

1-Announcements
COLLECTOR WILLING TO SPEND \$300 on envelopes with stamps used before Nov. 15. Commission paid. Linker, 101 Holly Ridge, Box 601.
INCOME TAX RETURNS, C. A. DEWAR at 214 North 4th St. Greenleaf Lake Used car lot. Carolina Beach Highway.
Antoni's Fix-it Shop Refinished Furniture. Phone 2-1223. 208 Barrett Ave., Wilmington, N. C.
NEILSON SLIK RAYON HOSIERY REPAIR Mrs. W. D. Mason, Box 804-A, 204 Charlotte Ave., Carolina Beach.
Ridge Crest on the Sound.
INCOME TAX RETURNS PREPARED now, according to Gov. rules, payable March 15. George H. Brinson, consultant. 214 Princess St.

2-Automotive
CASH FOR YOUR CAR. SEVERAL cars in stock. Sutton Pontiac Co. 214 Princess St.
REPAIRS AND TIRE CO. FOR RE- pairing, vulcanizing, tire and tube repairing. 3rd and Campbell.
TOP PRICES PAID On All Used Cars
J. T. BARKER
 Next to Cape Fear Hotel

WE PAY THAT OPA CEILING permit for clean cars. MacMillan Truck Co., 200 No. 2nd, Dial 9374
PASSENGER CAR TIRES, REPAIRED and recapped. Red's Tire Service, 216 N. 3rd St.
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WE BUY AND SELL USED FURNITURE and household goods. 17th and 18th Sts.
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60--For Rent--Rooms
20 FURNISHED BEDROOMS FOR rent. 108 Queen St.
2 FURNISHED BEDROOMS, CONVEN- ient to bath, with or without meals. 624 Duquesne.
3 FURNISHED ROOMS, GAS STOVE, refrigerator. Dial 2-8334. 234 South 4th Street.

33--Room and Board
WARD AND ROOM FOR MEN ONLY. \$10.50 per week. 15 Princess Street.
HEATED ROOM AND BOARD FOR men only. 911 Market Street. Dial 2-1032.

70--For Sale
 Chinese, electric (Rotary Type), now available through me to Hospitals, Colleges, schools, U. S. O., Red Cross and Government Agencies. Write J. P. Long, Jr., No. 4 So. 6th, Richmond, Va.

SMALL STEP ON GARBAGE CAN for kitchen, can openers, flash lights, muffs, muffin, fry and dutch ovens, tubs and buckets, ironing and extension cord, heavy dish pans, 16 ten and twelve, wash basins, oyster knives, show cases, cash registers, safes and scales. L. F. Sollee, 902 Princess Street.

GENUINE MAHOAGANY VAINITY, KING- dom, top drawers, drawers, chest, chest, utility cabinet, railroad salvage Co., 603 Castle Street.

ONE AMPLIFIER AND ONE STRAIGHT Hawaiian guitar. 2 electric guitars. Dial 2-2597.

SEE THE NEW CHILDREN'S FUR LIN- ing. Boys' slippers. Age 10 to 6. The Nancy Wilma Shop, 112 No. Second St.

NEW SHIPMENT OF BOOK BAGS IN Newell's Soda Shop, Wrightsville Beach

OFFICE DESK, SCALES, SILVER, dishes, brushes, B. Sternberger Telephone 4249, Wilmington, N. C. Distributors needed. Fields & Fields Division Distributors, Raleigh, N. C.

VACUUM CLEANERS, WASHING MA- chine and electric iron parts. Electric cleaner, sales and service. Dial 2-3322.

SPENCER SUPPORTS AND BRASS- ers designed. Mrs. Ramsey, 2019 Creasy Avenue, Dial 6214.

WE BUY AND SELL USED FURNITURE. H. Evanson Furniture Exchange, 716 Castle, Dial 2-3809.

ROUX SHAMPOO TINTS, ALL SHADES, hair supplies, Royal Supply Co. Basement, 114 Building, Third and Princess St.

TO RESTORE COLOR TO GRAY HAIR use famous "Blue Bird" scalp tonic at all Barber shops. Sold by Appleton's Hair Tonic, 177 1/2 North 3rd St.

SPENCER INDIVIDUALLY DESIGNED supports for healthful, restful posture. For appointments, call Mrs. J. B. Robertson. 2-8025-2-3718.

TRY ONE OF OUR DELICIOUS HOT dogs. "They are so different." Little Grill, 3rd and Red Cross Sts. Phone 2-3122.

SECOND HAND PIANO, GOOD CONDI- tion. \$50.00. 318E Bickett Street, Mattitt Village.

ONE STRATON MOTOR LIGHT plant. Three Aladdin mantles. One Straton water pump motor. One set mechanical automobile tools. Can be seen anytime at Jesse James' Bar-B-Q and oyster coast, Masonboro Loop Road, near Whiskey Creek Bridge.

SPENCER GARMENTS, MEASURE- ments taken in home. Dial 8, call 8818 M or 7918. Mrs. Parker.

85--Help Wanted--Male
SALESMAN FOR NATIONAL MEAT packers. Call on Retail and Jobbing trade. Local and surrounding territory. Write full information, care of Star-News, Box No. 4 for interview.

WANTED: NEWS AGENTS ON TRAIN, draft exempt. Union News Stand, Coast Line Depot.

90--Help Wanted--Female
WANTED: BEAUTY OPERATOR. CALL Louise Beauty Shop.

EXPERIENCED SALESLADY FOR ready-to-wear department. Permanent position and excellent salary. Inexpensive and tries do not apply. Crawford's.

WANTED YOUNG LADY FOR GEN- eral office work. Permanent resident. Opportunity for advancement. Apply-National Biscuit Co. Bread Bakery, 807 No. 4th St.

WANTED: WOMAN OF CHRISTIAN character, capable of office and young people's work. Dial 4338.

EXPERIENCED BEAUTY OPERATOR. Permanent salary. Phone 7703. Beauty Shop.

GIRL WITH EXPERIENCE IN CASH- ier work and selling. Apply Cinderella Booterie.

SALESGIRL FOR SHOE DEPARTMENT. Selling experience necessary. We teach you to fit shoes. Cinderella Booterie.

95--Insurance
MUTUAL FIRE AND AUTO INSUR- ance. Real estate, agency and hold. J. L. Baldwin, Bouchard, 217 Princess St.

100--Instruction
START 1945 RIGHT. STUDY RADIO, refrigeration, 400 courses. Free catalog. L. C. S., Scranton, Pa.

NOTICE: LUZIER PATRONS DESIRING further service, call Mrs. Sarah Allen Telephone 4249, Wilmington, N. C. Distributors needed. Fields & Fields Division Distributors, Raleigh, N. C.

MRS. MOTTE'S SECRETARIAL SCHOOL 313 Church Street. All commercial subjects taught.

101--Jewelry
Guaranteed Watch Repairing Guaranteed Service WILMINGTON JEWELRY SHOP 127 North Front St.--Across from P.O.

104--Loans
MONEY TO LOAN On Diamonds, Watches, Jewelry, Silverware, Men's Clothing, Typewriters, Shotguns, Musical Instruments and Anything of Value.

FINKELSTEIN'S LOAN OFFICE "Wilmington's Oldest and Largest" Front and Market Streets

105--Lost and Found
LOST BETWEEN PRINCESS AND Grace on Third Street. Folder of Keys. Return to Police Headquarters, Wilmington, Route 2.

FOUND: MALE HOG, E. E. CARTER, Wilmington, Route 2.

\$10.00 REWARD FOR WHEREABOUTS of male pointer dog, Name "Rex". Blind in right eye. Liver spotted. Confidential. E. M. Baker, 114C Dare St., Mattitt Village.

156--Situations Wanted
I MAKE SLIP COVERS. HAVE HAD experience here and in Florida. Write Mrs. Walter R. Corbett, Route 1, Box 32D, City. Leave phone number.

COLORED WOMAN WANTS LAUNDRY to do at 1314 Nun St.

170--Wanted
WANT TO BUY 6 ROOM HOUSE IN southern part of City for cash. What have you to offer? W. M. Hewlett, Realtor, 214 Princess St. Dial 7138.

WANTED TO PAY HIGHEST PRICES for used furniture. H. Berger & Son Furniture Co., 107 North 4th St. Dial 5128.

WANTED: PINE AND CYPRESS LOGS. Bryant Lumber Co.

WANTED: ALL PEOPLE SUFFERING kidney trouble or backache to try "Kidol" 9c. Money back guarantee. Saunders Drug Store or Brooklyn Pharmacy.

WANTED BY PERMANENT resident four or five room house or apartment unfurnished. Call Star-News composing room.

WANTED
 Listings of property for sale anywhere in this vicinity. We have the clients - expert service.

MARSHALL REALTY CO.
 K. B. Marshall-E. L. Strickland
 Realtors
 210 Princess St.
 Property Management, Sales, Rentals

WANTED: ALL KINDS OF USED FUR- niture or anything you have for sale. Regardless of condition. E. M. Mallard, Phone 4638.

WANTED: ELECTRIC REFRIGERATOR, good condition. Mrs. H. R. Sanderford, 110 North Madison Street, Whiteville, N. C.

WANTED: RETURN LOAD FROM Asheville, North Carolina or points between. Reduced price. February 6. Batsion Transfer Co.

WANTED: 3 OR 4 ROOM FURNISHED apartment around Feb. 1. Close in. Write "S-1" care of Star-News.

NEED GOOD TYPEWRITER. PAY TOP cash price. Phone 6047.

WANTED: 2 OR 4 HORSEPOWER gasoline motor, washing machine size. In good condition. Write "HR", care of Star-News.

FURNISHED APARTMENT FOR LIGHT housekeeping. Dial 2-3970 after 12.

WANTED
WOMEN SEWING MACHINE OPERATORS & INSPECTORS On Army Shirts
SOUTHLAND MFG. CO.
 2nd and Greenfield St.

Insurance
GARLAND F. PALMER
FINANCE INCORPORATED
 Cape Fear Hotel Bldg.

Personal Loans
 Wilmington Finance Co.
 302 Murchison Bldg.

Cooperative Building, Loan Report

The forty-seventh annual shareholders meeting of the Cooperative Building and Loan Association was held at its offices, 124 Princess St., 12 noon, yesterday with J. G. Thornton, president of The Wilmington Savings and Trust Co., acting as Chairman.

The president, J. H. Hinton, gave a remarkable report pertaining to the affairs of the association during the past year, and relating to the modern methods adopted during recent years for the benefit of its shareholders, as follows:

"Ladies and Gentlemen: "In past years I have been sharing with the Secretary in giving detailed information in my report, but this year I would like to confine my comments mainly to expressing appreciation for the cooperation of the Shareholders our Institution, and has shown a remarkable progress in past years.

"I have been President of this Institution for nearly a half century, and I know of nothing that has given me more pleasure than to meet with, and report to you as Shareholders from year to year as the progress made by our Association. Over the past ten years it has grown more than five times its size which has meant that we have been able to be of just that much more service to our Shareholders and the Community.

"The Cooperative is fortunate in having a group of Officers and Directors, whose first thoughts are always of the Shareholders and the safety of their funds." The Secretary and his staff have kept abreast of all the modern changes, and during recent years have caused to be adopted methods which make this institution solid and sound in every respect.

"For instance, ten years ago Reserves for Contingencies were practically unheard of, and yet, as you will observe from the Secretary's report, reserves have been built up to a point where they are now equal to nearly ten percent of the Association's outstanding liabilities.

"Another feature that has been installed during recent years is that of the Direct Reduction Mortgage Loan Plan. This enables the borrower to know at all times at a glance what his indebtedness is to the Association. This modern method of lending is comparable to anything of its kind being offered to the public today.

"The Insured Savings is another feature which has been installed and is now in operation. Notwithstanding the fact that this Association has operated for forty-seven years without a loss, in addition to the Reserves above mentioned, each account in the Association is insured up to and including \$5,000 by an instrumentality of the United States Government. These are just a few of the modern methods which have been adopted by your Board of Directors for the general benefit of the Shareholders.

"Our Institution, through its Secretary, has been nationally honored on several occasions, more recently in 1944, when Mr. Willetts was elected a Director of the Federal Home Loan Bank, of which this Association is a member. Through such contacts as this we feel that our institution can and will keep abreast of the times, and we as Officers and Directors will see to it that the Shareholders will be fully protected at all times.

"I want to take this occasion to thank the Shareholders present, and those comprising our Association for their patronage and cooperation and the Secretary and his Staff for their untiring efforts under difficult circumstances and times, and to the Directors who have given much thought and time to the affairs and progress of the Association.

"The Secretary's report which will follow immediately will be given in more detail.

"Respectfully submitted,
J. H. HINTON
 President

The President was thanked by

CLASSIFIED DISPLAY

For Sale--1937
Buick,
 Below ceiling price,
 520 CASTLE ST.

We WILL PAY CASH
FOR YOUR
USED CAR
RANEY Chevrolet Co.
 4th & Princess Dial 9621

CEILING - The price
we pay on all Clean
USED CARS.
MAULDIN
MOTOR CO.
 Call C. H. Spooner, 9973

Construction
Workers
NEEDED
 Indiana Ordnance Works
 Charlestown, Indiana
 E. I. duPont de Nemours & Co., Inc.
 Construction Division
 Openings in the following job:

LABORERS
 Work week 54 hours, time and one half for all hours in excess of forty
 Company Representative will interview and hire at--
War Manpower Commission
United States
Employment Service
 111 Grace St. Wilmington, N. C.
 Jan. 23rd to Feb. 3rd, inclusive

This is not only a compliment to the collection department for their efficient manner of handling these accounts, but it is also a credit to our borrowers who, in this time of emergency, are extremely cooperative in making their payments on time.

"Another interesting feature of our statement of 1944, is the statement of Operations. The gross operating amount amounted to \$90,865.00 against \$87,077.65 in 1943, showing a net gain in gross operating income of \$3,787.35. Net operating expense for 1944 was \$23,281.20 against net operating expense for 1943 of \$23,338.03. A net increase in operating expense of \$43.86, or a net gain in our statement of Operations of \$3,440.44.

"The Association paid out to Shareholders on maturities during the year 1944 - \$113,283.00 and in profits on "maturities" and investment funds \$32,775.06. The number of shares issued during the year was 10,483, a gain in number of shares issued during the previous year of approximately 1,000.

"We were able during 1944, to set aside \$20,000.00 to Reserves, bringing our total Reserves for Contingencies up to \$120,000.00, leaving our Undivided Profits, totaling \$48,438.39 to the credit of our Shareholders, payable at maturity and dividend periods.

"Your management has endeavored during the year to keep abreast of the many progressive building and loan industry. One of the principal moves made by the Directors during the year was to authorize the making of loans to Veterans of the World War II, under the title of a Bill of Rights, both your Secretary and Directors have had the privilege of studying this Bill as it affects this laudable institution, and are satisfied that we can be of valuable service to these men in helping to rehabilitate them on their return to civilian life.

"In my report, I have endeavored to bring out the more important features of our operation during 1944. However, you have before you a detailed financial statement, and I shall be very glad to answer any questions, pertaining to this statement at the close of this report. We have on file, copies of both the Annual Report, to the State Department and an analysis of North Carolina and copies of our detailed documents by a very shareholder. As a matter of fact, I will always welcome any questions of any kind from any of our Shareholders, and will be glad to explain any feature of the operation of this Institution whenever requested.

"I would like to say a word with regard to the Board of Directors, under whose direction I manage this Institution. We do not have a large Board of Directors, eight to be exact, but I will let you judge their interest in this Association by stating that, out of eighteen meetings during 1944, we had an attendance record of 98 per cent. These gentlemen are interested, not only in the welfare of the Shareholder and the proper management of the Institution. They give up their time to discuss and approve or disapprove all applications brought before the Association. All in all, they give an average of forty or fifty hours each year for little or no remuneration.

"I want to thank these Directors for their very close cooperation with me at all times, and particularly those Directors who act as Appraisers and respond in a few minutes time to my call, in order to give proper service to our borrowers. My many thanks go to my faithful employees, who under difficult circumstances during the past year have done a remarkable job.

"This ends my twenty second year with the Cooperative Building and Loan Association, which I assure you has been most interesting.

"My report would not be complete without extending my deep appreciation to the many Shareholders of the Cooperative who have shown their appreciation for the continued success of this old institution possible. In closing, may I say that the Association's wonderful record of never having a loss has again been maintained during the year 1944.

"Respectfully submitted,
FREDERICK WILLETS
 Secretary-Treasurer

At the conclusion of the secretary's report, a vote of thanks was offered Mr. Willetts for the excellent report made. Mr. Thornton, complimented the association on its remarkable growth, and pointed out that this was proof of the confidence and appreciation felt by the people of Wilmington in this Institution. The financial statement cannot reveal the great service performed by the Cooperative to this community, but all one has to do is ride through the City and suburbs and witness the many homes that have been financed through this institution to see it. Mr. Thornton, stated. He also spoke of the fact that the association has been honored on several occasions not only in North Carolina, but Nationally. Kenneth Marshall, who is presently commended the officers and directors for the service rendered, and on the outstanding record of the association.

"The following directors were elected to serve during the ensuing year: Mr. J. H. Hinton, Mr. C. D. Hogue, Mr. J. O. Hinton, Mr. K. O. Burghwin, Dr. J. T. Hoggard, Mr. J. E. L. Wade, Mr. L. R. Hummel, Mr. Frederick Willetts.

"The following officers were elected at a directors meeting immediately following the annual shareholders meeting:

Mr. J. H. Hinton, President; Mr. J. E. L. Wade, Vice President; Mr. Frederick Willetts, Secretary-Treasurer; Mrs. D. B. Mahoney, Assistant Secretary-Treasurer; Mr. C. D. Hogue, Attorney and Mr. K. O. Burghwin, Attorney.

CHARLOTTE SPOT
SPOT COTTON 21.05.

Auto Loans
M. & J. FINANCE CORP.
 Phone 2-2740 214 So. Front

WANTED
Experienced Cook
 Male or female. Food handlers permit required. Good salary--Apply to Dietician,
James Walker Memorial Hospital

WANTED
Room 3 ACL General
Office Bldg.

Just Received
Shipment of
LOCKERS
 and
LUGGAGE
 Also received a shipment of
BOYS' WOOL KNICKERS
BERGERS
DEPARTMENT STORE
 709 North 4th Street