C. G. Ramsay, President. C.W. Grandy, Vice President. Caldwell Hardy, Cashier

No. 3368. Capital Stock;

UNITED STATES DEPOSITARY.

Vorfolk National Bank

Norfolk, Va, June 15th, 1891.

Elias Carr, Esq.,

Old Sparta, N. C.

Dear Sir,

Replying to your favor of the 19th inst, we do not suppose the loan of \$500 referred to is for your own account, and as we never take insurance policies as collateral, we should not care about making the loan. If you desire any accommodation for yourself, we shall be much pleased to give it to you upon something else.

Yours truly