

TODAY and TOMORROW

FRANK PARKER STOCKBRIDGE

LIFE . . . in its living
A good man died recently. The world had never heard of him. The newspapers never printed his picture. He lived simply, in a small town; thriftily, on a small income. But thousands of officers of the United States Army knew him as a friend and wise counselor when they were young cadets at West Point, where he was one of the minor members of the academic staff.

He was content to work hard, to serve his church and his community, to live without vices or bad habits, and get his satisfactions in life thru lending a helping hand to others. I cannot escape the feeling that his sixty years on earth left humanity somehow better than it was. I shall never lose the scar his passing has left, but I shall always be proud to have had such a man as my brother.

BOOM . . . one in building

The next big boom will be a building boom. I think it has already begun, in spots, and if I am any good at reading the signs of the times, we'll be putting up new houses and rebuilding old ones all over the United States by next spring.

Driving around the country roads near my farm, in one day recently I counted seven new houses and five barns that were under construction; all of them in one township of less than 2,000 inhabitants. And I noticed the same day a report in a New York newspaper that building materials were leading all other commodities in increased sales.

We have to rebuild the whole country every forty years. We are away behind our normal building program. When we start in earnest to take up the slack, that industry alone, with all the other industries that contribute to it, will assure prosperity for several years.

FIRES . . . in hard times

I had to renew the three-year fire insurance policy on my house and barns the other day. My policies are in a mutual company operating mostly in one county. I found that the usual dividend returnable to policyholders had been cut to a quarter of what it used to be.

"Hard times," the insurance agent explained, "Always more fire losses in hard times."

I began to wonder whether the worst effect of hard times is not the loss of moral fibre, more than the loss of money. I don't know that any of the fires in our town the past two years was anything but an accident, but I feel pretty sure that some people whom everybody, including themselves, have always believed to be honest, have found it beyond them to resist temptation under stress.

ARTIST . . . neighbor Dan

People drive from miles around to see the gardens of my neighbor, Daniele Roviaro. Daniele learned gardening in his native Italy. He was chief gardener of a large estate for many years. Now, in his old age, he has made the acre of land lying around his little cottage into one of the most beautiful and productive flower and vegetable gardens I have ever seen. He has laid out his hillside plot into interesting designs and has built odd-shaped islands in the clear brook at the bottom of the hill, producing an effect as attractive as the terraced mountain-side farms of his native land.

In the winter Daniele devotes himself to wood-carving. A sculptured Madonna carved from a block of sugar maple won a place in the county Art Exhibition last Summer. He carves native woods into interesting canes and other shapes, and prizes a letter from President Roosevelt, thanking him for a cane, he sent him.

I think Daniele Roviaro is the only perfect example I have known of a contented man.

SCOTT . . . and his hands

When I was a boy the United States Army was pretty busy fighting Indians. I remember when the Custer Massacre was news, and Sitting Bull and other famous chiefs, including Geronimo, the Apache, were giving Uncle Sam plenty of trouble.

What reminded me of that was seeing a piece in the paper about General Hugh Scott. He was a young lieutenant when he was out West with the Indian fighters, but unlike some army men, he tried to understand the Indians and get their point of view. So, among other things, he learned the sign language which was common to all the Indians of the Greta Plains. The Apaches named Scott the "Man-Who-Can-Talk-With-His-Hands."

Scott retired from the Army in 1919, and celebrated his 80th birthday last month. But in the past three years he has been putting on paper, in picture and description, the ancient sign language of the vanishing Indians, and now he is at work making them into motion pictures.

A useful, busy and interesting young man of eighty!

Points At Employers



It is opposition encountered from some employers, who still believe in employment relations of a half century ago, that makes labor problems acute and works against the best interest of the nation, says President William Green of the American Federation of Labor.

LOCAL COLLEGE GIRL IS SECRETARY M.E. ORGANIZATION

North Carolina Methodist Students Conference in Greensboro Depart from Orthodox in Making Set of Resolutions. Miss Tessie Mae Cashion New Official. Conference Attended by Many College Students.

Miss Tessie Mae Cashion, Appalachian State College student, was named secretary of the North Carolina Methodist Students Council when the organization closed its annual conference in Greensboro Sunday. Methodist-student-representatives of nine North Carolina institutions of higher learning were present, and they took occasion to make several recommendations to their elders, and a set of resolutions was adopted setting forth as desirable the following:

1. That our ministers preach practical rather than doctrinal sermons.
2. That our ministers preach positively rather than negatively.
3. That as the young people do not relish gospels of fear, our ministers give us a definite challenge in our Christian experience.
4. That a definite stand be taken by our ministers on live issues rather than allowing politics to determine the sermon.

Going farther, the students took a stand favoring the distribution of "birth-control literature," revision of rituals concerning smoking, dancing and so on and recommending the reuniting of Northern and Southern Methodism.

Resolutions Passed
In their own phrasing, these resolutions follow:
"In view of the advancement of the economic side of life and practical eugenics we, realizing that vast increases of population among the lowest strata tend to lower the wages of the said classes and general capabilities of the masses of people and believing that the dissemination of birth-control literature will not lead to race suicide and immorality, favor the free dissemination of birth-control literature among all people and ask the general conference of the Methodist Episcopal Church, South, also to favor the repeal of all laws, both State and national, which forbid such dissemination.

"We appreciate the motive of the church in the beginning when it put into the discipline the clause forbidding young ministers to smoke, but, in view of the fact that the law seems not to be widely observed and since the attitude of the church has greatly changed, we memorialize the general conference to remove that clause.

"Feeling the restrictions of such a nature as abstinence from wearing gold and costly apparel, dancing, singing certain songs, circus-going, etc., are outgrown and obsolete, we petition revision of the ritual at these points.

Would Re-unite Churches
"We recommend to the general conference that the North and South Methodist church be reunited because we feel that the work of the church can be carried on more economically and with greater fruitage for the kingdom of God.

"We suggest to the general conference that the entire financial system of the Methodist Church be studied and revised as they see fit, working toward a more uniform financial system."
These resolutions are to be sent to the annual sessions of the Western North Carolina Conference and the North Carolina Conference in Charlotte and Durham, respectively, next month and also to the general conference to be held in Jackson, Miss., next spring. In a supplementary resolution, the students opposed repeal of the 18th amendment.

Twelve Million People Vote For Building and Loan As The Best Place To Invest Their Money

For almost two weeks an examiner of the State Insurance Department, Raleigh, North Carolina, has been in our office making a complete audit and a very thorough check-up of all records of our association, including cash, mortgages, notes, insurance policies, loans, and in fact every act of every official for the past two years, and he finds the books and records excellently kept and in balance to a penny. At a meeting of our directors last Friday night, we were complimented in many respects and received only a minimum amount of criticism. This auditor found that we would be able to mature our installment stock in 84 months, or with a payment of \$84.00 per share, which means 6 per cent. earning for the installment stockholder and means that the installment stockholder, in consideration of the profit paid him over a period of seven years, has paid only 3 1-4 per cent. for his money.

In addition to this, we will be able to pay our usual 2 1-2 per cent. interest on or before January 1st for the last six months of this year, and 5 per cent. for the year, and this money is exempt from all tax. In addition to the above earnings and payments, the State Examiner informs us that we have sufficient earnings to set up a contingent reserve fund of three to four thousand dollars to take care of any possible losses that might occur any time in the future.

Our directors are made up of as fine men as the county affords, in our opinion, honest, conscientious, sincere business men. We take pleasure in listing their names below and hope you will consult any of them concerning the above statements. We believe that they will recommend our association without hesitation.

- DR. E. H. HARDIN**, President, Banner Elk, N. C., is also a director in the Banner Elk Bank and one of the leading physicians and surgeons of North Carolina, and is a son of the late Joe Hardin, of Boone, who was at one time the largest stockholder in the Association.
- L. A. GREENE**, Vice-President, R. F. D., Boone, N. C., served this county in public office for thirty years with not a stain against his character, is a very fine business man, and one of the largest farmers of our county.
- W. D. FARTHING**, Director, Cashier of the Bank of Blowing Rock, served this county for a number of years as Clerk of Court, and in other high positions of honor and trust with outstanding ability.
- A. W. SMITH**, Director, Postmaster at Boone, farmer and business man, served this county faithfully as Clerk of Court, county commissioner, and Representative in the Legislature of North Carolina, all with honor to himself and credit to his county.
- G. P. HAGAMAN**, Director, Cashier of the Watauga County Bank, a man whose character is above reproach in every way, and a leading and outstanding church worker and member of the Boone Baptist Church.
- W. W. MAST**, Valle Crucis, N. C., Director, Chairman of the Board of Directors of the Watauga County Bank, one of the largest and most successful farmers and merchants that the county affords, and a man who is respected and loved by all who know him.
- C. M. CRITCHER**, Director, has served this county in the capacity of Sheriff and other positions of honor and trust and is a man who numbers his friends by the hundreds and has the respect of all who know him.
- H. GRADY FARTHING**, Director, who contacts people in all sections of the county, who holds a responsible position with the State Conservation Department as Warden for his county, is also a farmer, and numbers his friends by all who know him.
- R. L. BINGHAM**, Director, has served the Association faithfully since it was organized in 1921, and also holds a high position of honor and trust with the Appalachian State Teachers College, and is also a very active, loyal, and faithful member of the Boone Methodist Church.
- W. L. HOLSHOUSE**, Director, has been an outstanding merchant and business man of Blowing Rock over a long period of years, and a director in the Association since it has been organized, as well as a very active member of the Blowing Rock Presbyterian Church.
- R. C. RIVERS JR.**, Director, Boone, N. C., owner and editor of The Watauga Democrat, has been connected with the newspaper business all of his adult life, and is a sturdy, hard-working, successful business man who succeeds his father, the late R. C. Rivers Sr., who was a director in our Association and a great believer in building and loan.

We invite all prospective investors of small or large amounts to consult any of our directors concerning our Association, and we believe that you will be convinced that there is no safer place to invest your earnings monthly or in installment stock, or to invest in our prepaid stock which has always paid 5 per cent. and is exempt from all tax. If you are interested at all, please call at our office, write us, or phone us, and we will be glad to take the matter up with you and go into every detail of Building and Loan that you might be interested in.

VOTE FOR YOURSELF

There is an election going on in this county all the time, every day, every year. It is not concerned with what the G. O. P. elephant bellows or what the Democratic donkey brays; it isn't wet, it isn't dry. If you choose to run, the chief candidate is yourself, the platform is safety for your money and a dependable income.

The polling place is the Watauga Building and Loan Association. Now while politicians point with pride to their record, our Building and Loan Association would like for you to have a look at its record. In 1831, when Andrew Jackson was in the White House, the first Building and Loan association was organized. Since then, we have had 27 presidents, both Republican and Democratic administrations, good times, bad times, wars, panics, and prosperity.

Building and Loan has come through these hundred years with a record for sturdy safety and steady earnings under all conditions. From 1929 to 1933 has been the most trying test of all. Building and Loan has weathered this storm as it has every other. Of all the money in building and loan associations, less than 2-10 of one per cent. has had serious difficulty. Compare this with any other place you have or might have put your money. Compare it with stocks and bonds.

In 1932, Building and Loan paid one-half billion dollars to its stockholders. These are facts which should have your earnest and careful consideration when you invest your hard-earned money.

Watauga Building & Loan Association

W. H. GRAGG, Secretary Phone 40 Boone, North Carolina