## A Plea for Civic Betterment



The Merchants \& Farmers National Bank Charlotte, N. C. DEPOSITARY FOR
United States Government State of North Caroine
County of Meeklenburg and We would also like to be your depositary.


Homes and Vacant Lots For Sale
 J. E. Murphy \& Company

## FOR RENT



CAROLINA REALTY CO.,
 $\mathrm{an}_{4} \mathrm{~m}$

## Wood Fibre Wall Plaster, "Hiărd Clinch. the builders friend  <br> ©HARLOTTE PLASTER CO.

## E. 9th. SI. RESDDENCE

ChARLOTTE B. \& L. ASSOCIATION Will By Opened
Saturday, February 1st, 1908.
The association of the people and for the peop J. H. VAN NEss, Wrums BROWN, President. $\quad \mathrm{Sec}^{+} y$. and Treas.

The Charlotte Realty Co.

 The

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\begin{aligned}
& \text { ONE MILLION DOLLARS } \\
& \text { in the.last five years, Being a safe and progres- } \\
& \text { sive Bank, we understand and are prepared to } \\
& \text { meet the requirements of safe and progressive } \\
& \text { customers. } \\
& \text { THE AMERICAN TRUST COMPANY } \\
& \text { Trust Building. }
\end{aligned}
$$

Safe Strong Securities for Investment

## ARE YOU IN LINE?

## Southern Loan \& Savings Bank

Some Homes to Select From


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Sare Strong Securities for Investment


F. C. ABDOTT \&
©OMPANY

