

YOU NEED ME AND I NEED YOU

Let's hitch up together because you can't find another place where your small monthly savings will safely turn you 6 per cent compound interest, and which, if left for a term of years is 7 1-2 per cent interest, - figured yearly. We use your money to build homes for those who could not build in any other way, on easy terms so that rent money will pay for them, thus building up Watauga and making it a better place in which to live. Do you know of any place where your monthly saving will do so much good for your self, your friends, your neighbors and your county? There is very little or no pride in caring for or beautifying a rented house. It is not a home but just a house to ward off the wind and storms. Think about this and let the vision grow on you.

- Joe C. Mast, Valle Crucis
- H. J. Hardin, Boone
- Mrs. Mattie Sullivan, Valle Crucis
- Lillie J. Mast, Darlington, Md.
- Leona A. Mast, Valle Crucis
- J. F. Hardin, Boone
- J. W. McGhee, Boone

Read Every Word of This Ad Carefully For It MEANS MONEY TO YOU

THE WATAUGA BUILDING & LOAN ASSOCIATION pays LARGER Dividends on your savings than any institution in Watauga County. Let me prove it.

It is the only institution in the county that will loan money on 6 1-2 years time to the man of limited means to build a home, which is the safeguard of American liberty. We are proud to give you a list below of the well and favorably known men, women and children who hold either prepaid or installment stock in the Watauga Building & Loan Association, and I believe we are safe in saying that every stockholder is proud of the stock he holds and can look with a great deal of pride on having helped to erect more than a hundred homes in Watauga County since June 1921. We wish to assure each of you that your stock is worth a full one hundred cents on the dollar.

WE PAY 6 per cent on Prepaid Stock, FREE OF ALL TAXES.
WE PAY 6 per cent COMPOUND INTEREST ON ALL INSTALLMENTS PAID IN
WE LOAN MONEY TO BUILD A HOME AND CHARGE 6 per cent. INTEREST.

DON'T DELAY BUT JOIN THE FOLLOWING LIST OF STOCKHOLDERS. THE SIXTH SERIES IS NOW OPEN.

BELOW IS A LIST OF PREPAID STOCKHOLDERS WHO ARE RECEIVING 6 PER CENT ON MONEY LOANED US.

Ask any of them if they received money for interest promptly on or before January first. Ask them how much trouble it was to collect it. Let them answer the question.

- | | | |
|-----------------------------------|-------------------------------|---------------------------------|
| F. A. Linney, Boone, N. C. | C. L. Mast, Darlington, Md. | C. J. Cottrell, Boone. |
| W. H. Hardin, Boone. | Grace Mast, Darlington, Md. | J. F. Mast, Jr. Darlington, Md. |
| Richard Oxentine, Blowing Rock. | R. A. Farthing, Valle Crucis. | N. J. Eyrd, Shulls Mills. |
| E. B. Hagaman, Watauga Falls | J. H. Norris, Boone. | D. F. Mast, Valle Crucis. |
| Mrs. Susie Hagaman, Watauga Falls | L. M. Trivett, Vilas. | Mrs. D. F. Mast, Valle Crucis |
| Mrs. E. N. Hahn, Boone. | R. H. Townsend, Boone. | Walter E. Wilson, Boone. |
| P. L. Hamby, Lenoir. | C. R. Moretz, Boone | Mrs. Eliza A. Moretz, Boone. |
| W. H. Byrd, Shulls Mills | Mahala Kate Wilson, Boone | Mrs. Ida Moretz, Boone. |
| Henry Hagaman, Watauga Falls | Carrie L. Coffey, Boone | Mrs. Walter E. Wilson, Boone. |
| Mrs. J. S. Williams, Blowing Rock | J. S. Stanbury, Boone. | Nelda E. Wilson, Boone. |
| J. M. Moretz, Boone. | John Henson, Vilas. | John W. Hodges & Son, Boone. |
| | | L. M. Hodges, Banner Elk. |

THE FOLLOWING IS A PARTIAL LIST OF THE INSTALLMENT STOCKHOLDERS. LOOK THEM OVER CAREFULLY, AND JOIN THE BIG CROWD:

- | | | | | | |
|------------------------|--------------------|-----------------------|--------------------------|-----------------------|-------------------------|
| Atkins, Sam | Church, M. E. S. | Gragg, T. R. | Harrison, Loren | Moretz, R. M. | Setzer, D. L. |
| Angel, C. B. | Cole, Mary E. | Greer, J. F. | Horton, Mrs. Susan Usher | McGhee, J. W. | Storie, Carl O. |
| Blair, Blanche | Castle, Robert S. | Greene, David F., Jr. | Hartley, Mrs. J. W. | Moore, J. F. | Smith, I. L. |
| Brown, Arlie W. | Caudill, Shirley | Gragg, J. R. | Horton, Ray | Miller, J. T. | Smith, F. J. |
| Bingham, L. L. | Coffey, Carrie L. | Greene, Allen | Horton, Sam F. | Mast, John H. | Smith, A. R. |
| Boone Water Co. | Coffey, Paul | Greene, S. B. | Hodges, W. B. | Moody, Ben H. | Todd, W. G. |
| B. Rock Baptist Church | Coffey, G. A. | Greene, Clyde R. | Hamby & Winkler | Mast, Ralph | Taylor, J. B. |
| Brown, W. Hardin | Davidson, Nellie | Holshouser, W. L. | Herrill, L. H. | Moore, Carolyn | Trivett, W. L. |
| Benfield, D. E. | Day, Samuel E. | Hamby, A. E. | Hardin, Ronda H. | Moore, Martha | Townsend, R. H. |
| Brown & Bingham | Dixon, C. F. | Hodges, W. M. | Hagaman, G. P. | Moore, Catherine | Todd, Jennie |
| Bingham, R. L. | Foster, T. M. | Hayes, H. C. | Horton, Carrie R. | Minton, A. M. | Underdown, E. G. |
| Bingham, Howard | Farthing, W. D. | Hodges, A. H. | Icenhour, S. T. | Moretz, P. W. | Underdown, Jim |
| Byrd, Mrs. N. J. | Farthing, H. Grady | Hodges, Russell | Icenhour, F. A. | Moretz, V. J. | Vines, Roby |
| Byrd, W. H. | Greer, I. G. | Hodges, J. M. | Johnson, W. R. | Moretz, Lona | Ward, F. C. |
| Beach, Walter L. | Greene, Z. T. | Holshouser, Howard | Johnson, Walter | Moose, G. K. | Ward, A. P. |
| Banner, Pauline | Greer, W. C. | Hodges, Edna | Jones, W. H. | Miller, W. J. | Watauga Fur. & Lbr. Co. |
| Banner, Galiard | Greene, Mrs. Ben | Hagaman, E. B. | Johnson, J. B. | Norris, Bart | Wright, J. T. C. |
| Barnes, Marion G. | Greene, H. H. | Huggins, F. M. | Jones, A. L. | Pitts, Everett | Wyke, P. C. |
| Coffey, T. H. | Greene, A. J. | Hodges, Pearl | Jones, W. H. | Prepela, Mrs. A. E. | Wilcox, H. W. |
| Cottrell, D. J. | Greene, Mrs. Annie | Hartley, Raymond | Jones, R. L. | Prexnell, V. M. | Winkler, W. R. |
| Joe C. Cook | Gragg, Horton | Hagaman, Mrs. C. P. | Lewis, John W. | Robbins, J. F. | Williams, Coy |
| Coffey, George F. | Gragg, S. E. | Hartley, F. B. | Loixenax, J. D. | Rankin, J. D. | Wooten, D. W. |
| Coffey, O. L. | Gragg, Mrs. M. D. | Hahn, Edwin, Jr. | Linney, F. A. | Reid, Elijah | Woodard, L. D. |
| Canon, B. C. | Gragg, W. H. | Hahn, E. N. | Linney, Mrs. F. A. | Rivers, Robt. C., Jr. | Watson, B. H. |
| Cook, C. G. | Gragg, W. R. | Hartley, Sarah | Lyon, J. F. | Rankin, Elmer | Younce, Charles |
| Cook, Anna Mee | Greche, John W. | Hayes, Grady | Moretz, J. M. | South, A. E. | |
| Crisp, Mrs. W. L. | Grimes, Addie | Hodges, R. B. | Miller, James E. | Sherrill, Stella | |
| Coca-Cola Bottling Co. | Gragg, Mrs. W. H. | Howell, A. Y. | Miller, J. C. | Simmuns, Thomas | |

Read What Mr. J. H. Beall, President of the Bank of Lenoir and President of the Citizens Building & Loan of Lenoir, says:

Mr. W. H. Gragg, Boone, N. C.
Dear Mr. Gragg:

I take pleasure in answering your inquiry of this date. The Citizens Building and Loan Association was organized here thirty-six years ago, when Lenoir was very much smaller than your good town of Boone is now, and your town is rapidly growing, hence there should not be the slightest doubt of your association prospering, judging by our experience here. No single agency here has ever done so much towards enabling our people to own their own homes and toward developing business prosperity and enterprises. The man who owns his own home makes a better and more contented citizen, and he pays for his home with not much greater cost than "rent money." With every loan passed on by your directors, secured by first mortgage on desirable real estate at not over half to two-thirds of its fair market value, and with every mortgage prepared by competent attorney, and with all shares of your stock, both installment and pre-paid non-taxable, your B. & L. should prove a successful, popular and most useful institution. With two thriving Associations here, Lenoir is an enthusiastic Building & Loan town, and has every reason to be. I wish you and your associates the utmost success, and will be glad to be of further service at any time.

Yours very truly,
J. H. BEALL, President.

Read what Mr. E. F. Allen, Ctshier of the First National Bank of Lenoir, and Secretary and Treasurer of the Mutual Building and Loan says of Building & Loans.

Mr. W. H. Gragg, Boone, N. C.
Dear Mr. Gragg:

In regard to your inquiry with reference to the Building & Loan Associations of our town will say: naturally being secretary of one of the Associations I am interested in the wonderful work we are doing for our town and community. We feel that the growth of our town is due principally to the Associations which we have and the assets of these Associations now amount to \$1,250,000. I do not hesitate to say that I know of no safer investment than Building & Loan Stock and no other means by which the individual may own his own home easier than through the easy payment plan of the Building & Loan Associations.

Yours very truly,
E. F. ALLEN, Sec'y & Treas.

THE REAL AMERICAN HOME

America is beyond all other countries, the land of happy, pleasant homes not apartments, not rented houses, not merely picturesque cottages, but real homes, owned by those who live in them. The significance of this in some of its aspects is seen in the saying that a man will fight for his home but not for his boarding place. Who cannot shut his eyes and see the typical American home its pleasing lawn, its trees casting a pleasant shade, its vegetable garden, its fruit and shade trees—the shelter of the family! No one institution or agency is responsible for as many of these homes as the Building & Loan Associations of the United States. Do you not see that in the Building & Loan Association you are dealing with an institution that is promoting the national welfare and is giving a firm and solid foundation for a permanent and national existence?

Over 10,000 of these associations in the United States now.
Over \$3,000,000,000 of assets.
Over 6,000,000 members.

REMEMBER: First Mondays are pay days. Pay on or before this date and save a FINE OF FIVE CENTS PER SHARE per Week

Watauga Building & Loan Association
by W. H. GRAGG, Secretary. BOONE, N. C.