he Charlotte Observer.	The total number of tutions in the United
Subscription to the Observer. DAILY EDITION. the week in the city. 5 cents. the month. 52.00 months. 4.00 year 8.00 WEEKLY EDITION. 50 cents. the months. 51.00 the set of five and over \$1.50. 1.75 Deviation From These Rules ubscriptions always payable in advance, not yin name but in fact.	the act was 232, while ganized in the three
NATIONAL BANKING.	have followed was 548

establishing the national banking been organized. Of these 679 have is eradic in the present time. The ber organized and in operation by geographical divisions:

	Organ- ized.	In Oper- ation.	
Eastern States.	616	561	\$
Middle States.	903	740	
Southern States.	365	295	100
Pacific States.	68	55	20
Western States,	1,340	978	
Territories.	114	98	1

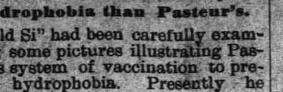
104 were placed in the hands of re their affairs.

the total surplus and deposits of the national banks for the United States and for five reserve cities:

	Surplus.	Depo
United States.	\$146,624,640	\$1,116,6
New York City.	22,176.000	250 \$
Boston.	11.416.550	80,4
Philadelphia.	9,410,800	75,0
Chicago.	2 691,600	41.1
San Francisco.	234,520	1,0
CONTRACTOR OF A DESCRIPTION OF A DESCRIP		

States bonds as security for circula-

m amount of d by national tal and under of small nation in many inace of private all State banks. al banks with a d under organsy years preceding the number ore years which , an increase





Overdrafts United States bonds 1,349,990 2,994,800 25 376,400 ther stocks and bonds 32,644,860 29,750,200 ue from banks 59,062,400 23,458,980 15,879,81 8,769 290 9,023,650 202 050

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