## Umstead \& Yöder

Phone 362

Open for Business Wednesday, January 12th<br>Staple and Fancy Groceries

Mr. Arthur L. Pope in charge of the Meat Department




## Yoder-Clark Clothing Co. <br> Alterations Free January Alterations Free Clean Sweep Sale

Winter Suits and Overcoats 25 per cent off Regular Price All $\$ 10.00$ suits \& o'coats $\$ 7.50$ $\begin{array}{lr}\text { All } \$ 12.50 \text { suits \& o'coats } & 9.38 \\ \text { All } \$ 13.50 \text { suits \& o'coats } & 10.13\end{array}$ | All $\$ 15.00$ suits \& o'coats | 10.13 |
| :--- | :--- | :--- |

All $\$ 18.00$ suits \& o'coats $\$ 13.50$
All $\$ 20.00$ suits \& o'coats 15.00 All $\$ 22.50$ suits \& o'coats 16.88
All Children's Suits and Overcoats to go at from 25 per cent to 33 1-3 per cent Discount. All Sweaters at 25 per cent Discount.
These prices are for cash only. Our goods are marked in plain figures and are exceptional values and we positively will not charge anything at
sale prices.

It will pay you to make your money work in this sale.

## Yoder-Clark Clothing Company

"The Men's Store"

G ettng into DEBT for a HOME has formed a Saving
Habit that has led many a man to RICHES. Failure is not the worst thing in the world; the very worst is not to try.

## WE HELP THOSE WHO TRY TO HELP THEMSELVES

We invite you to take out a few shares of stock with us in our new 1916 " $A$ " series which is now open and get the

## Building and Loan Habit

 of systematic saving for the "RAINY DAY" which is sure to come to all of us.25c Each Week for 331 Weeks Amount to $\$ 100$ With Us Call at our office and allow us to fully explain the way our Association does things.
Statement at the close of business, December 31, 1915

| Loans on mortgage |  | LIABILITIES |  |
| :---: | :---: | :---: | :---: |
|  |  | Credited to shareholders --------- $\$ 460,928.42$ |  |
| Building Account | 3,000.00 |  |  |
| Furniture and Fix- |  | Money borrowed .-- 16,045.00 |  |
| tures | 483.52 | Foreclosure accoun | 2 |
| Delinquent taxes advanced stockholders | 8.10 | Entrance fee, Series 1916 "A" | 81.00 |
| Advanced registra- |  |  |  |
| tion fee --....... | 13.15 | interest | 3,542.13 |
| terest and fines...- | 1,486.65 | Undivided Profits_ | 4,893.48 |
| Cash on hand | 444.18 |  |  |
| Total | 35,499.85 | Total ------------\$ | 85,499.85 |

## First Building \& Loan Ass'n.

[^0] Organized April 3, 1890


[^0]:    G. H. Geitner, President of Hickory, N. C.
    G. R. Wootten, Sec. \& Tre
    J. D. Elliott, V.-President

