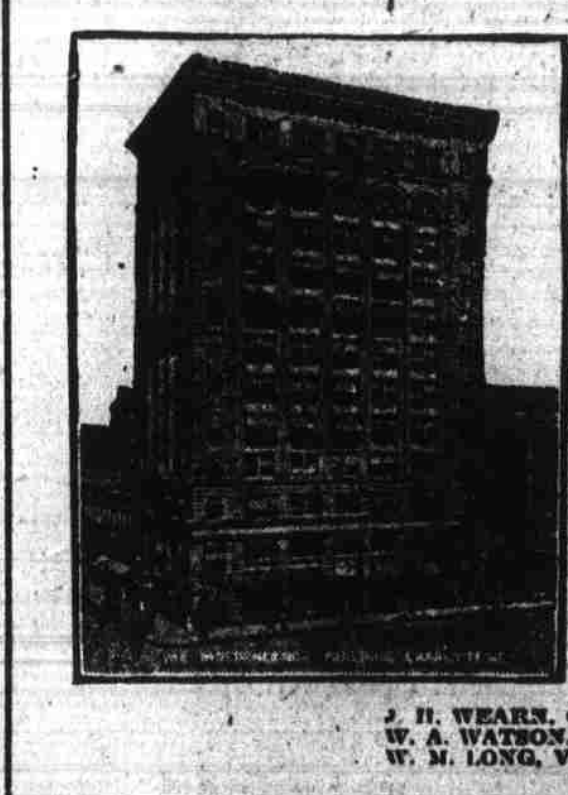
### The Peoples Bank & Trust Company

THE WELCOME BANK.  
C. A. Stand, President  
W. W. Roberts, Cashier  
W. H. Foreman, Vice Pres.  
W. S. Buice, Asst. Cashier

### UNION NATIONAL BANK

Charlotte, N. C.  
We invite your business and assure you in advance of every courtesy and accommodation consistent with safe banking. Our business is confined to that of Banking without any outside features whatever. Every transaction treated confidentially.

H. M. VICTOR, President.



### A Business Home

Your Are Invited to Make the Independence Trust Co. your business home. The officers of the bank are at your service.

Our building is conveniently located for the officers and men coming in from Camp Greene. We will be glad to be of service to you when you are in the city. Resources ..... \$2,800,000.00

OFFICERS  
J. H. WEARN, Chairman of Board  
W. A. WATSON, Vice President  
W. M. LONG, Vice President  
J. H. LITTLE, President  
E. O. ANDERSON, Cashier  
E. E. JONES, Assistant Cashier

### HAPPY HEARTS

The 5th series is matured and, as usual, in less than standard time. Bring in your certificates on or after the 20th inst., and get your cash. \$120,000.00 is going off and this is just one of our quarterly maturities, so you can grasp something of the amount of business this old ship is doing. Had you ever thought about how much of a factor this institution is in the life and prosperity of Charlotte? WE LOVE TO PAY OUT the bundle when the golden grain is ripe for we see smiles and good cheer light up the countenances of our multitude of shareholders. KEEP ON SMILING and carrying shares with Keesler and the Mutual Billy Malone and happiness is your reward, and don't you let that escape your cranium. YOU CAN STILL GET 'EM in the old series, and your county cousins are still a pouring in. Let the ball roll on, joy be unconfined.

F. L. Keesler, Sec. & Treas.  
PHONE 346  
25 SOUTH TRYON ST.

### Stocks and Bonds

SUBJECT, WE OFFER:  
\$2,000 North Carolina State 5 per cent Bonds.  
5,000 North Carolina State 4 per cent Bonds (old issues).  
50 shares North Carolina Railroad Stock, 7 per cent  
25 shares Elba Mfg. Company, 7 per cent preferred  
50 shares Aragon Mill 7 per cent preferred  
50 shares American Trust Company Stock.  
25 shares Peoples Bank and Trust Company.  
10 shares First National Bank.  
50 shares Ivey Mill  
10 shares Woodlawn  
50 shares Marion  
7 shares Arcade  
25 shares Glen Lowry  
10 shares Chadwick-Hoskins  
25 shares Marlboro  
25 shares Lela Mfg.  
50 shares Clinchfield  
50 shares Ranjo  
25 shares Altavista  
10 shares Adrian  
F. C. ABBOTT & COMPANY  
INVESTMENTS