# THE CONCORD TIMES． 

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| A study of the interests of our customers and unsur－ passed facilities for serving them characterize the ser＝ vice of this bank． |
| CITIZENS BANK \＆TRUST COMPANY <br>  |

Farmers＇Business

| The Concord National Bank Surpus and Uatial siono，000 |
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| CABARRUS SAVINGS BANK <br> Capitial，Surphls and Profits，$\$ 135,000.00$ ． resources，over half a millow dollars． Conservative－Successful－Strong． $\qquad$ Four per ceff．interest paid on time certificates of de－ posilisfety Deposit Roxese for rent． |
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## SOUTHERN Agriculturist

HEADQUARTERS FOR SOUTHERNERS IN NEW YORK CITY． BROADWAY CENTRAL HOTEL Broodway an Thira strocte，，yow York mery．

Table is the Foundation of Our Enormous，Busines
Send for Comprehensive Map of New York，Free． DAM，C．WEBB，Propriator，of Charleston，S．C．

CONCORD，N．C．．MONDAY．JANUARY 25． 1909.
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