

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.

Complete Welding Plant
Now in Operation
Work Solicited.
Burwell-Walker Co.
211 So Church St.

Ford
LAPROBE WEATHER
We have a large assortment. Get yours while the "picking" is good.

PYRAMID MOTOR CO.
Authorized Sales and Service.
403 N. Tryon St. Phone 2091

R. L. GOODE
General Contractor and Builder
Charlotte, N. C.

Pageant of Light January 6 and 7
AUDITORIUM
Don't Miss It!
Space of Independence Trust Co.

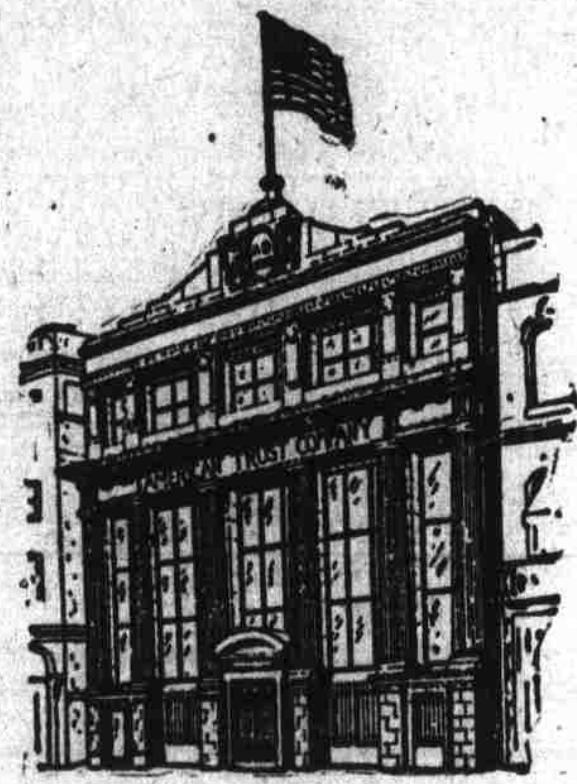
Winter Opening, Jan. 2 and 3, 1919

Resolve to make 1919 the SPECIAL year of your life by preparing for the big opportunities that peace and UNPARALLELED prosperity are creating. Bookkeeping, Shorthand, Touch Typewriting, Penmanship and the English subjects taught by SPECIALISTS.



Charlotte, N. C. Raleigh, N. C.

WHEN YOU SEE IT IN THE CHARLOTTE OBSERVER, IT'S SO.



If Your Day

Could be made twenty-five hours long, how would you spend the extra hour? Would you waste it or use it wisely?
If your salary was raised a dollar a day, what would you do with the extra dollar? Could you hold on to all of it—any part of it? Try it.

Open a Savings Account

and see how much you can save every day.
A new Interest Quarter begins at this Bank on January 1st. All deposits made on or before January 5th, bear interest from January 1st at 4 per cent compounded quarterly.

Pick the Class You Will Join in Our Christmas Club

WE HAVE EIGHT—HERE ARE THREE:

- Start with 5c—increase 5c each week—save \$63.75.
- Start with 2c—increase 2c each week—save \$25.50.
- Start with \$1—deposit \$1 each week—save \$50.00.

Our Christmas Savings Club opened December 16th and will close on February 1st, 1919. Come in and get full details.

American Trust Co.

Member Federal Reserve System
Charlotte, N. C.

Capital, Surplus and Undivided Profits \$ 950,000.00
Total Resources \$5,500,000.00

GEORGE STEPHENS, V. Pres.
W. S. LEE, V. Pres.
ERNEST DAVIS, Treasurer
Manager Stock and Bond Department

WORD H. WOOD, President.
TORRENCE E. HEMBY, Secretary
H. L. DAVENPORT, Assistant Secretary
P. C. WHITLOCK, Trust Officer
WALTER LAMBETH & BRO., Mgr. Ins. Dept.
F. B. GREENE

UNION NATIONAL BANK

Charlotte, - - - - North Carolina
Organized June 2, 1908.

Capital \$ 100,000.00
Surplus and Profits \$ 163,937.70
Resources \$2,400,000.00

OFFICERS:

T. W. WADE Chairman of Board F. D. ALEXANDER Vice President
H. M. VICTOR President D. P. TILLET Cashier
A. G. TROTTER Assistant Cashier

DIRECTORS:

F. D. ALEXANDER PETER S. GILCHRIST H. M. VICTOR
J. W. CONWAY E. D. LATTA, Jr. T. W. WADE

We cordially invite your business and assure you in advance of every courtesy and accommodation consistent with safe banking, and also of the active co-operation of efficient officers in the discussion and handling of problems that may arise in your business. The year 1919 will, undoubtedly, present new conditions to the laborer with his savings account—as well as to the large merchant or manufacturer and we invite our customers to call on us for such assistance and advice as we are able to offer. We feel free and unbiased in the offer of these services as we have nothing to sell and no means of profit except the judicious investment of funds in loans to customers upon whose prosperity our success is dependent.

We advise the holding of Liberty Bonds by both large and small owners. They pay 4 1/4 per cent and are always good collateral for loans at lowest rate of interest. Thus they are an excellent investment while idle, practically cash as anyone can borrow 90 per cent of face value at any time at inside rates. They are tax free up to \$30,000.00.

Every transaction with this Bank is handled confidentially.
We are deeply grateful to our customers for their patronage and support during 1918 and invite the opportunity to show our appreciation.
We enter the New Year with pride in the conduct of, and faith in the future prosperity of our city, county, State and nation.

SAVINGS DEPARTMENT

Until the financing of the war is completed we urge all savers to use their funds in finishing paying for Liberty Bonds and in buying War Savings Stamps which pay better than Bank savings and are equally as available. To those who wish to open savings accounts we invite your deposits. \$1.00 will start an account in this department and you can deposit any amount per week or month you desire on which we pay 4 per cent compounded every three months, which will be available to you next Christmas or any other time when needed.

"THANK YOU"

THE LAST CHANCE IN 1918
to secure partly matured shares. We gave a check to one of the most successful business concerns in Charlotte for \$11,400.00 the other day. This was for matured stock. These people think for themselves and saw wood while many others sleep, or, if not asleep, are busy cursing or criticizing everything and everybody! The war hurt their business, but they bought Liberty Bonds, worked in every campaign and didn't forget or neglect to buy shares in the Old Mutual while they cut out luxuries and economized. That's fine and wise citizenship.

SEE THESE
29 weeks old to Jan. 1st, 4, 10, 15, 20 and 25 shares at \$9.75 per share
25 weeks old to Jan. 1st, 10 and 25 shares at \$8.50 per share

WHY NOT SAVE
the entrance fee and secure the profit already earned on above without cost? Isn't that good arithmetic for you if such appeal to the best bankers, manufacturers, professional men and individuals of all classes in Charlotte?

THAT'S THE WAY
It strikes me, but many little fellows are so big and mighty they can't afford to deal with a small B. & L. Association with a subscribed capital of over \$ 1/2 millions of Uncle Sam's good dollars.

YOU'LL HAVE TO HURRY
if you get any of these. New shares going every hour to those busy bees who expect to have honey in the sweet by and by while you're moping about a fuming and a fussing and going down hill.

NEW SERIES NOW READY.

E. L. Keesler, Sec. & Treas.
PHONE 344 38 SOUTH TRYON ST.

BANK STOCKS
SUBJECT SALE, WE OFFER:
25 American Trust Company
20 Peoples Bank & Trust
10 First National Bank
200 Woodside 7 per cent pfd.
100 Aragon 7 per cent pfd.
150 Victor Monaghan 7 per cent pfd.
10 Atherton Mill
10 Marlton Mfg. Co.
50 Clinchfield Mill
100 Marlboro Mill
20 Loray Mill
10 Loray Mill pfd.
25 Manchester Mill
50 Alavista Mill
100 Washington pfd.
250 Washington common
100 Judson Mill pfd.
250 Buck Creek pfd.
100 Chadwick-Hoskins
20 Elba Mfg. Co.
20 Apartment Realty
25 Palladas Realty Co.
100 Maiden Mill
\$1,000, \$5,000 Real Est. Mortgage

MILL STOCKS
SUBJECT SUPPLY, WE WANT:
North Carolina State Co.
North Carolina State Co.
Wachovia Bank & Trust Co.
Independence Trust Co.
Chadwick-Hoskins pfd.
Highland-Park pfd.
Cannon Mfg. Co.
Cabarrus Mill
Salisbury Mill
Mooresville Mill
F. W. Poe Mfg.
Florence
J. Well Mill
Brown Mfg.
Lincolnton
Union Buffalo 1st.
Union Buffalo, 2nd.
Flint Mill
Arlington
Grey Mfg.
Climax Spinning
Cora Mill
Bibb Mfg.
Dilling

BONDS
SUBJECT SUPPLY, WE WANT:
North Carolina State Co.
North Carolina State Co.
Wachovia Bank & Trust Co.
Independence Trust Co.
Chadwick-Hoskins pfd.
Highland-Park pfd.
Cannon Mfg. Co.
Cabarrus Mill
Salisbury Mill
Mooresville Mill
F. W. Poe Mfg.
Florence
J. Well Mill
Brown Mfg.
Lincolnton
Union Buffalo 1st.
Union Buffalo, 2nd.
Flint Mill
Arlington
Grey Mfg.
Climax Spinning
Cora Mill
Bibb Mfg.
Dilling

F. C. ABBOTT & COMPANY
Twenty-one years' experience in this field.
First Floor Trust Bldg.