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For Young Men and Young Women.
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Located in the heart of Pledmont Carolina, free from the excessive heat of
the patins and the extreme cold of the mountains,
Four years accredted EHgh \&choold Department.
15 units required fer entrance to College Department.
15 units required far entrance to College Department.
Owned and controlled py the Baptist State Convention of North Carlina.
50 hours of standiand college worlk offered 32 required for graluation.
0 hours of standiard college work offered, 32 reguired for graduation.
Strong departments in. Piano and Voice.
Strong departments in. Piano and voice.
Highty trained and carectly selected faculty.
Splendid athletics under drection of facolty conch (Captain of foot bail
plendid athleties under dreection of facalty conch (Captain of foot ball
team of Mercer University 1921 )
Expenses for session of nine months, including electric lights, steam heat,
d sewerage, room rent, fees, board, and literary tu
HIGH SCHOOL DEPARTMENT.. . $\$$. 190 .
COLLEGE DEPARTMENT
C. M BEACH, President, Wingate, N. C

## YOU CANGET MORE than You save

The man who can save a thousand dollars is not only that amount better off than when he started, but he is a better man in other ways.
In the process of saving one forms habits of thrift and learns lessons in economy that may mean the difference between success and failure later in life. Making yourself save is fine self-discipline.
MONROE BANK \& TRUST CO
R. B. REDWINE, President $\quad$ H. B. CLARK, Cashier

##  <br> 

 We exercise no more conservatism than is demanded bysound banking practice. Just enough to assure you of safety with us. After safety, our main object is to render a We will leave no one thing undone to assure you of the most
Werver HELPFUL BANKING SERVICE you may wish.


MONEY - MONEY - MONEY
"Yes it is a fine idea, but it takes MONEY to do that"

How many times have you heard that remark? It mraks an important line between success, and failure. Many honest lives have been wasted in a will-o'-the-wisp chase, jumping from idea to idea until life was spent and nothing achieved.

One iden successfully put across is worth a half dozen better Ideas which fall by the wayside through lack of vision. Usually, the lack of vision is in fallure to establish a reserve fund in cash or credit to finance the idea to a materialization.
Your uuccess is going to be built upon ideas-jdeas in one form
or another In proportion to your ablity to carry through those
ideas will be your success.
Start today to estabilsh that reserve fund. A Bank Accouat is the first step.
THE BANK OF UNION

Send The Journal to that far-away son, daughter, or friend.
Cach issué will be Ike a letter fromitheme to then.

