

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

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.

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 231 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	393,296.79
Trust Investments	1,471,383.63
Total	\$ 7,348,192.43

LIABILITIES

Capital Stock	\$ 525,000.00
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. Hemby
 Assistant Sec., H. L. Davenport
 Trust Officer, P. C. Whitlock
 Managers Ins. Department
 Mgrs. Insurance Department
 Walter Lambeth & Bro.
 Manager Stock and Bond Dept.
 F. B. Greene

\$8,000 IN EXCESS OF QUOTA HERE

Mecklenburg Gives \$106,207.15 in War Work Campaign.

Charlotte's Part of Total for Seven Great Organizations at End Is \$91,000.

At the close here of the united war work campaign last night a total of \$106,207.15 had been subscribed in the city and Mecklenburg county, a little more than \$11,000 of which had been given in Charlotte, representing an excess of \$8,000 over the quota assigned the city. Of the grand total \$7,878.06 has been subscribed by the county, and about the same amount has come from the students of the county.

Pledges reported yesterday amounted to a little more than \$8,000, the greater part of it coming from the city, though several townships reported additional gifts. Yesterday morning Rev. J. W. Orr, from Steele Creek, reported an additional amount, bringing the total to a little more than \$850. Of this amount more than \$150 was given by negroes in the township. It was reported that there is one farmer in that township with eight or 10 bales of cotton in his yard, with money in the bank, who has not purchased a single Liberty bond, a single war savings stamp, has given nothing to the Red Cross, and who refused to discuss the matter of a gift to the united war work campaign. His name was not announced at yesterday's meeting of the committee, but it was asked that he be presented to the committee at a later meeting.

County Chairman W. J. Martin, of Davidson, reported additional gifts from that township, and also stated that Miss Lucie Brown, teacher in McDowell school district, had done excellent work. The schools were closed on account of the influenza epidemic, but Miss Brown canvassed the district and every white boy and girl in the district gave a gift to the fund. Also, every man, white and negro, in the district, made a gift.

At the meeting last night, Dr. McCrory, president of Biddle university, reported that 141 of the students in that institution had given \$292.92. This work was done yesterday, according to Dr. McCrory.

The report of the girls and boys yesterday was especially interesting. It was stated that the boys and girls in the city schools had given 4,873. Of this, 239 boys gave \$651.55, and 441 girls gave \$1,260.65. Of the total, 726 girls gave \$2,447.45. This shows that fewer girls gave more than a larger number of boys. The negro schools reported a total of \$259.25. The women, whose names were not given, reported \$24.67, collected on the streets, in pickets and dimes.

One of the reports which brought out great applause was that the Queens college girls had joined the 100 per cent class, and that the total was a little more than \$550.

At the close of the meeting last night, General Chairman A. J. Draper addressed the city workers, announcing that so far as the city is concerned the campaign ended at that time, but that the county workers would continue until Wednesday night in the hope of reaching the apportionment of \$13,500.

"So far as Charlotte is concerned the campaign is over, and the canvassers are released at the close of this meeting. I should like to be able to command words by which I might express my thanks for your loyal work. It has been great and the central committee appreciates deeply the co-operative effort which has made this campaign a success."

The final reports of the divisions, made at last night's meeting, follow:

White.	
Captain.	Amount.
N. C. White	\$ 3,763.57
J. M. Clark	4,926.45
F. W. Glover	2,266.59
Division total	\$ 10,956.61
Second Division—Commander, C. A. Williams.	
M. J. O'Neill	\$ 2,136.25
F. C. Abbott	5,117.06
E. A. Dodsworth	3,569.50
T. S. Franklin	2,528.35
Charles Hecht	827.00
Division total	\$ 14,178.16
Third Division—Commander, J. M. Oldham.	
V. J. Guthrey	\$ 5,349.35
John A. Tate	3,194.55
J. W. Holt	4,883.75
A. L. Byrd	3,885.25
Will Well	2,893.25
Division total	\$ 20,216.15
Fourth Division—Commander, J. H. Cutter.	
J. B. Alexander	\$ 7,753.02
Geo. M. Rose, Jr.	6,309.08
C. F. Dalton	4,896.50
J. A. Fore	3,445.40
W. D. Wilkinson	3,699.75
Division total	\$ 26,492.76
Fifth Division—Commander, C. O. Kuester.	
H. H. Boyd	\$ 4,186.50
K. R. Towner	2,376.38
W. A. Leonard	4,901.25
K. R. Towner	3,315.15
J. C. Crowell	3,196.00
C. V. Palmer	298.98
Division total	\$ 15,966.26
Fifth Division—Commander, Dr. H. L. McCrory.	
Division total	\$ 298.35
Boys and girls	
County	\$ 4,873.00
Students	7,599.06
Salvation army pot	26.14
Grand total	\$106,207.15

To this should be added \$2,212 collected at Camp Greene, through Secretary J. T. Mangum, of the Y. M. C. A., which cannot be credited to Charlotte.

FOR RENT

- 5-room house 205 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 10.00
- 5-room house Lakewood Ave., month 15.00
- 4-room house Frazier Ave., month 8.00
- Store room 301 N. Tryon St., month 50.00
- Office 11, 13, 17, 19 E. 8th St., month 10.00

J. ARTHUR HENDERSON
 Real Estate and Insurance,
 219 N. Tryon St. Phone 589

jobs in Mecklenburg county, but which was raised in the county, nevertheless.

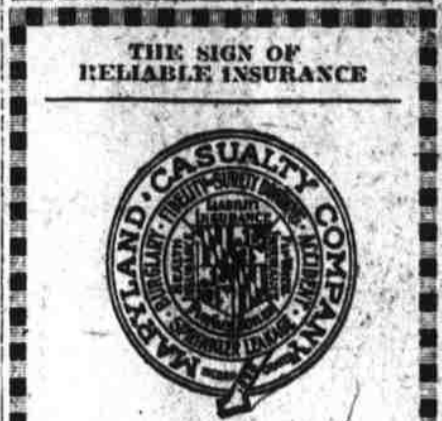
VICTORY DRIVE TO BE CONTINUED THIS WEEK

County Committees Arrange for Whirlwind Finish Among Children in Schools.

J. M. Matthews, county superintendent of schools, and Miss Eloise Rankin, assistant superintendent, stated yesterday that the victory drive for the united war fund among the school children of Mecklenburg county will be continued this week. Beginning today speakers will be sent to all schools which have not already been visited and a full explanation of the victory drive will be given the students.

Miss McGee's room at the Hoskins school and Miss Miller's room at the North Charlotte school have reported 100 per cent subscription to date. The largest amount yet reported from any one school is \$112.50 from the Hoskins school. The Paw Creek school is second with \$74.

Spread Some Joy. Add to the joy of the meal; give the folks something to look for at the finish. Flavor your desserts with Blue Ribbon Vanilla. Adv.—10



INFLUENZA DON'TS

Don't try to fight the influenza yourself. See a doctor

The Maryland Casualty Co.'s Health and Accident Policies cover every disease, including the dread influenza. Local adjuster handles claims promptly.

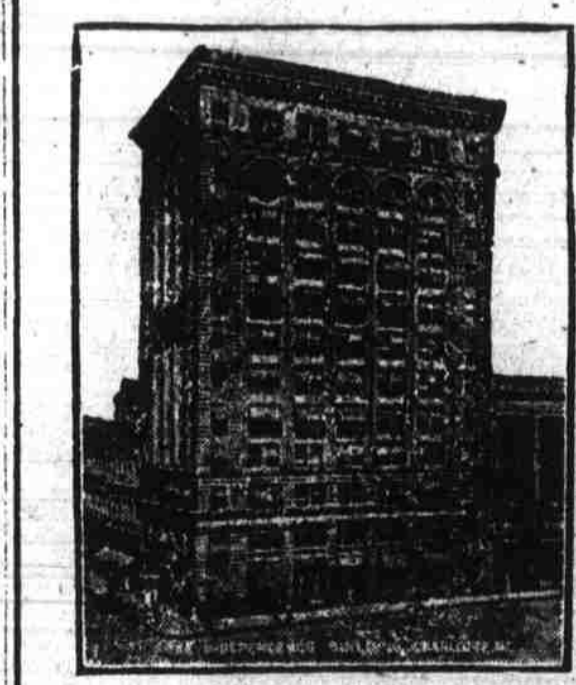
ERNEST ELLISON
 GENERAL AGENT
 13 E. 4th St. Phone 2051

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. Anderson, Vice President
 C. W. Johnston, Vice President
 I. W. Stewart, Assistant Cashier.



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 56th 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 Malons 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 pouring in. Let the ball roll on, joy be unconfined.

E. L. Keesler, Sec. & Treas.
 PHONE 214 25 SOUTH TRYON ST.

REALTY TRANSFERS

The following deeds were filed for record in the office of the clerk of the superior court, C. C. Moore, yesterday:
 John R. Shaw, Washington, D. C., to S. L. Miller, for \$400, plot of land on West street.
 S. M. Dellinger and wife to L. M. Machrae, of Cabarrus county, for \$7,573, tract of land in Long Creek township.
 M. H. Jordan and wife to J. O. Jordan and wife, for \$1,800, tract of land in Crab Orchard township.

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.

THE FIRST NATIONAL BANK

Of Charlotte, N. C.
 Established in 1865
 Capital \$ 800,000.00
 Surplus and Profits 600,000.00
 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 house 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, those 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. Bland, 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.

Stocks and Bonds

SUBJECT, WE OFFER:

- \$2,000 North Carolina State 6 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
- 35 shares Glen Lowry
- 30 shares Chadwick-Hoskins
- 25 shares Marlboro
- 25 shares Lois Mfg.
- 50 shares Clinchfield
- 50 shares Rialto
- 25 shares Altavista
- 10 shares Adrian

F. C. ABBOTT & COMPANY
 INVESTMENT