



OWN YOUR OWN HOME

HAVE you ever figured that your money is helping to make your landlord rich? If it were not so, and if he were not making a lot of money out of his property he would sell.

Why should you go on, year after year, turning your money over to him when you could put this same money into a home of your own?

It is a mistaken idea to think that it requires a very great capital to own your own home. It can be done on the smallest possible capital and can be paid for month by month, just as you pay your rent. Any Real Estate man will tell you how cheaply, how easily and how quickly it can be accomplished.

It Cost This Man 1-3 His Income for Necessities of Life— But the Rest Goes, Where?

A certain man in Wilmington came in our office the other day and this was his story:

"Tell me about this Rural Building and Loan Association. My wife and I have been keeping books on ourselves the past year and we were surprised to find that our rent, groceries, clothing and a few other little items which make up the necessities of life, only took about one-third my income. Yet we have saved practically nothing during the year. The remainder has gone for non-essentials. I cannot

begin to tell what for, but it is gone. We have been discussing the matter and my wife sent me up here to find out something about the Rural Building and Loan Association. Also a friend of mine who has been carrying it recommended it to me as being a good plan for saving. I get my pay by the week and we have about made up our minds to put half of it in the Rural Building and Loan. I think if we put it in a place where it is not quite so convenient to get our hands on it we can save something."

HERE IS A SUGGESTION

Put all you can in the Rural Building and Loan Association. It is not so much the amount you put in building and loan, it is the way you put it here. It is surprising how rapidly it grows. NEW SERIES SATURDAY, FEBRUARY 5, 1921.

L. W. Moore—Real Estate Agent

These Places Are Cheap at Half-Price. Note what we have. Make your choice and see us tomorrow, and make good that promise to that little wife.

REAL BARGAINS IN SMALL HOUSES
910 North Fifth street, 205 Meares, 1609 Castle, 610 Swann, 1206 North Eighth, 805 Chestnut, 911 Chestnut, 606 Wooster, and many others on easy payment plan.

Modern five-room furnished cottage at Wrightsville Beach, one block from Lumina. Very low price.

On Northern Extension, Wrightsville Beach, we are offering an ideal cottage furnished. This is one of the best built cottages on the beach.

For a good bungalow and lot at Carolina Place or Winoca Terrace, see us.

Two bargains in five-room cottages at Winter Park, two new bungalows at Audubon—all on excellent terms.

FOR SALE

518 Church street, five rooms with all modern conveniences.

No. 6 Manhattan, five rooms and bath, lot 40x94. Terms.

L. W. MOORE

Good lot near Seventh and Dock streets. One of the few available building lots near the downtown section. Phone for details.

1218 South Fourth street is a nice little five-room cottage that can be bought cheap and on good terms.

\$1,500 will buy a five-room cottage at Ninth and Queen. Easy terms.

Near Seventeenth and Princess we have for sale a beautiful eight-room home that will please the most exacting; furnace; rift pine floors; garage; lot 66x165.

\$2,000 is all we are asking for a five-room bungalow in East Wilmington; just off Market street road. Easy payments.

Winter Park home, comprising five acres land; also over fifty young fruit trees; one very large grape vine and twenty smaller vines, good lot of fencing, farm tools, chicken house. Here's your chance to start farming right away.

Small farm located on hard road about one mile from city limits with two dwellings, garage, stables, etc., can be bought at big sacrifice.

1606 Chestnut street is an attractive new bungalow in a popular locality. Can give early possession. Good terms.

At Wrightsville Beach we have a five-room cottage, facing the ocean, on good sized lot, already furnished, which we can sell you for \$3,500. Better seize this opportunity at once.

Winoca Terrace homes are in much demand. We have a six-room bungalow which we can sell you for \$5,250 in this popular section. Good for home or speculation.

That elegant home, 610 Market street, is worth your careful consideration, if you are interested in buying a real home. It is splendidly equipped with furnace, two baths, hardwood floors, gas heaters, large attic, garage and is in perfect condition. Inquire for details.

115 North Sixth street has six rooms and a lot 165 feet deep. Here's your chance to get near the downtown section.

Near Sixteenth and Castle we can sell you a five-room cottage on rent money, only small amount of cash. Investigate today.

1902 Woolcott avenue is a real home-like bungalow with lot 49x113. You make the terms.

518 Church street can be bought at a bargain—for quick sale.

JAMES & JAMES, INC.

SOUTHERN BUILDING

TELEPHONE 163

(A Little Over Six Years)—About 330 Weeks			
A weekly deposit of	Will mature	A weekly deposit of	Will mature
\$.25	\$ 100.00	\$10.00	\$ 4,000.00
1.25	500.00	15.00	6,000.00
2.50	1,000.00	20.00	8,000.00
5.00	2,000.00	25.00	10,000.00

The difference between the misery of a man without a country and that of a man without a HOME is that the man without a country can have no home at all. But even if a man has a country, it profits him little if he has no HOME. Having a country and having a HOME are intimately connected. The more a man thinks of his country the greater value he will put upon his HOME, and the greater the value he puts upon his HOME, the more he will think of his country.

The Rural Building and Loan Association

is a HOME BUILDER. It has helped hundreds, and it will help you. The Forty-sixth Series will open next SATURDAY, FEBRUARY 5, 1921. For full information, call at the office.

President, J. HOLMES DAVIS

Vice President, MARSHALL SHRIER

James Owen Reilly, Secretary and Treasurer

Office: 118 Princess Street

WILMINGTON, N. C.