

STATEMENT OF American Trust Company

Member Federal Reserve System.
Charlotte, North Carolina

December 31, 1918.

(Condensed from Report to Federal Reserve Bank of Richmond and North Carolina State Banking Commission.)

RESOURCES:

Loans and Discounts	\$4,272,725.84
U. S. Liberty Bonds, U. S. Treasury certificates of Indebtedness and war savings stamps	1,198,850.21
Stocks and Bonds	71,746.00
Trust Investments	1,778,486.86
Cash in vault and in Banks	989,397.98
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	\$8,311,206.89

LIABILITIES:

Capital Stock	525,000.00
Surplus Fund	375,000.00
Undivided Profits	73,662.06
Bills Payable and Rediscounts (Secured by United States Treasury Certificates and Liberty Bonds)	510,800.00
Bills Payable	325,000.00
Trust Deposits	1,778,486.86
Deposits	4,723,257.97
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	\$8,311,206.89

Important, Please Read

Attention is called to the certificate of Todd & McCollough, Certified Public Accountants, as the result of their annual audit of the Accounts of the Company at the close of business November 30, 1918, viz:

We have examined the Books and Accounts of the American Trust Company, of Charlotte, for the purpose of determining its condition at the close of business November 30, 1918.

We counted the cash on hand and verified the cash on deposit by confirmation obtained from depositaries; verified the time and demand loans; verified the bonds and stocks and miscellaneous securities owned, or obtained confirmation where held by depositaries; verified all individual accounts by checking statement mailed depositors on November 29, 1918; verified the certificates of deposit, the capital stock account, and other general accounts.

We found all accounts and books of the bank in balance, and there was no evidence of any improper handling of the funds and books of the institution.

We examined concurrently the securities held as trustees of estates and sinking funds, as administrator or executor and as agent, and we hereby certify that such securities were on hand and all property accounted for.

A complete and detailed statement of the affairs of the bank was exhibited by us to the Finance Committee, and we gave them all the information desired in connection with our examination.

TODD & MCCOLLOUGH,
Certified Public Accountants.
By John W. Todd, C. P. A.,
Member of the Firm.

To the Stockholders

As members of your Finance Committee, we desire to report that on December 18, 1918, after Todd & McCollough had completed their annual examination of the American Trust Company, we met with Mr. John W. Todd, of Todd & McCollough, and examined thoroughly his report, and we went over the items with him in person. On the same day we personally examined all the time and demand loans and securities therefor, and all stocks and bonds owned by the bank, and respectfully report:

That all stocks and bonds held by the Company are of a good character and carried at a conservative valuation.

That the loans are well secured.

That the examination and report made by Todd & McCollough, in our opinion, was a most thorough and comprehensive one, and that the affairs of the Bank are in satisfactory condition.

That the stockholders are to be congratulated on the conditions of the Company in every particular.

I. C. LOWE, Chairman.
Z. V. TAYLOR,
W. L. SHERRILL.

OFFICERS:

President	W. H. Wood
Vice President	George Stephens
Treasurer	W. S. Lee
Secretary	J. E. Davis
Assistant Secretary	H. L. Davenport
Trust Officer	P. C. Whitlock
Managers Insurance Department	Walter Lambeth & Bro.
Manager of Stock and Bond Department	F. B. Greene

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.

Meeting of Stockholders will be held in Banking room at 11 A. M. Tuesday, Jan. 14, 1919.

H. M. VICTOR, President.

STORE ROOMS FOR RENT

317 West Trade Street, 18x80 feet. Price at office.
17 East Third Street, 30x90 feet, with basement.
Also space on second floor 60x90 feet, making total space of 10800 feet, \$83.33 per month.

Southern Real Estate Loan & Trust Co.

Watch the Little Things

Character is made up of LITTLE THINGS, but character is NO LITTLE THING. If you start in life with a determination to SAVE THE EXTRA bits of money you may happen to have, instead of SPENDING them foolishly, your reward will be a competence. Get a little metal bank, keep it in your house and drop into it all the stray pennies, nickles, and dimes. When you have accumulated a few dollars, PUT THEM IN THE SAVINGS BANK. You will be surprised at the results.

SOUTHERN LOAN & SAVINGS BANK
Jno. M. Scott, President. W. S. Alexander, V. Pres.
W. L. Jenkins, Cashier. A. M. McDonald, V. Pres.



Become a Member of Our 1919 CHRISTMAS SAVINGS CLUB

and accumulate a fund for Christmas giving by depositing small amounts weekly, which you can spare without inconvenience. 1-cent class pays \$12.75, 2-cent class pays \$25.50, 5-cent class pays \$63.50. Other classes pay \$12.50, \$25.00, \$50.00, \$100.00 and up.

Independence Trust Co.

Resources \$2,800,000.00

OFFICERS

J. H. WEARN, Chm. of Board. J. H. LITTLE, President.
W. A. WATSON, Vice-President. E. O. ANDERSON, Cashier.
W. M. LONG, Vice President. E. E. JONES, Asst. Cashier.

Have YOU answered the Red Cross Christmas Roll Call? Join now.

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

The Merchants and Farmers National Bank

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

GAS COKE

is being used extensively in Base Burners and giving good results. A number of customers claim they will never go back to the use of chestnut anthracite.

Gas Coke now available in any quantity.
Ton rate—delivered (not stored).....\$9.00

Standard Ice & Fuel Company

Phones 19 and 72.

The Last Call

in 1918 on partly matured shares, and every early bird will save the entrance fee and all the profit thus far earned follows the shares without cost to buyer. In other words the seller has carried these shares for you for the time stated.

FIGURE ON THESE
39 weeks old to Jan. 1st, 4, 12, 8, 10, 5 and 20 shares at \$9.75 per share.
26 weeks old to Jan. 1st, 6 and 10 shares at \$6.50 per share.

LET'S BEGIN RIGHT and make 1919 our best ever for self-betterment, spiritually, socially, financially. These are the elements of happiness, and that's all there is in life. Happiness, my countrymen, is within the grasp of every soul, but one must use the means. The survival of the fittest obtains, and you can elect to be FIT.

IT'S AMUSING, MOLLIE, to hear Bill say, "Well, Keesler, your Billy Malone is all right, but you know I can't fool with little things like pass books and weekly or monthly payments. I deal with bigger things. Why I've saved \$100.00 during the last 5 years and I've earned 4 per cent and it compounded." Now there's but one thing wrong with Bill. He has wheels where there should be brains. There's a cozy room for him in Morganton provided by the state. No inquest is necessary in his case. Just a simple case of slow suicide. We have hooliblocks who can give him a deck of aces and rob him while he's crossing the square in broad open daylight. He could have gotten 6 1/2 per cent here non-taxable, but he neither reads our ads nor beholds the beautiful bungalows bought and paid for by humble toilers through the MUTUAL'S unique system.

NEXT SATURDAY is 1st payment on our \$2nd series, 3000 shares are booked for. Will you join the happy family or will you plod along the same Weary Willie you've been all these years.

E. L. KEESLER, Sec. & Treas.

Phone 344.

35 S. Tryon St.



WHY WORRY ABOUT THE FAMILY WASH

We wash, starch and dry ready to iron all wearing apparel at 9 cents per pound. Flat work at list prices. Minimum charges 50 cents per package.

LEAVE YOUR WORRY TO US. PHONE 392 and 399.

SANITARY STEAM LAUNDRY, Inc.

Saving Sense

is likewise, saving cents. Careful attention to the laying away of small sums, will bring rich reward as the years roll by. Uncle Sam has done his best to show you the value of saving, it remains to be seen how you will profit by the lesson.

Our SAVINGS DEPARTMENT offers unlimited opportunity to those who would put away for a rainy day. It pays 4 per cent compounded quarterly. We solicit your account, no matter how small.

The Charlotte National Bank

United States Depository. Assets: 4 Million

Jno. M. Scott, President. W. H. Twitty, Cashier.
C. W. Butt, Asst. Cashier.
J. F. Robertson, Vice-Pres. W. B. McClintock, Teller.

Real Estate Investments

We Offer For Sale:

Three-story Brick Building, well located now under lease for \$2,700 per year.

Two-story Brick Store and Apartment Building now leased at minimum rates at \$960 per year. East Trade street business site 20x80.

West Trade business lot 90x176 with 15 foot paved alley.

Tract of 25 acres with long frontage on well paved avenue adjoining Myers Park.

Tract of 20 acres S. A. L. Railroad near Chadwick.

Tract of 100 acres, all well within the city limits and already under development.

Also homes and home sites in all the best locations.

F. C. ABBOTT & CO.