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Economize With A

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The secret of life from a business point of view is to spend less than you earn and deposit the difference. A business or personal Check Ac count promotes economy prevents, account misunderstandings and is al ways available
It's the modern financial way. Keep your balance here.

MONEY TO LOAN AT ALL TIMES. C APITAL and SURPLUS $\$ 250,000,00$

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## Job Printing That's

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## Are You A Cold Sufferer?



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## CASTORIA The Kind You Have Always Bought $\underset{\substack{\text { Bears the } \\ \text { signature of Chat/filetcters }}}{ }$



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 Farm and Garden. Our New Descriptive Catalogis fully up-to- date, giving descrip-
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seeds to grow. It tells all about
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Cow Peas, Soia Beanz, Cow Peas, Soja Bean3,
The Best Seed Corns
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MOSER \& LUTZ
"ON THE CORNER."

## Notice.

By order of the Mayor the City of Hickory, notice is hereby given; that an election will be held on at the City Hall in said City, for the purpose of voting upon the adoption or re jection of the proposed Charter, for the City the General Assembly North Carolina, at its 1913 Session.
Notice is further given
that J. H. Hatcher W. J that J. H. Hatcher, W. J. Shuford and N. S. Dasher,

have been appointed as inspectors or judges of said | spection. |
| :--- |

All electors wishing to said charter will use a printed or written ballot, upon which the following words of New Charter For City of Hickory," and all electors said proposed charter becoming law, shall vote a printed or written Ballot, upon which shall appear the words, "Against Adoption of New Charter, For City of Hickory. that the registrar ordered that the registrar, shall keep for at least fourteen (14) days prior to said date of tration to be had as law directs.

Mayor of the City of Hickory,
G. R. WOOTTEN, A. A. WHITENER,

## TAXES

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## What Then (?)

If the rainy day of your life comes and finds you without the means to provide the necessaries of life? If the doctor bills, the grocery bills, the rent come due and no money to pay them with, what then? It means suffering.

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Be ready for the rainy day of your life! Lay aside a small amount each pay day, and be prepared to meet every obligation promptly. We pay 4 per cent. interest compounded quarterly.

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Have stays that will not slip.
Conform to most uneven ground---hill or valley as well as level.
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Made with stay wires as large as the line wires.
Low in price, and anybody can erect them.
Poultry and Garden Fences are made with large and heavy wires very close together in the lower part. No chick can get through. A godsend to the modern farmer.
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