

Views of North Wilkesboro North Carolina

THE YELLOW JACKET PRESS

MORAVIAN FALLS, N. C.

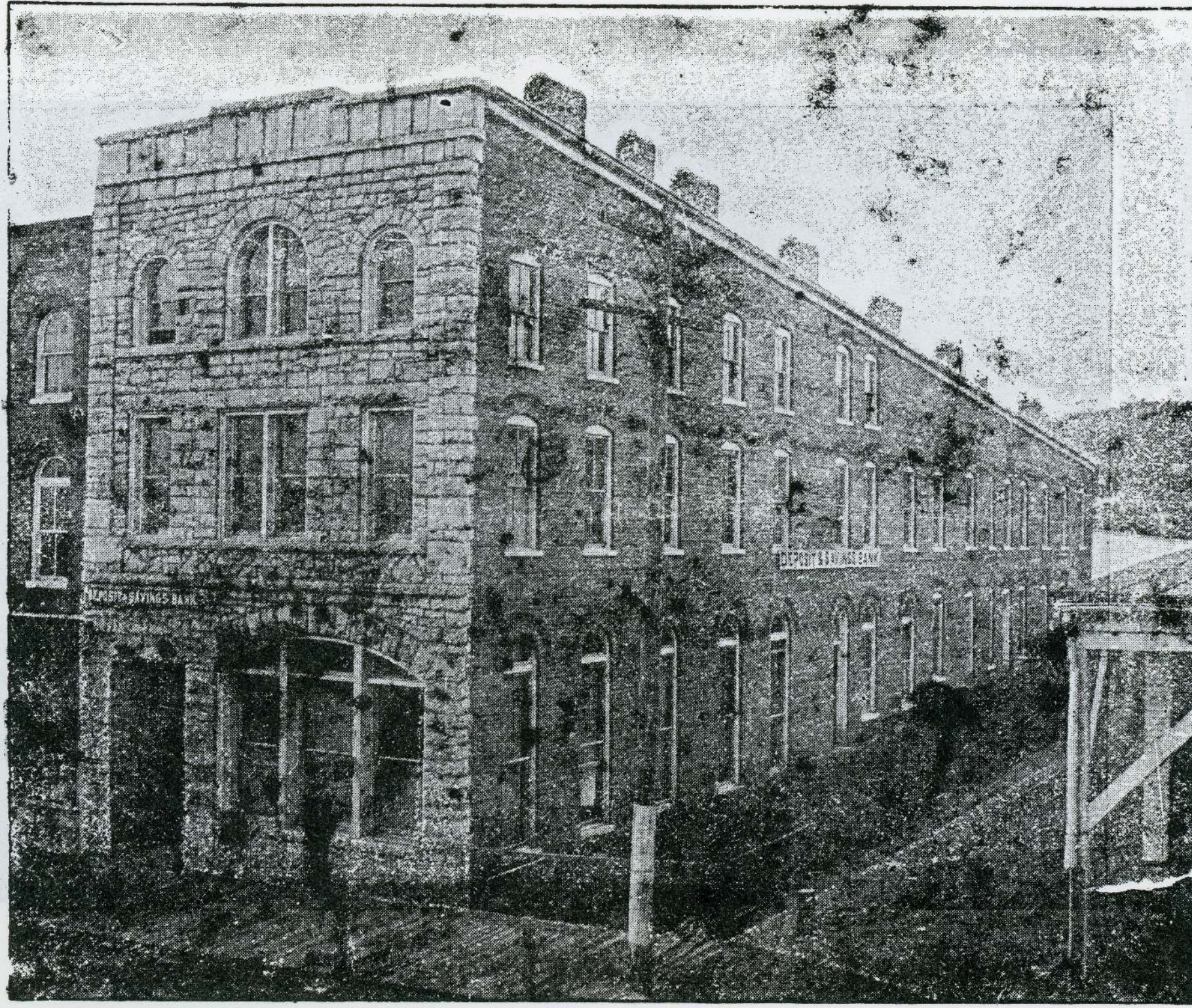
1906.



PROMINENT CITIZENS OF NORTH WILKESBORO, N. C.

Front Row.—Prof. C. H. McLaurin, Rev. W. F. Elliott, Rev. W. F. Staley, J. D. Moore and A. M. McGee. Second Row.—Dr. C. W. Moseley, A. R. Safford, R. M. Brame, J. R. Combs and Dr. S. Q. Myers. Third Row.—J. L. Sydnor, J. B. Norris, J. I. Myers, Dr. W. A. Taylor and J. W. Jones. Fourth Row.—Dr. F. H. Gilreath, J. S. Forester, J. J. Ross, L. A. Jarvis and P. E. Dancy.

OUR NEW GRANITE STONE BANKING HOUSE. BURGLAR AND FIRE-PROOF VAULTS AND SAFES.



SEE HOW WE HAVE GROWN. THREE-STORY BUILDING 25 x 140 FEET.



Interior View of the Deposit & Savings Bank.

Showing the strong fire and burglar-proof vaults and safes, Miss Angie Safford at table, Miss Ella Campbell standing, Miss Bert Pritchette in balcony window, Mr. and Mrs. Trugdon in front of vault.

DEPOSIT & SAVINGS BANK

North Wilkesboro, North Carolina

OFFICERS:

W. F. TROGDON, Pres.

HON. W. W. BARBER, Vice-Pres.

H. O. ABSHER, Cashier

MISS ELLA CAMPBELL, Teller

Established March 2, 1903

DIRECTORS:

Hon. W. W. Barber, Attorney-at-Law,.....Wilkesboro, N. C.

Col. P. H. Hanes, Capitalist,.....Winston-Salem, N. C.

Hon. Spencer Blackburn, Mem. Congress,Wilkesboro, N. C.

John E. McEwen, Ex-Sheriff Wilkes Co.,.....Adley, N. C.

R. Don Laws, Editor Yellow Jacket,Moravian Falls, N. C.

F. D. Forester, Wholesale Merchant,.....N. Wilkesboro, N. C.

J. M. Welborn, Harness Manufacturer,.....N. Wilkesboro, N. C.

H. O. Absher, Pres. The W. M. Absher Co.,..N. Wilkesboro, N. C.

F. D. Hackett, Attorney-at-Law,.....N. Wilkesboro, N. C.

W. F. Trogdon, Real Estate and Insurance, N. Wilkesboro, N. C.

CAPITAL STOCK PAID IN, - - \$20,000.00

DEPOSITS, \$60,000.00 - - - - - ASSETS, 80,000.00

Accounts of Individuals, Merchants and Bankers Invited.

Our Motto—"Kind Treatment and Absolute Safety"

This bank is three years old, and we wish to publicly thank the friends of the institution who are responsible for the steady growth during each day. Its deposits nearly doubled last year and it now looks as if they will more than double this year. The bank was organized and has been developed and conducted on the principle of conservative and economical banking along progressive lines, and on this basis has gained steadily in strength, in scope and in the confidence of the public whose patronage has been freely extended, and we have striven hard to prove ourselves entitled to this gratifying and remarkable growth.

The Deposit & Savings Bank is, as its name suggests, strictly a bank for all classes of our citizens. Our depositors now number nearly one thousand and the number is increasing daily. Persons familiar with existing conditions in Wilkes County appreciate the good the Deposit & Savings Bank has done. It is our purpose to continue to grow both in capacity and opportunity to serve the good people of this community and to that end we invite your patronage, promising that you shall enjoy every privilege usually extended by a reliable and well equipped bank, and prospective depositors are invited to write or call in person, new business being desired, and unexcelled facilities being offered. We are prepared to extend to all custom-

ers every accommodation consistent with conservative banking and a liberal policy of management.

The equipment of our banking house, including the steel fire-proof vaults, burglar-proof safes and burglar insurance, is the most complete and inviting in this section, and every person, firm or corporation desiring the convenience, protection and courteous service of a well regulated bank are invited to favor us with their banking business, whether large or small; all are welcome. Many women and children keep their money with us. Four per cent. per annum compound interest allowed on savings deposits. Money paid back any day called for.

Very respectfully,

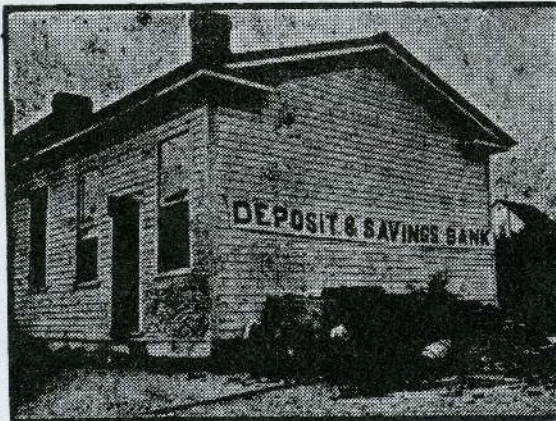
DEPOSIT & SAVINGS BANK,

North Wilkesboro, N. C.

North Wilkesboro,

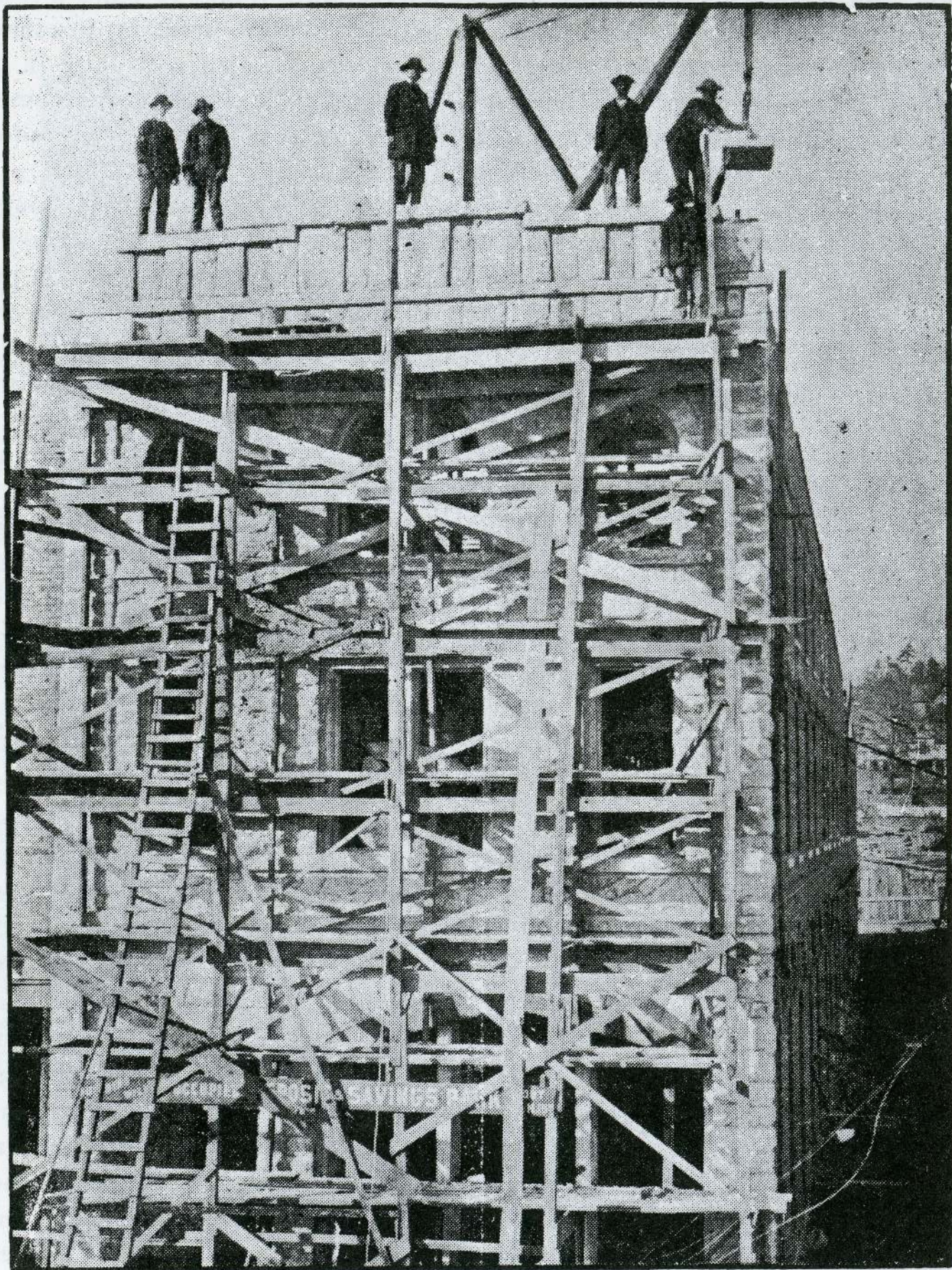
ITS PAST, PRESENT AND FUTURE !

Twelve years ago there were two old farms in Wilkes County near the junction of Reddies and Yadkin rivers, with a population, all told—owners, renters and laborers—of not over thirty souls. About this time there was in the course of construction a railroad from Greensboro by the way of Winston and Elkin to Wilkesboro, a distance of about one hundred and thirty miles. This road stopped on the north side of the Yadkin River and east of Reddies River. Around this terminus and on these two farms has sprung up in sixteen years, the busy, hustling little town of North Wilkesboro, with a population of two thousand inhabitants, and with numerous and varied manufacturing enterprises, wholesale and retail stores, electric lights, good streets, and that hum of industry and enterprise which denotes a thrifty and prosperous population. When one considers all this growth and prosperity and thinks of the place sixteen years ago it seems almost marvelous, that such a town should be built in so short a time.



The Little House in Which The Deposit & Savings Bank First Began Business.

But when we consider the surrounding country with its varied and rich resources, and consider that North Wilkesboro is the natural outlet and market for the products of the farms of Wilkes, Alleghany, Ashe and Watauga counties, and consider the great natural wealth of these counties in



Placing the last cap stone on the new Deposit & Savings Bank Building.
W. F. Trogon, President, standing in the center directing the work.

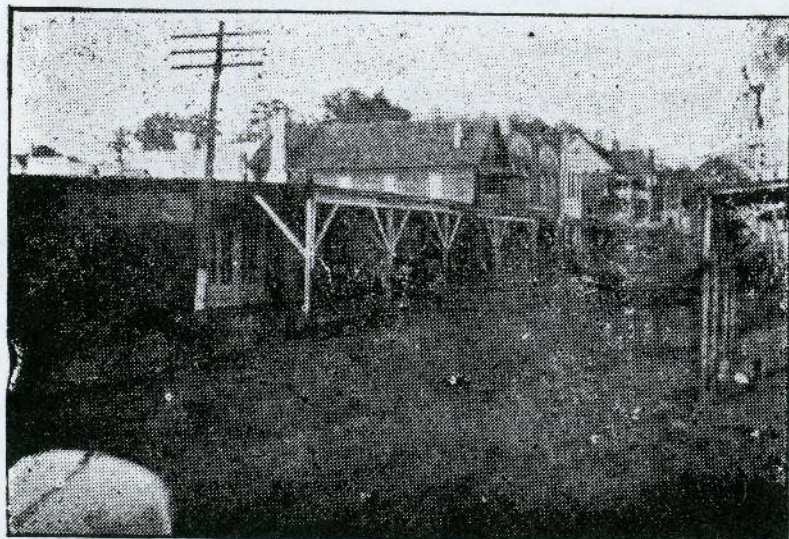
VIEWS OF NORTH WILKESBORO, N. C.

fruits, grains, cattle, grass, timber and minerals, and that all the surplus of this section has to come to North Wilkesboro to obtain an outlet to the great consuming world then this marvelous growth is, in part, easily understood. But it requires something besides natural advantages to build a town, as North Wilkesboro has been built. It requires energy, industry, prudence, push and perseverance on the part of its builders, coupled with faith in the ultimate results of their labors, that will not surrender to discouragement under any circumstances, and such a class of builders North Wilkesboro has had and will continue to have.

To start with the land on which the town is situated, was bought by The Winston Land & Improvement Company. The land was surveyed and plotted off into lots and streets and laid out with mathematical precision and regularity, and the first work of the company was to grade and finish up many of the streets at a great expense, build some large public buildings in the best manner and style, notably a graded school building, opera house, bank building, etc., and then invite the public to buy and occupy. At its first sale of lots, many small investors (men who saw a chance to do something), invested their hard-earned savings in cheap lots in the western part of town, and erected thereon cheap frame stores and shops, and went into business, with the determination to do or die. To-day these small purchasers are the most prosperous business men in town, and their cheap frame buildings have been replaced by solid and substantial brick blocks, and the town continues to enlarge its borders. New and handsome business blocks and fine private residences are going up all the time and the music of the saw, and the hammer and the trowel never cease, and the prospects of the town grow brighter every day.

Mercantile and produce business at first necessarily engaged the attention of everyone, but as the many small merchants who first started the town began to gain experience, foresight and broadness of view, they readily saw that it took more than stores and lumber yards to build a town, and

though all of comparatively small means, they found that in combination there is strength and power, and they commenced co-operating with each other, and entering into manufacturing enterprises. They readily found out that what one man could not do with his limited means, could be accomplished by several putting their funds together and the result



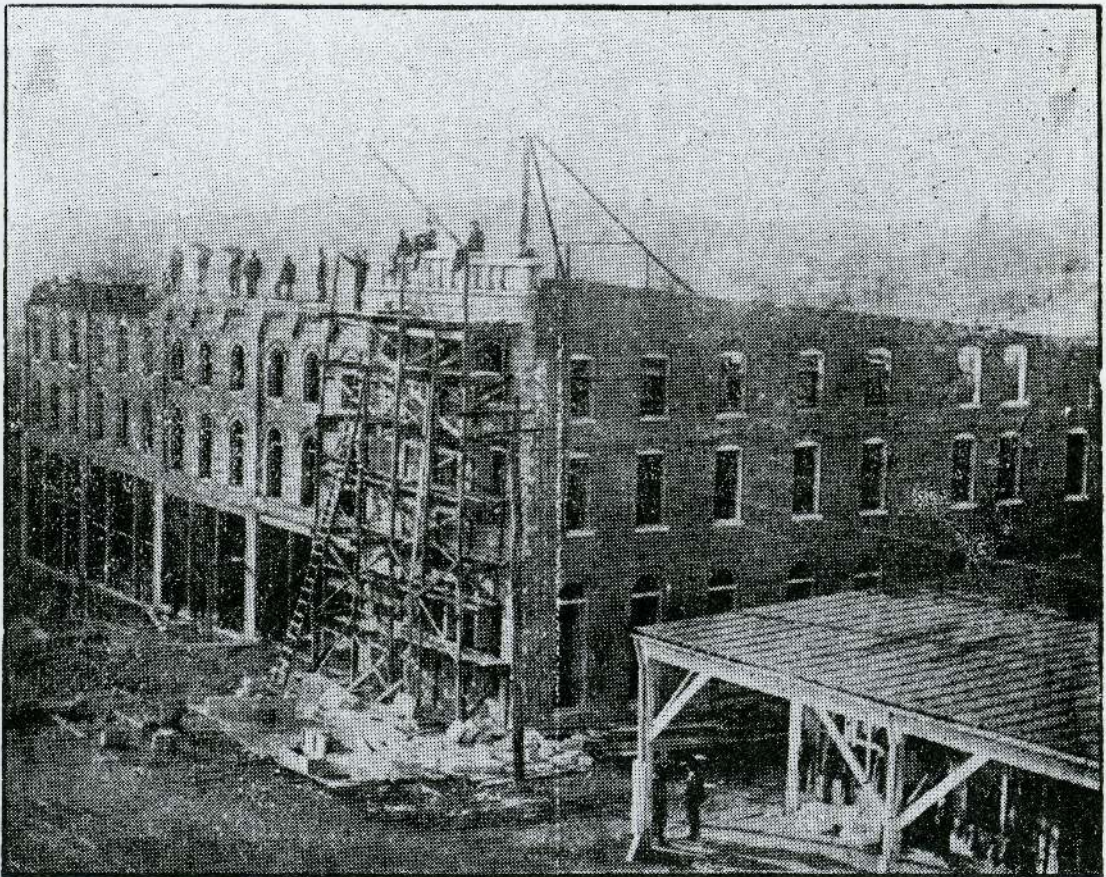
Four One Story Brick Store Buildings, each 25 x 140 ft.
The Property of The State Co., W. F. Trogdon, Pres.



View of one of the Numerous Lumber Yards at North Wilkesboro, N. C.

VIEWS OF NORTH WILKESBORO, N. C.

has been realized in numerous manufacturing enterprises, all of which are contributing to the upbuilding of the town and the increased wealth, and enlarged business of the many promoters of these enterprises. But after all these generalities the curious reader will naturally exclaim: Let us have a bill of particulars that we may see what you have accomplished. Well, that is just what we propose to give you, my inquiring friend. And we start out by saying that North Wilkesboro claims to have not one of the largest, but the largest steam tannery in the South, a branch of the C. C. Smoot & Sons Co., of Alexandria, Va. This enterprise was brought here in 1895, and is a plant covering acres of land with its buildings, and employing from one hundred to two hundred hands, with a large pay roll, and turning out hundreds of thousands of dollars worth of finished leather annually, furnishing a market for all the chestnut oak bark that can be ob-



Trogon-McGee Block, Under Construction.

tained in all the surrounding counties, at prices that go to enlarge the income of the farmers who own the bark lands. During the bark season you can see from one hundred to three hundred wagons daily on their yard, unloading bark and receiving the cash. Besides this many car loads of bark are shipped in from Elkin, Mt. Airy, and other railroad points. This company is constantly enlarging its plant and contributing to the improvement of the town in many ways.

The situation of North Wilkesboro is an ideal one, surrounded by, but not in, the mountains. Its climate is superb, not a healthier location in

VIEWS OF NORTH WILKESBORO, N. C.

the State; no malaria, no contagious diseases, with an average temperature, in spring, of 54 degrees; summer 69, autumn 56, and winter, 40. There are no sudden and violent changes in temperature, which are so hard and trying on those who are not in robust health. The average rainfall is said to be the best in the State.

Ten or twelve years ago three-fourths of the merchants and business men of North Wilkesboro were poor farmers, carpenters or laborers. To-day they are well fixed in life, doing a large and constantly increasing business, and growing richer every day.

North Wilkesboro has three trains daily, except Sunday, from Greensboro, via Winston, Rural Hall and Elkin. The freight and express shipments for the past year are in the neighborhood of two hundred million pounds, and the business of the road is constantly increasing. The depot



Tregden-McGee Block.

has recently been enlarged to more than double its former capacity, and the passenger, freight, express and telegraph business requires a large force of agents, clerks and hands to meet the demands of the public.

North Wilkesboro is the shipping point for a larger territory than any depot in the State, and the people of six or seven counties, sell their produce, lumber, grain and fruit here, and get all their supplies from here.

North Wilkesboro is surrounded by more undeveloped water power than any other town in the State, and it is accessible and can be obtained at very favorable prices, thus offering great advantages for the building up of varied and profitable manufacturing enterprises. There are more and greater undeveloped resources in the territory tributary to North Wilkes-

VIEWS OF NORTH WILKESBORO, N. C.

boro than are known to exist in any other part of this country, consisting of billions of feet of all kinds of timber waiting the lumberman's axe and saw, minerals of almost every kind, iron, gold, zinc, mica, potter's clay, building stone, and various other resources that are awaiting development to enrich the owners and increase the hum of industry, and speed the wheel of commerce.

North Wilkesboro is the best place in North Carolina for any kind of manufacturing enterprises, because the surrounding mountain section is inhabited by thousands of hardy, poor, farm people, who can easily be induced to come to town and work in the factories, and thereby better their condition; because of the abundance and cheapness of all kinds of country produce and farm products; because it is the cheapest place in North Carolina to build houses—lumber, brick and labor being far cheaper than elsewhere; freight rates are reasonable, and raw material is here in abundance for all sorts of manufacturing, and only awaits more money and more enterprise for its development.

It is the best location in North Carolina for the manufacture of furniture, or anything made of wood, because there is no freight to pay on lumber, which gives an additional advantage of three dollars per thousand feet over nearly every other town in the State. The town is also an ideal location for cotton factories on account of the cheapness of labor, fuel and power.

Real estate in North Wilkesboro is a cheap and paying investment, either for building on or to hold for increase in prices. The Winston Land & Improvement Co. and W. F. Trogdon have a large number of residence and building lots, which they offer for sale at reasonable prices and on

easy terms, and no one need hesitate to come to North Wilkesboro for fear that property cannot be bought at reasonable figures.

We have thus tried to give the curious reader an idea of North Wilkesboro, from the inception of its growth to the present day, and we do not think that a more marvelous history of growth and progress can be claimed by any



View Showing the Stores of J. A. McLean, Jenkins Millinery Co.,
Jarvis Bros. and J. M. Wellborn.

other town in the State. With such a past and such a present, it takes no optimist to perceive a bright future for "the gem of the mountains." There



Opera House . The Property of The State Company, W. F. Trogdon, President. This Splendid Building has Recently been Completed at a Cost of \$17,000.

are various enterprises projected for the near future which will add much to the growth and prosperity of the town.

There are four large brick stores now in process of construction, and more under contract. New residences are being contracted for nearly every day. Two more large furniture factories will, in all probability, be built and in operation by next spring, which will give employment to many skilled hands, and add much to the population of the town.

A box factory and veneering plant, employing forty or fifty hands, each are now being built and various other enterprises are under consideration.



Wholesale Store of The Forester Grocery Co.

A second home building and loan association is spoken of, and when attained, will greatly increase the building of homes among the working people.

The Wilkesboro and Jefferson Turnpike Co. is building an elegant turnpike road from North Wilkesboro to Jefferson, and when completed will greatly increase the trade and business of the town, and will be an elegant

driveway for summer visitors. A hotel for summer tourists and visitors will no doubt soon be built, and will add to the attractiveness and prosperity of the town.

Taken all in all, there is no more promising nor attractive place for those, who wish to improve their worldly affairs than North Wilkesboro. The man of money and the man of small means can each find some opening for the improvement of their condition, and there is no place where intelligent industry and labor will reap a surer reward.

Personal Sketches.

W. F. Trogdon, President of the Deposit & Savings Bank, assets \$80,000, President of the Winston Land & Improvement Co., and President of The State Company, of North Wilkesboro, N. C., and a Director of The North Carolina Savings Bank & Trust Co., of High Point, N. C., capital \$250,000.

W. F. Trogdon is one of the original founders and principal builders of the Town of North Wilkesboro, N. C. Mr. Trogdon came to Wilkes County in June, 1890, before the completion of the railroad, and immediately began negotiations for the purchase of the farms on which the Town of North Wilkesboro now stands. The purchases were completed and survey of streets begun during the winter of 1890 and 1891, under the supervision of Mr. Trogdon, who for six years, from 1890 to 1896, had charge of the sale of town lots. surveying and grading of ten miles of



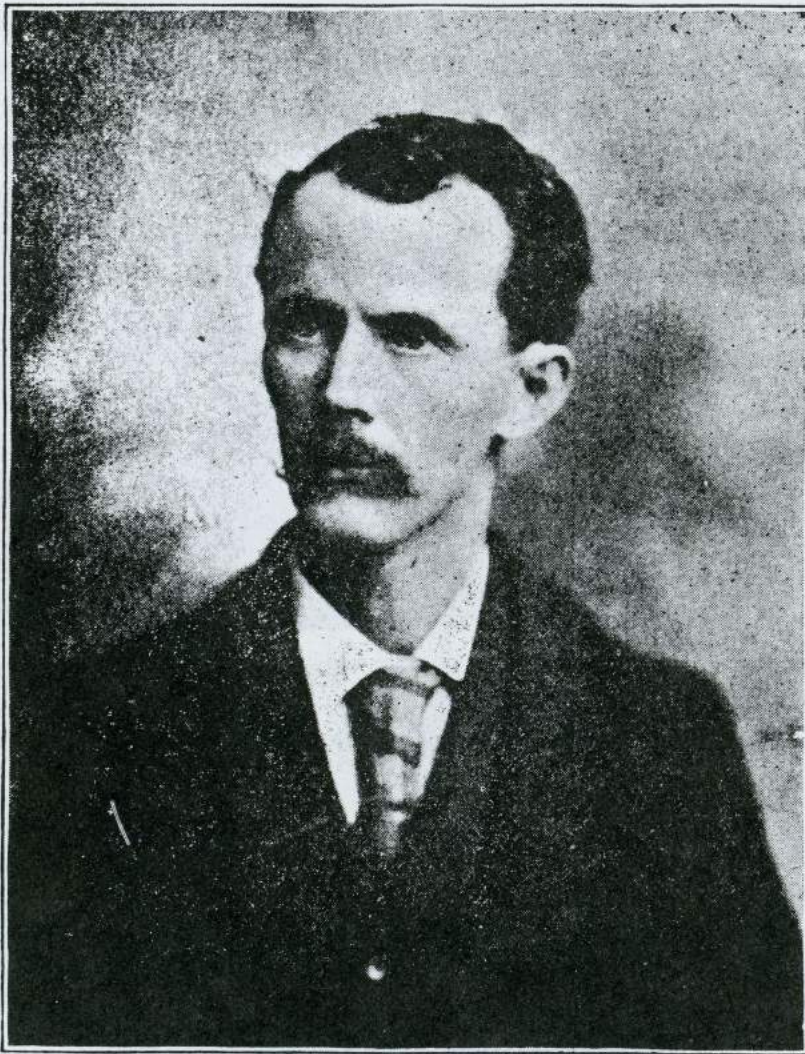
W. F. Trogdon.
President and Director of Deposit & Savings Bank.

streets, building of bridges, culverts, school and opera house buildings, and his books show that he paid out for land and improvements more than two hundred and fifty thousand dollars during the first six years, and, together with Col. George W. Hinshaw, he secured the location here of the three hundred thousand dollar steam tannery.

VIEWS OF NORTH WILKESBORO, N. C.

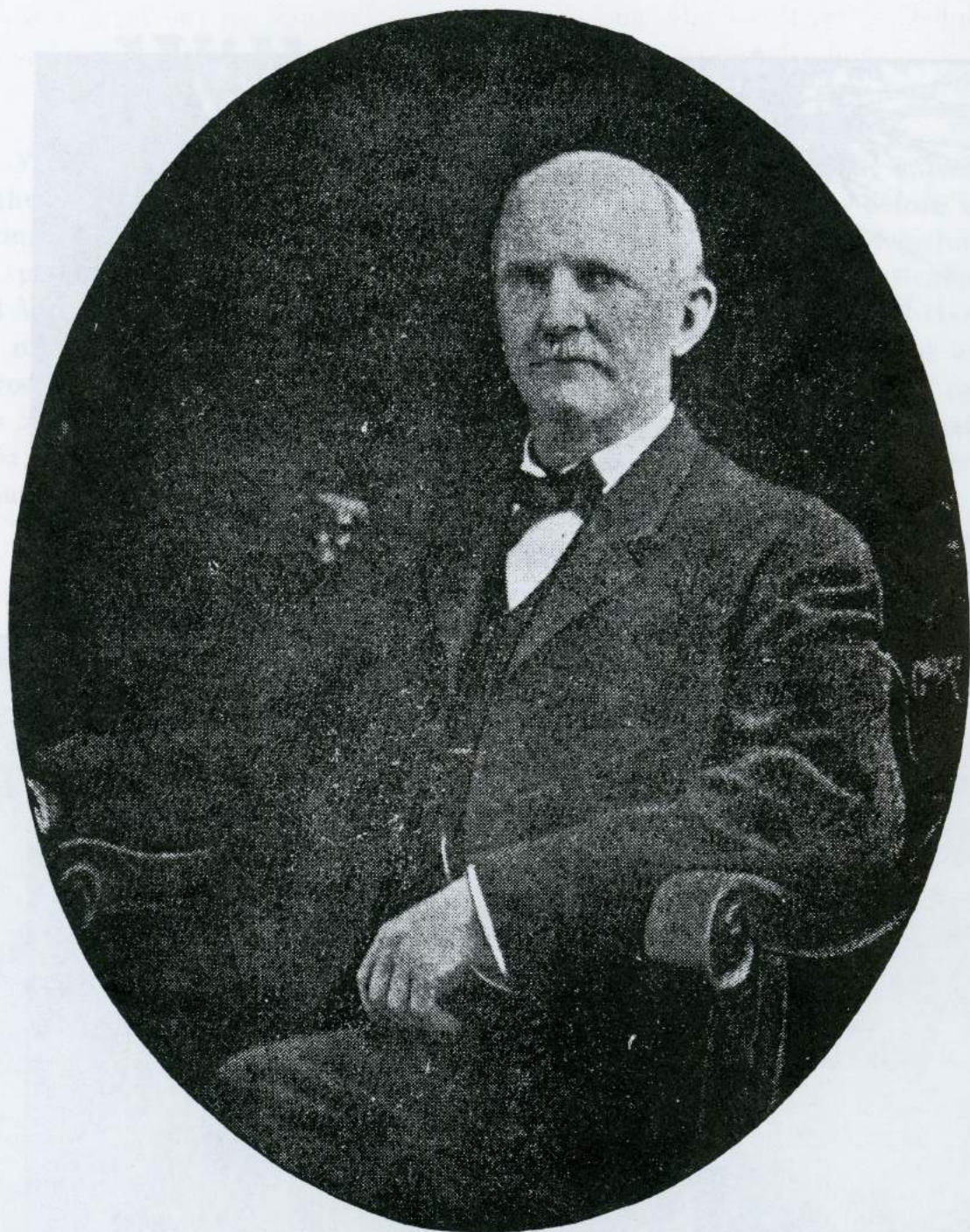
Mr. Trogdon was born twenty-two miles south of Greensboro, in Randolph County, this State, and earned his first money on the farm, working for his grandfather, James Odell, at 25 cents per day. At the age of seventeen he began clerking for Odell, Ragan & Co., of Greensboro. For more than twenty-five years Mr. Trogdon has been very successful in his own business affairs, and is to-day the largest property holder in North Wilkesboro.

Within the past four years, through his efforts, and on his own account, more than fifty thousand dollars worth of store and dwelling houses have been built. It is generally conceded that he has done more for the up-building of North Wilkesboro than any other man.



F. D. Hackett.
Director of Deposit & Savings Bank, North Wilkesboro, N. C.

F. D. Hackett, a prominent and influential citizen of North Wilkesboro, a successful lawyer and director of the Deposit & Savings Bank. His family stand high in social circles. Mr. Hackett was, for a number of years, Mayor of North Wilkesboro, also principal clerk in the lower branch of the North Carolina Legislature, and is now Secretary and Treasurer of the North Wilkesboro Building and Loan Association; also has charge of settling up a number of estates, does a large life and fire insurance business and general law practice.



Col. P. H. Hanes.

Director of Deposit & Savings Bank, North Wilkesboro, N. C.

Director of Winston Land & Improvement Co., North Wilkesboro, N. C.

Col. P. H. Hanes is reported to be worth a million or more, and is one of Winston-Salem's wealthiest retired tobacco manufacturers; senior member of the firm of P. H. Hanes & Co., Winston-Salem, N. C. Colonel Hanes, besides his interest in the Deposit & Savings Bank, owns much valuable real estate in Wilkes County, consisting of bottom lands on the Yadkin River, town lots in North Wilkesboro, and the palatial residence formerly owned by M. L. Mott. Colonel Hanes has done much for the upbuilding of North Wilkesboro and Wilkes County.

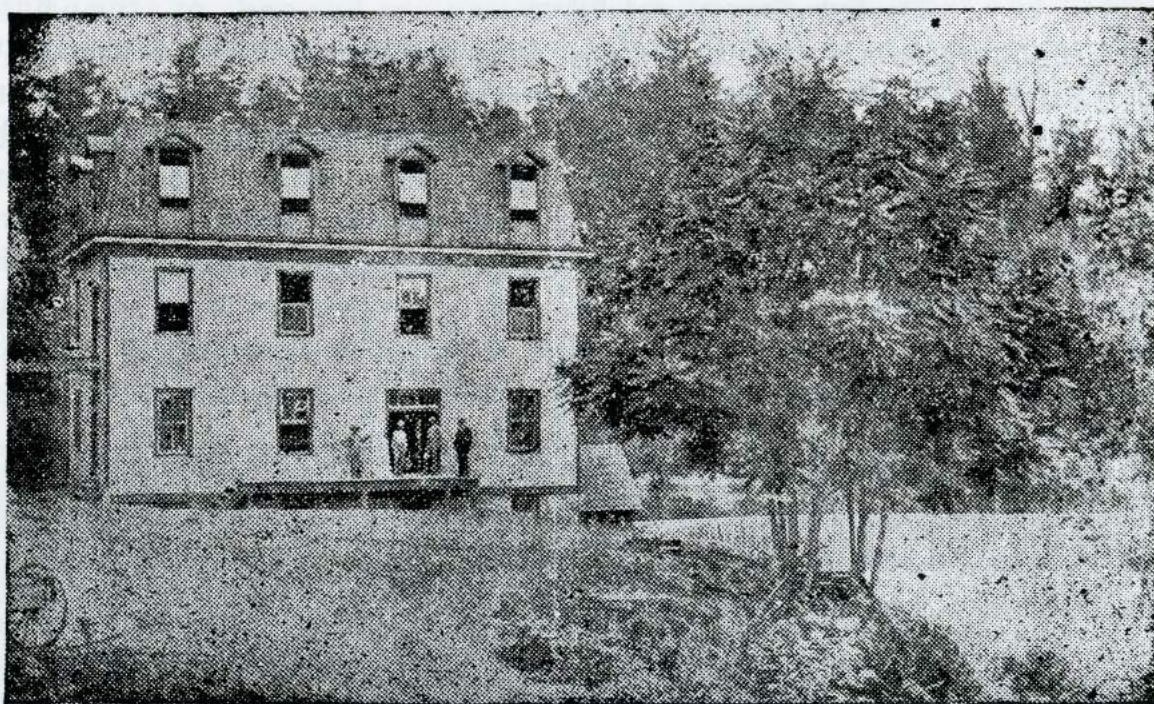


Wilkes County's New Court House. One Mile from North Wilkesboro, N. C.

Wilkes County.

Wilkes County, named in honor of John Wilkes, a patriotic member of the English Parliament, and friend of the American colonists before and during the Revolution, was formed in 1777 from Surry County, and included the present area, the counties of Alexander, Caldwell, Ashe, Alleghany and Watauga, and the State of Tennessee, to the Mississippi River. Hence the name that is so often heard, "The State of Wilkes." Its present area is 700 square miles, and the population, according to the census of 1900, was 26,872, consisting of white males, 11,920; females, 12,515; negro males, 1,162; females, 1,275; value of real estate, \$1,500,000; personal property, about \$1,000,000.

The Yadkin River runs through the county from west to east, and for about forty miles along both sides of this river, and the tributaries



Roller Mill at North Wilkesboro, N. C.

emptying into it are some of the most fertile farming lands in the State, producing annually large crops of corn, wheat, rye, oats, grass and other products of the soil, and supporting a busy and industrious population.

The lands of the county are divided into bottoms, uplands and mountains, and the soil is generally quite fertile, and adapted to raising corn, wheat, rye, oats, buckwheat, clover and other grasses, also tobacco, which is not generally cultivated, but which does exceedingly well and is of fine texture and quality. The tobacco which took the highest premium at the World's Exposition in Vienna was raised in Wilkes County.



Store Buildings of J. E. Dean; Absher, Hays & Blackburn,
The State Company and Others.

General farming, including stock and fruit raising, is very profitable in the county, and the farmers of the county generally are a thrifty class, doing well, and making and saving money. The land on the Brushy Mountains, on the south side of the county, is noted for its fine limbertwig and other apples. This part of the county is said to be one of the finest

fruit sections in the world, and many who are turning their attention to fruit raising are realizing most handsome returns on their labors and investments. As an instance of what can be done in this line, we will cite the case of a poor man who came to this county ten or fifteen years ago, who bought a little tract of fifty acres on the Brushy Mountains for \$250, and commenced clearing a part of the same, and setting out fruit trees. The present year he sold his apple crop, as it hung on the trees, for \$1,080. The purchaser harvesting and caring for the fruit. The fruit industry of the county has a bright future before it, the lands are cheap, and there is no finer opportunity for energetic and progressive young and middle-aged men to make fortunes than is afforded along this line in Wilkes County.

All kinds of grain and grass do well in the county and yield abundantly under skilled culture, the uplands are especially adapted to wheat and clover, and as they are generally cheap, they afford excellent



The Wilkesboro Mfg. Co.'s Sash and Blind Factory.



Wholesale Grocery Store of Vaughn, Hemphill & Co.,
and Retail Dry Goods Store of Renfrow & Co.

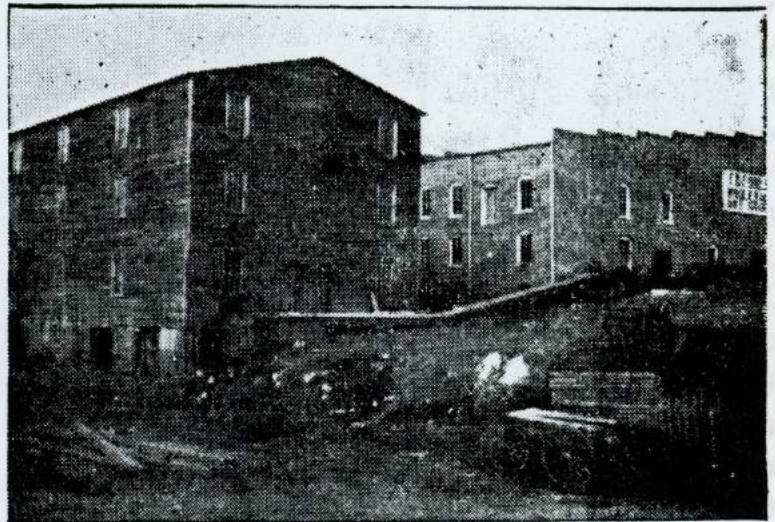
opportunities for diversified farming, and people in less favored localities who wish to better their condition cannot find better opportunities anywhere than this county affords.

The lumber industry of Wilkes County, since the completion of the railroad to North Wilkesboro in 1890, has been of immense magnitude, and the millions of

feet of the finest pine, oak, hickory, walnut and poplar lumber, has been cut and shipped during the past twelve years, and sawmills dot every cove and vale almost, in sections easy of access of the railroad, but there are untold millions yet to ship, and prospectors are daily seen riding out and bargaining for large tracts of timber land. Locust timber is of the finest quality and in large quantities, and many telegraph pin and bracket mills are engaged in cutting and preparing this timber for market, and there is room for more.

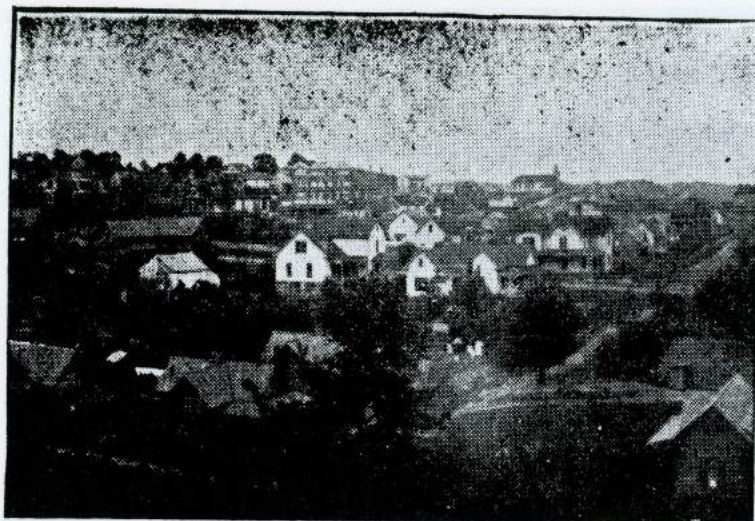
The streams flowing into the Yadkin River on both sides afford many of the finest water powers for manufacturing purposes, and the opportunity afforded for profitable investment in the development of this vast power, now idle and going to waste, is beyond comprehension. There is water power enough in the county to run all the manufacturing enterprises in the State, if properly developed and utilized.

The North Western North Carolina Railway, from Greensboro, runs through the middle of the county, from the eastern end to North Wilkesboro, in the center of the county, and affords excellent opportunities for shipping the products of the farms and factories of the county to the outside world. Another road will be built in the near future, and will open up a magnificent territory, which will rapidly develop, and which presents rare op-



Root and Herb Warehouse and Wholesale Store
of F. D. Forester & Co.

VIEWS OF NORTH WILKESBORO, N. C.



General View of a Section of North Wilkesboro, Showing the Opera House Hotel and Graded School Building.

of the best quality, and offer opportunity for increasing the wealth of the county as yet unknown. In this connection we call attention to the following article by Col. Calvin J. Cowles, of Wilkesboro, late assayist of the United States Mint at Charlotte, who is an expert on such matters, and who has spent a great portion of his busy life in investigating the mineral wealth of the county. His article is of great value to those interested in minerals, and shows great openings for enterprise along this line:

“Wilkes County is by no means deficient in minerals, having as she does at least a little of many things, and yet there is not a mine being worked in the county.

“Away back, 1824, under the stimulus of a land bounty, Samuel Brown and David Makel built a forge on Moravian Creek and made bar iron, but it is said the metal was not good, being ‘cold short,’ and they abandoned the work, not, however, until they obtained the bounty. The ore, a hemitite, they worked was obtained on the Brushy Mountains, near Hix’s old saw mill, and on Moravian Creek, where the pits they dug can now be seen. Better ore is now known to exist in the county. At

opportunities to those who desire to better their condition by judicious investments, before property enhances.

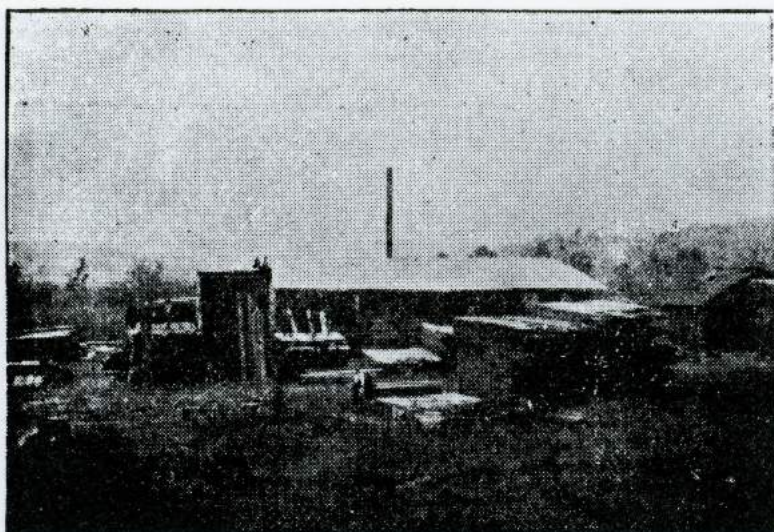
The mineral wealth of the county, though undeveloped, is an item well worth taking into consideration. The precious metals, gold, silver, etc., and the useful one of iron, lead and the building stones, exist in unknown quantities and



Partial View of F. D. Forester & Co.'s New Brick Two Story and Basement Store Building, 40 x 120 Feet.



New Brick Store Building Block Recently Completed at a Cost of \$3,500. The Property of the State Company, W. F. Trogon, President.



J. D. Moore's Planing Mill.

Wolf Knob on the head of South Lewis Fork, and near McGlamery's tanyard, can be found chunks of magnetic iron ore, which assay 65 per cent. metal, free from sulphur, etc. Drift or boulders of this fine ore are found along the river hills, but not in place.

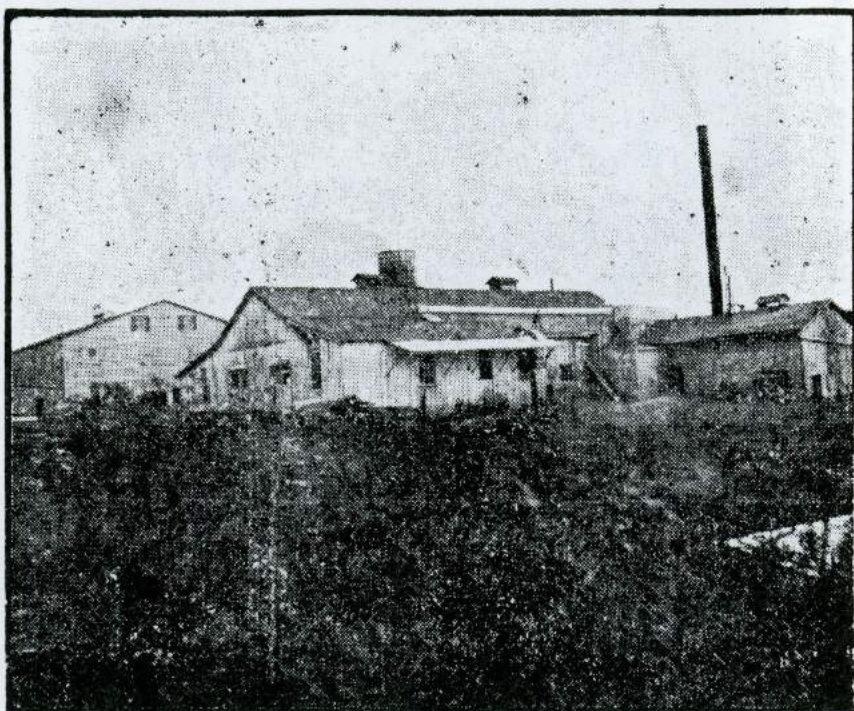
"Galena, or silver lead, occurs in quartz at Flint Knob, and has at-

tracted the attention of our people for eighty years, but the openings have only been superficial. The Confederate government contemplated working the property for lead, but no organized effort was made to develop the mine. Gen. S. F. Patterson, who owned an interest in the property, procured specimens in 1867, which were analyzed by Adelberg & Raymond, New York City, who reported the lead rich in silver, with a trace of gold. It has been said that during the Revolution hunters got all the lead they used on this mountain, but the identical spot was kept a secret. The knob is on a spur of the Blue Ridge, sixteen miles west of Wilkesboro, and no doubt contains a mine of wealth.

"Copper sulphuret is sparingly distributed in the county. It is observed at Flint Knob, as is also iron mundic.

"Sulphuric of iron occurs in abundance on the Blue Ridge on the county line between Reddies River gap and Mulberry gap. With cheaper transportation it will be worked at a profit. So of veins of sulphuric of iron and copper at Bryan's near Traphill, which also contains gold.

"Gold can be found in nearly every branch in the county, but so far



Rear View of The Oak Furniture Factory.



Large Three Story Brick Store Building, 50 x 140 feet. Completed one year ago. The Property of The State Company, W. F. Trogon, President.

VIEWS OF NORTH WILKESBORO, N. C.

no suitable effort has been made to work it profitably. It is said that Jas. B. Gordon worked with a few hands on Mulberry Creek fifty years ago, with the good fortune of finding some gold, one nugget weighing about 17 dwt., but not enough to continue the work. But gold must be hidden in our mountains and valleys, for we are in the belt from Virginia to Georgia.



Street View of Various Other Brick Buildings.

“Nickel ore is known to exist in the county, but the ore is of low per cent.

“Manganese, excellent in quality—per oxide—and abundant in quantity, is found near Dick Siddon's, on Roaring River. It is also to be found in other places in the county.

“Black lead is found on the old John Love farm on the Brushy Mountains, and is common in this range of mountain. It is in loose drift—no veins—but lying about in pieces from the size of a pea to that of a hickory-nut. It is of excellent quality.

“Soapstone occurs sometimes in mountain masses in many places, on the north side of the Yadkin River. It appears to have a trend paralleling the stream, varying

in distance from one to five miles. It is of good working quality, and is used for hearths, fire backs, furnace lining, and it used to be worked into tombstones. The Indians made pots out of it, as is evidenced by an occasional find. We have no true talc.

“Serpentine, with its bars of asbestos, runs the whole distance with the soap-



Street Scene in Front of The State Co.'s One Story Brick Block.

stone, parallel to it, though occasionally dipping out of sight. This is a dark greenish gray, and should be utilized by some of our religious societies for building purposes—it would make a grand old church.

"Mica is found widely scattered over all the north and west part of the county, notably on Elk Creek, near Hall's Mill, on Stony Fork, Lewis Fork, and Reddies River. At the first-named locality sheets of it have been found three by five feet; in weight, 8 ounces.

"Rutile and antilated quartz have also been found near Oakwoods, and in the pine hills. Smoky quartz, sometimes called topaz, appears in beautiful proportions at Hendren's and Saunders', on Fishing Creek. The writer has seen crystals, having a perfect formation, weighing seven pounds each.

"Monozite is known to exist on the lands of Irving Reed at Hunting Creek gap; also associated with granite sand on Warrior Creek, on the lands of the late C. C. Ferguson, Barns' old mill place and others.



Combs, Andrews, Dimmette, Horton, Brick Block.

"Asbestos is found sparingly in all that serpentine lead through the county—a distance of thirty-five miles, but more plentiful in horriblend slate at other points—one near the head of Reddies River, another on Moravian Creek, near Wm. Revis'. It has been taken for petrified wood.

"Granite.—This county beats the State for granite. It rises to the heights of a mountain, called Stone Mountain. It is remarkably good, and is destined to play a conspicuous part in supplying the world with building stone. A railroad has been chartered to it, and will soon be built. There are other localities, one on Cub Creek near Moravian Falls. Syenite, a closely allied stone, is also abundant.

"Clay—fine potter's clay—abounds in many places in the county, but the best and most extensive deposits are on the Yadkin River bottom, ex-

VIEWS OF NORTH WILKESBORO, N. C.

tending from Wilkesboro to the county line. B. J. Kenedy, the potter at Wilkesboro, says the clay he now works is the best he has ever seen in the State, and excels any other he knows of for terra cotta purposes.

"Mineral waters.—The Brushy Mountain Iron and Lithia Springs, six miles from Wilkesboro, has an established reputation as one of the best health resorts in the State. The chalybeate waters have all the advantages of the happy combination of iron, soda and lithia."



T. B. Finley's Residence.

Recapitulation.

Some Facts About North Wilkesboro, N. C.

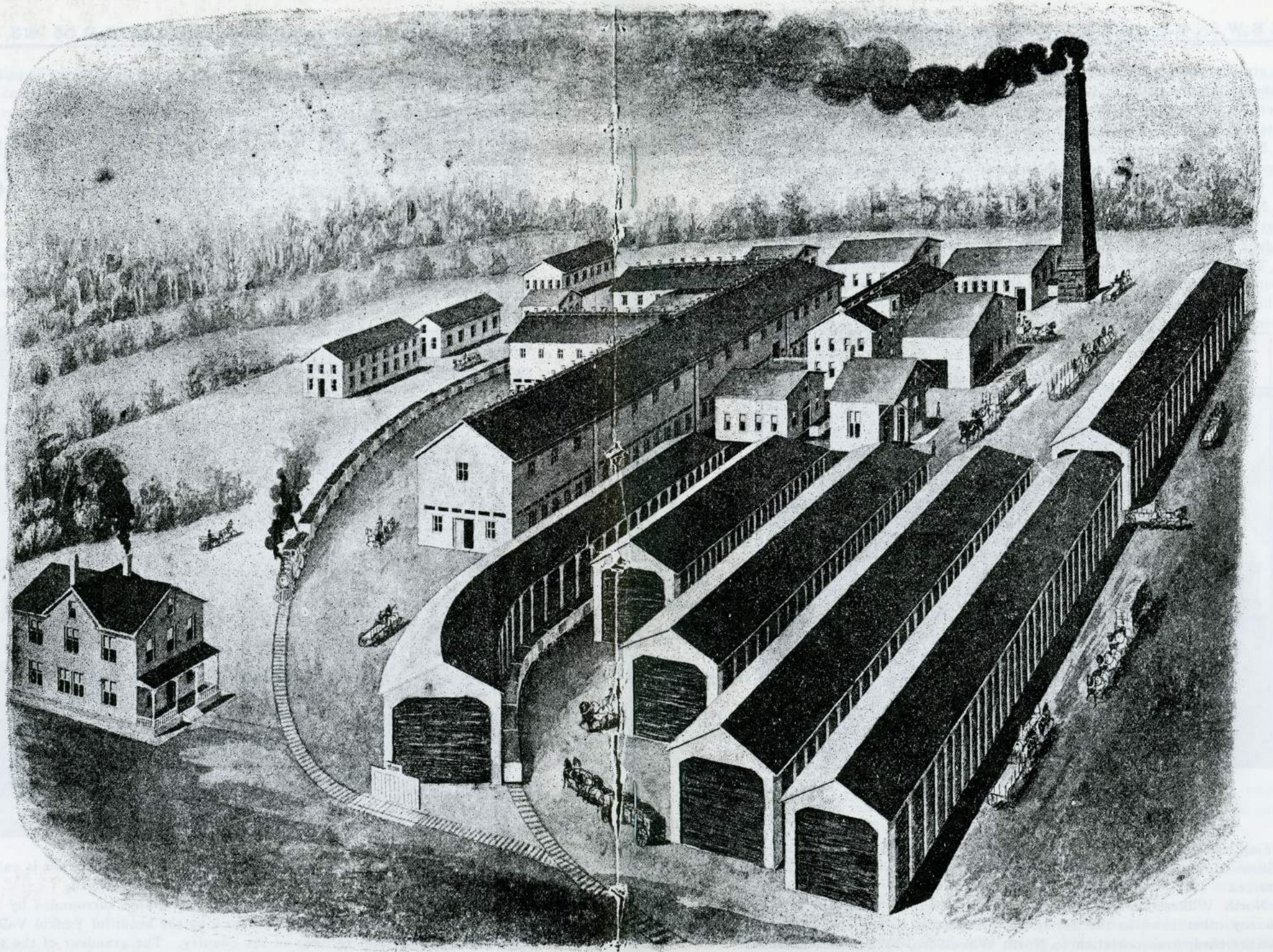
North Wilkesboro, Wilkes County, N. C.—Population in 1890 was 15; in 1900 it was 916; now it is 2,000. It is a banking town with the Southern Railway terminal station, express office, telephone, telegraph and electric light systems. North Wilkesboro is situated nearly in the center of Wilkes County, at the terminus of a branch of the Southern Railway, 103 miles west of Greensboro, N. C. Three trains daily, except Sunday, run from Greensboro, by way of Winston-Salem, to North Wilkesboro, the telegraph, express and postoffice being North Wilkesboro, but in honor of the



The Oldest Hotel in North Wilkesboro.

old county seat, one mile away, the freight and passenger station is called "Wilkesboro," while the station is really in North Wilkesboro.

North Wilkesboro is built on high ground, almost surrounded by the Blue Ridge and Brushy mountains, overlooking the beautiful Yadkin Valley, in one of the healthiest sections of the country. The grandeur of the surroundings, with its delightful drives and mountain rambles, pure bracing



C. C. SMOOT & SONS CO'S MAMMOTH TANNERY, NORTH WILKESBORO, N. C.

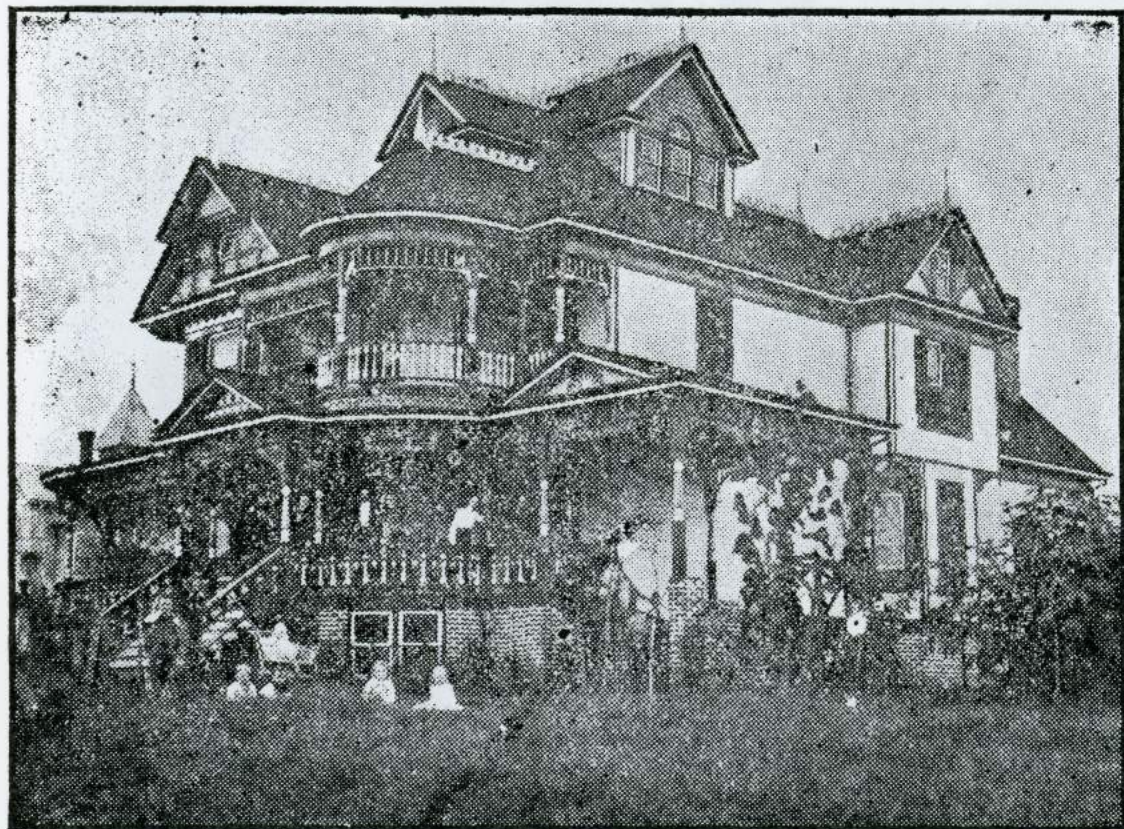
VIEWS OF NORTH WILKESBORO, N. C.

dry air, and unequaled mineral and pure free stone water, make an ideal all-the-year home place or pleasure resort—the same as Asheville, but less expensive. Average temperature: spring, 54; summer, 69; autumn, 56; and winter, 40 degrees. The average rain-fall is always almost perfect.

North Wilkesboro has not an empty dwelling house, and the demand for houses is something enormous. Many new houses are going up now, and still the cry is for more.

North Wilkesboro is the shipping point for a larger territory than any other depot in the State. The people of more than six counties sell their produce, lumber, grain, fruit, etc., here, and here they buy their supplies.

There are more and greater undeveloped resources within the territory tributary to North Wilkesboro than are known to exist in any other part of this country, consisting of billions of feet of all kinds of standing timber, minerals of almost every kind, iron, gold, zinc, mica, brick and potters clay,



Dr. W. P. Horton's Residence.

building stone, the largest formation of exposed granite in the world, known as Stone Mountain, N. C., and North Wilkesboro is the center of all these resources.

North Wilkesboro is surrounded by more undeveloped water power than any other town in the State, and prospectors in the North wishing to secure cheap transportation to North Wilkesboro, N. C., should address M. V. Richards, care Southern Railway, Washington, D. C.

VIEWS OF NORTH WILKESBORO, N. C.

North Wilkesboro is recognized by the Southern Railway as a summer health resort, cheap round-trip tickets being on sale at its ticket offices throughout the United States, from June until October.

The Brushy Mountain Iron and Lithia Springs are noted for their curative powers, and are only six miles from North Wilkesboro. The elevation of this spring is 2,000 feet above the sea level. Wilkes County has an area of over 700 square miles and an average elevation above sea level of 1,200 feet. The typography is varied—branch and river bottoms, fertile valleys, gently rolling hills, with occasional mountains and mountain coves. Not half of the land has ever been cleared, and still remains heavily timbered. The native woods are white, black, red, post and



Dr. Geo. Doughton's Residence.

chestnut oak, pine, hickory, poplar, locust, walnut, ash, sycamore, maple, cherry, persimmon, dogwood, birch and white pine. Land varying in price from one to one hundred dollars per acre.

The bottom lands are very fertile, and produce good crops of corn, etc. The up-lands are most excellent for wheat, corn, oats, rye, vegetables, tobacco, all kinds of grasses and clover, apples, grapes, peaches, pears, plums, apricots, while all the common fruits and berries do well. All kinds of stock do well. It is the hunter's paradise; all kinds of game abound—quail, pheasant, squirrel, deer, wild turkey, bear, etc. Many hunters from the Middle and New England States spend their hunting seasons here.

VIEWS OF NORTH WILKESBORO, N. C.

North Wilkesboro ships more horses, cattle, sheep, hogs, turkeys, chickens, geese, ducks, pheasants, rabbits, country produce and lumber than any other town in the State.

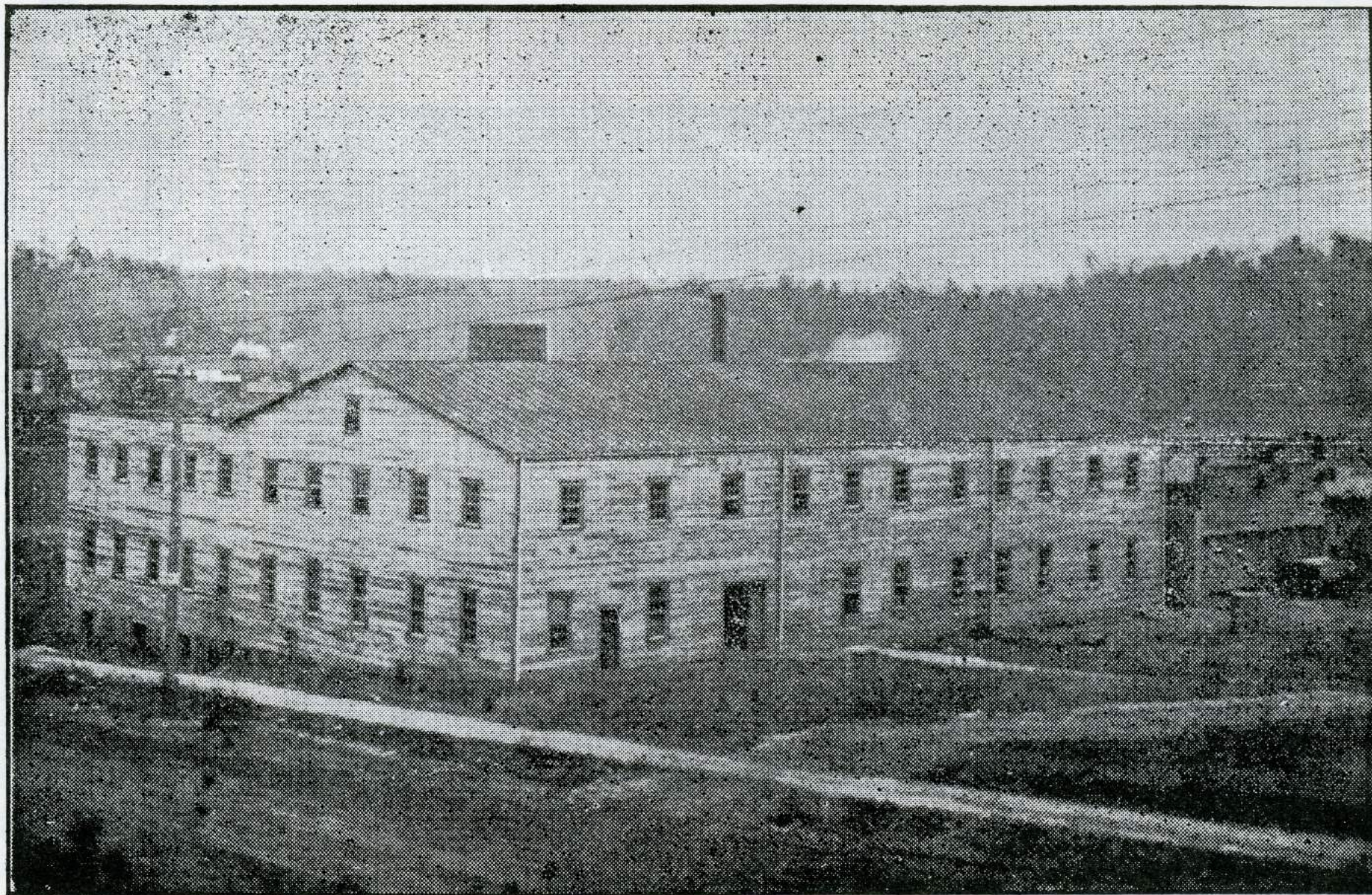
North Wilkesboro is the best place in North Carolina to manufacture anything, because the surrounding mountain section is inhabited by thousands of hardy, poor farm people who would gladly move to North Wilkesboro to work in a factory, and thereby better their condition; because of the abundance and cheapness of all kinds of country produce and farm products; because it is the cheapest place in North Carolina to build houses, lumber costing only 85 cents per hundred feet, brick only \$4.50 per thousand, carpenters work for 75 cents to \$1.50 per day, day laborers get 75



E. S. Blair's Residence.

cents per day, all kinds of building material is cheap, freight rates are reasonable, raw material is here for the manufacturing of almost everything, and only awaits enterprising men with some money to develop it.

North Wilkesboro is the best location in North Carolina for the manufacture of furniture or anything else out of wood, because there is no freight to pay on lumber, which gives it an additional advantage of \$3.00 per thousand feet over nearly every other town in the State. The freight rates to markets outside the State are the same as from other towns that have to pay freight on raw material; water power is unlimited, wood for domestic use or power purposes is cheaper than coal, costing only \$1.50 per cord delivered at your residence or factory. North Wilkesboro is an ideal place for the manufacture of patent medicines and cotton goods.



Forest Furniture Factory.

What North Wilkesboro Has and Does.

North Wilkesboro has three banks.

North Wilkesboro has three clothing stores.

North Wilkesboro has ten dry goods stores.

North Wilkesboro has twenty-six large brick store houses.



Presbyterian Church.

North Wilkesboro has thirty-five general stores.

North Wilkesboro has three drug stores.

North Wilkesboro has two wholesale dry goods houses.

North Wilkesboro has three wholesale grocery houses.

North Wilkesboro has two wholesale hardware stores.
North Wilkesboro has one shoe store.
North Wilkesboro has seven wholesale produce houses.
North Wilkesboro has two jewelry stores.
North Wilkesboro has two furniture stores.
North Wilkesboro has five churches.
North Wilkesboro has two livery stables.
North Wilkesboro has three hotels.
North Wilkesboro has two splendid graded schools; also private schools.



Methodist Church.

North Wilkesboro has the largest steam tannery in the South.
North Wilkesboro has two large furniture factories.
North Wilkesboro has two large sash, door and blind factories and planing mills.
North Wilkesboro has a large coffin factory.
North Wilkesboro has two large roller mills.
North Wilkesboro has a foundry and machine shop.
North Wilkesboro has two harness manufacturing establishments.

VIEWS OF NORTH WILKESBORO, N. C.

North Wilkesboro has a ladies' hat factory.

North Wilkesboro's twenty wholesale lumber dealers carry a stock on the yards here of more than five million feet of lumber.

North Wilkesboro has a branch of Golden Belt Bag Manufacturing Co.

North Wilkesboro is the largest produce market in North Carolina.

North Wilkesboro has the largest locust pin factory in the world.

North Wilkesboro has the largest pin, bracket and cross arm factory in North Carolina.

North Wilkesboro ships more oak and poplar lumber than any other town in the State.



Baptist Church.

North Wilkesboro ships more roots and herbs than any other town in the State.

North Wilkesboro ships more green apples, more chickens, more eggs, more dried fruit, more country bacon, more leather than any other town in the State.

North Wilkesboro's freight and express shipments last year were over one hundred and fifty million pounds.

North Wilkesboro has a local and long distance telephone system; also a Western Union telegraph office.

North Wilkesboro owns its own electric light system.

More than three hundred wagons come into North Wilkesboro daily, loaded with tan bark, lumber and all kinds of produce.

North Wilkesboro real estate is rapidly advancing in value.

North Wilkesboro opens wide her doors to all good people from whatever clime.



Students of Graded School, North Wilkesboro, N. C.

Front Row.—Bell Faw, Della Brewer, Annie Robinette, Hattie McNeil. Second Row.—Mamie Williams, Nellie Hart, Mabel Hampton, Mamie Jones, Agnes Walters, Beatrice Myers. Third Row.—Minnie Brown, Hattie McLean, Minnie Turner, Willie Pardue, Estelle Myers, Flossie Heudren.

OPENINGS FOR INVESTORS.

North Wilkesboro is the Place for a Man Seeking a Home. Not a Tax-Ridden Town, Her Citizenship Being of the Highest Type, and Hers Being a Peace-Loving, Enterprising People.

Wilkes county wishes to secure a good class of immigrants, and offers most liberal inducements for them to come as farm tenants or farm buyers. This is a grand opportunity for thrifty people to find a home with ideal climatic conditions, pure water and cheap land.

It is guaranteed that the treatment of immigrants to Wilkes county, North Carolina, will be most liberal in every way, and none will probably ever regret having gone to this delightful country for their future home.

READ—REFLECT—ACT. North Wilkesboro offers opportunities not equalled in any part of the United States of America. Come and see.

North Wilkesboro for manufacturers. North Wilkesboro for homes. North Wilkesboro for investments. A town destined to be one of the largest manufacturing centers in the country.

NORTH WILKESBORO OFFERS OPPORTUNITIES FOR PROFITABLE MANUFACTURE.

BECAUSE she has within easy reach all of the raw material.

BECAUSE these materials can be secured at lower cost than elsewhere.

BECAUSE she has most advantageous factory sites.

BECAUSE meritorious enterprises are guaranteed low freight rates.

BECAUSE she has and can supply an abundance of cheap labor.

BECAUSE North Wilkesboro wants you to establish—

A Cotton Factory,
A Pants Factory,
A Horse Collar Factory,
A Hame Factory,
A Plow Handle Factory,
A Carriage Factory,
A Paving Brick Factory,
A Pulley Factory,
A Spoke and Handle Factory,
A Patent Medicine Factory,
A Crude Drug Extracting Factory,
A Wash-board Factory,
A Carving Factory,
A Desk Factory,
An Immense Planing Mill,
A Tannery,

A Silk Factory,
A Button Factory,
A Window Shade Factory,
A Paint, Oil and Varnish Factory,
A Feather Duster Factory,
An Edged Tool Factory,
A Wholesale Shoe House,
A Wholesale Paint and Varnish House,
A Wholesale Drug House,
A Knitting Mill,
A Shoe Factory,
A Harness Factory,
A Wheelbarrow Factory,
A Wagon Factory,
A Terra Cotta Pipe Factory,

VIEWS OF NORTH WILKESBORO, N. C.

A Tonic Acid Factory,	An Earthen Ware Factory,
An Over-All Factory,	A Wagon Hub Factory,
A Chair Factory,	A Machine Shop,
A Wood Bung and Spike Factory,	A Pharmaceutical Factory,
A Woodworking plant to turn out	A Step Ladder Factory,
pen holders, rubber stamp	A Clothes Pin Factory,
blocks and handles, rules and	A Furniture Factory,
yard sticks,	A Box Shook Factory,
A Company to manufacture fancy	A Band Saw Mill,
wooden boxes,	An Extract Factory,
A Bed Spring Factory	A Shirt Factory,
A Telephone Factory,	A Glove Factory,
A Lounge and Sofa Factory,	A Collar Pad Factory,
A Piano Factory,	A Paper Mill,
A School and Church Furniture	A Barber's Chair Factory,
Factory,	An Organ Factory,
A Picture Frame and Moulding	A Car Factory,
Factory,	A Snuff Factory,
A Novelty Woodworking Factory,	A Cigar Factory,
A Novelty Ironworking Factory,	A Suspender Factory,
A Canning Factory,	A Clock Factory,
A Tobacco Factory,	A Fertilizer Factory,
A Collar and Cuff Factory,	A Crate Factory,
A Watch Factory,	A Barrel Factory,
A Dowel Pin Factory,	A Refrigerator Factory,
A Broom Factory,	A Cotton Rope Factory,
A Jug Factory,	A Calendar Factory,
A Tooth-Pick Factory,	An Awl Handle Factory,
An Ice Cream Freezer Factory,	A Farming Tool Factory,
A Mirror Factory,	A Woolen Mill,
A Shoe String Factory,	A Saddle and Bridle Factory,
A Plow Factory,	A Mattress Factory,
A Street Car Factory,	A Table Factory,
A Printing and Engraving Plant,	A Kitchen Safe Factory,
A Factory for the Manufacture of	A Hosiery Mill,
Fancy Store Counters, Shelves,	A Carpet Factory,
Bank and Office Fixtures,	A Chicken Coop Factory,
A Revolving Chair and Stool Fac-	A Timber Rule Factory,
tory,	A Brush Factory,
An Iron Bed Factory,	A Cigarette Factory,
A Show Case Factory,	A Wholesale Hardware House,
A Wood Mantel Factory,	A Wholesale Hat House.
A Bobbin and Spool Factory,	

NORTH WILKESBORO OFFERS OPPORTUNITIES FOR HOME SEEKERS.

HAVING already some of the finest homes in the State.

HAVING an electric light and telephone system.

HAVING a well equipped railway system.

HAVING cheap lumber in abundance.

HAVING a good graded and private school.

HAVING five churches.

NORTH WILKESBORO OFFERS OPPORTUNITIES FOR INVESTMENTS.

WHY? With town lots at reasonable prices.

WHY? With cheap farm and timber lands.

VIEWS OF NORTH WILKESBORO, N. C.

WHY? With large bodies of clay and building stone.

WHY? With an average stock of five million feet of lumber carried on the yards here.

WHY? With thousands of acres of timber land that can be bought.

WHY? With pure free stone and mineral water in abundance.

WHY? With all these advantages don't you invest before prices go higher?

For further information address,

W. F. TROGDON, North Wilkesboro, N. C.

ADVANTAGES NORTH WILKESBORO, N. C., HAS.

Native help averages better than ordinary in general character and intelligence being satisfied, contented and happy. Free from labor troubles, cheap raw materials, cheap living, cheap labor, a healthful climate, cheap building lots, town tax rate fifty cents and county one dollar on the hundred dollar valuation, good railroad, passenger and freight accommodations.

North Wilkesboro the Queen City of the Mountains. Best Opportunity for Wood-Working Plants in the United States.

North Wilkesboro, the Pittsburg of the Middle South, manufactures largely, and offers opportunities for nearly every kind of valuable industry.

North Wilkesboro, a wonderfully favored, growing town, built to accommodate the increasing demands of future generations, both as the center of great commercial and industrial interests. Inexhaustible lumber and water power, unlimited supply of cheap fuel, cheap labor, cheap farm products. A town of churches, schools and live commercial and business men.

North Wilkesboro, the garden spot of the South. Rapidly growing in population, doubling every four years, its real estate has doubled in value within a single year, and with the present growth, it is likely to double in value annually for several years to come. The proposition of The Industrial Company to give away, free of cost, a North Wilkesboro town lot with every two hundred dollars' worth of its stock sold is taking the people by storm. It is believed by many that the stock of this company will soon be worth five for one.

For further information as to this stock write to the Deposit & Savings Bank, North Wilkesboro, N. C.

North Wilkesboro invites foreign capital and asks for immigration. She offers every inducement known to the best section of the Middle South. See on another page the list of factories that it will pay to operate at North Wilkesboro.

BRIEF PERSONAL SKETCHES.

Prof. C. H. McLaurin (see group), is the popular principal of the North Wilkesboro Graded Schools, a prominent and successful educator whose services are sought by many.

Rev. W. F. Elliott (see group), Pastor of the Methodist E. Church, South, a good preacher and a man of high character, who is doing much for the betterment of the people.

Rev. W. F. Staley (see group), Pastor of the Baptist Church. Beloved by his congregation, a man whose moral and religious life has an influence for much good.

J. D. Moore (see group), of the Moore, Coffey Lumber Co., an energetic, progressive young business man, who has recently moved to our town.

A. M. McGee (see group), a prominent and very successful business man, who came to North Wilkesboro fourteen years ago and started a small store with all the money he had, viz.: \$1,250, and from that small beginning has accumulated an estate of about \$15,000. This shows what can be done here.

Dr. S. Q. Myers (see group). No young physician has ever risen to such prominence here in so short a time.

J. R. Combs (see group), a prominent and wealthy dry goods merchant of the firm of Combs & White. For many years one of the best members of the Board of Town Commissioners.

R. M. Brame (see group), of the Brame Drug Co., successful wholesale and retail druggists.

A. R. Safford (see group), the competent and successful manager of the business of the Wilson Lumber & Milling Company, whose home office is at Scranton, Pa.

D. Charles W. Moseley (see group), one of North Wilkesboro's most popular physicians.

J. W. Jones (see group), the ever accommodating and popular Postmaster of North Wilkesboro.

Dr. W. A. Taylor (see group), the leading dentist and a member of the Turner & Taylor Drug Co.

J. I. Myers (see group), is a prominent and successful dry goods merchant of the firm of Myers Brothers.

J. B. Norris (see group), a successful lumber dealer and a man who has made many friends in North Wilkesboro.

J. L. Sydnor (see group), President of the Farmers Implement Co., a prominent and successful dealer in agricultural implements, carriages, wagons, fertilizers and grain. He and his family are very prominent socially.

P. E. Dancy (see group), who for many years has been associated with W. F. Trogdon in the real estate business. Now starting the Dr. Terry Medicine Co., for the manufacture and sale of Dr. Terry's Electric Oil and other popular patent medicines.

VIEWS OF NORTH WILKESBORO, N. C.

L. A. Jarvis (see group), one of North Wilkesboro's first, wealthiest, most prominent and successful wholesale dry-goods merchants. Came to North Wilkesboro fifteen years ago when it was a farm and built the first brick store house in the town. The members of his family stand high socially.

J. J. Ross (see group), a New Yorker, who has cast his lot with us and made money out of the lumber and real estate business. Popular, personally a man of fine business foresight.

J. S. Forester (see group), one of our first, oldest and most prominent citizens, built one of the first store houses here, fifteen years ago, when North Wilkesboro was a farm, a Justice of the Peace now and for many years Town Treasurer and Clerk of the Board of Town Commissioners, a prominent member of the Baptist Church.

Dr. Frank H. Gilreath (see group), enjoying a fine practice in both town and country, a man of sterling character who stands high both in his profession and socially.

Miss Ella Campbell (see Deposit & Savings Bank group), is Teller of the Deposit & Savings Bank and a most competent one she is too. Her friends are legion. One of the most popular and accomplished of the younger social set.

Col. G. W. Hinshaw (see Deposit & Savings Bank group), formerly President of the Winston Land & Improvement Co., which company bought the farms on which is built the town of North Wilkesboro, has been, and is still closely identified with, and largely interested in, manufacturing and other enterprises that are making North Wilkesboro a busy, hustling, little city. He has been instrumental in securing and helping to secure nearly every manufacturing enterprise here, and was one of the original founders of this town. It has been his ambition and life's hope to see North Wilkesboro grow to be a large city.

F. D. Forester (see Deposit & Savings Bank group), is a prominent and wealthy citizen of North Wilkesboro, who started in the mercantile business here in a very small way about fourteen years ago, and to-day, by his own efforts, is one of the largest and most successful wholesale dry goods, grocery and root and herb merchants in northwestern North Carolina. Merchants from this and eight other counties sell him their roots, herbs and produce, and in return buy from him merchandise of almost every sort. Mr. Forester is also a careful director of the Deposit & Savings Bank.

J. M. Wellborn (see Deposit & Savings Bank group), is a prominent director of the Deposit & Savings Bank, and one of North Wilkesboro's wealthiest harness manufacturers and merchants, as well as one of Wilkes county's leading farmers and citizens. He is a careful and prudent bank director and good all around business man.



Interior View of the Deposit & Savings Bank.

H. O. Absher, Miss Ella Campbell, Col. G. W. Hinshaw, F. D. Forester and J. M. Wellborn.



W. F. Trogon, as you see him on the streets of North Wilkesboro, directing building operations, closing deals for timber lands, town and farm real estate. Over three-fourths of the deeds for town lots here bear his signature, and he has ever been the town's best friend, principal founder and builder. He is President of the Deposit & Savings Bank.



H. O. (Doc) Absher, Cashier and Director of the Deposit & Savings Bank, President of The W. M. Absher Co., Vice-President of The E. L. Hart Co., Sec. and Treas. of The Olympia Carving Co., Sec. of The State Co.; a son of the late W. M. Absher, and a successful young business man.



Hon. Spencer Blackburn, Director of the Deposit & Savings Bank of North Wilkesboro, N. C., and Member of Congress from the Eighth North Carolina Congressional District.



R. Don Laws, Director of the Deposit & Savings Bank and editor and publisher of "The Yellow Jacket," of Moravian Falls, near North Wilkesboro, a newspaper that reaches one hundred thousand homes in thirty-six states. Mr. Laws is one of Wilkes County's wealthiest, most prominent, energetic and prudent business men. His success is perhaps the most remarkable ever known.



John E. McEwen, Director of the Deposit & Savings Bank, Ex-Sheriff of Wilkes County, now a successful farmer at Adley, N. C.



F. D. Forester, Director of the Deposit & Savings Bank and wholesale merchant, North Wilkesboro, N. C.



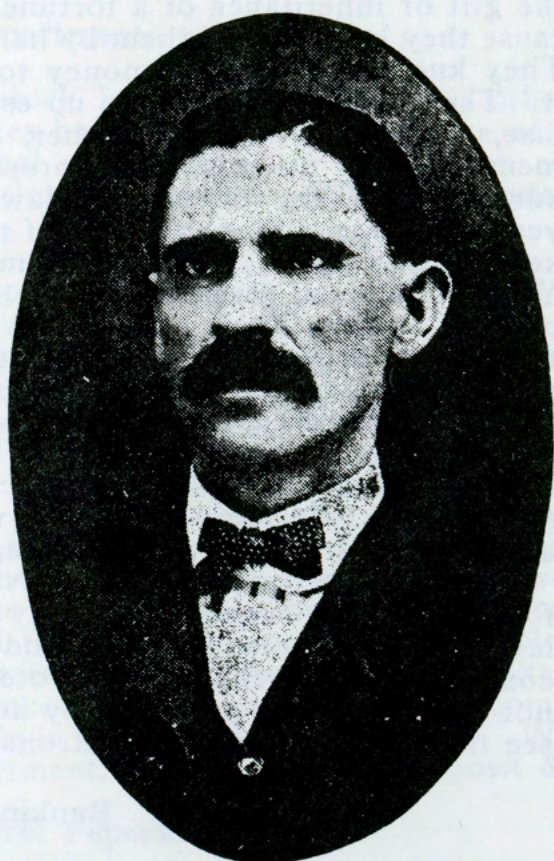
James M. Wellborn, North Wilkesboro, N. C., Director of the Deposit & Savings Bank, manufacturer of harness and saddles; also a large farmer.



Hon. W. W. Barber, Vice-President and Director of the Deposit & Savings Bank, and a former member of the State Senate, now one of the most successful lawyers in the State.



Hon. Charles H. Somers, Clerk Superior Court of Wilkes County, ex-member of the North Carolina House of Representatives.



O. F. Blevins, the popular Register of Deeds for Wilkes County, North Carolina.

DEPOSIT & SAVINGS BANK,

NORTH WILKESBORO, N. C.

Assets, \$80,000; capital stock paid in, \$20,000; deposits, \$60,000. W. F. Trogdon, President; Hon. W. W. Barber, Vice-President; H. O. Absher, Cashier; Miss Ella Campbell, Teller. A strong well officered banking institution with a board of directors individually worth over half a million dollars. A State bank under the control of the North Carolina Corporation Commission.

Under the supervision of the North Carolina State Bank Examiner. A legal depository for county and court funds, acts as administrator or executor and settles up estates. In the general banking department is a safe and convenient place to leave your money subject to check, and where interest will be paid on your large daily balances and time deposits.

In the savings bank department deposits are received in amounts from one dollar up to any amount, and 4 per cent. compound interest is paid. Interest compounded and credited every three months. If you need your money to pick up a bargain, or for any other purpose, you can get it any day you want it. This is better for you than slow notes, and better than hiding it where it can earn you nothing. The officers of the Deposit & Savings Bank, North Wilkesboro, N. C., are capable, careful, honest, painstaking, conservative, experienced, safe, energetic business men who started life without a dollar, and who have made their own way in the world without the gift or inheritance of a fortune. They know what a dollar is worth because they have earned them by hard licks and by keeping everlastingly at it. They know how to lend money to the best advantage, and how to collect it. They know how to settle up estates. They know the value of merchandise, of land, of lumber, timber, mills, horses, mules, cattle, farm implements, and all other kinds of property, and know how to handle it to best advantage. They understand law and insurance. They have had many years experience in many lines of trade and business. They are good book-keepers and good safe business men in whom the public have confidence. Your money and property will be safe in their hands. If you name the Deposit & Savings Bank, of North Wilkesboro, N. C., in your will as executor, or if your heirs select it to administer upon your estate, every piece of property will be handled by competent business men to the very best advantage. The Deposit & Savings Bank cannot afford to allow anything else to be done; its reputation is at stake. It will have your life insured, and in case of death will pay the insurance to your heirs in annual installments, or as you may direct, and will look after the interest of your family and the education of your children, and will act as guardian for them.

Remember the Deposit & Savings Bank will make a better administrator, guardian or executor than any person. Individual administrators, guardians and executors may die, and often do, leaving estates unsettled and complicated, and children unprotected. The Deposit & Savings Bank will not die, but will be managed by honest conservative business men, who will see that the interest of its patrons are safely guarded.

Banking Department.

Does a general banking business, receives money on deposit subject to checks, pays interest on large daily balances and on time deposits, issues interest-bearing time certificates, lend money on good security; in propor-

VIEWS OF NORTH WILKESBORO, N. C.

tion to average deposits, and extends to customers every accommodation consistent with safety.

Savings Bank Department.

Pays interest at the rate of 4 per cent. per annum, compounded every three months. Interest begins first of each month. On deposit of one dollar lends nice little home savings banks. One for the use of each child or lady. The little banks must be brought in and emptied once a month. We keep the key, you have the bank. Call on or write the Deposit & Savings Bank.

Trusts Department.

Acts as administrator, executor, guardian, trustee or receiver. Attends to settling up of estates. Loans negotiated. Collections made. Call on or write Deposit & Savings Bank.

Safe Deposit Department.

Our large fire and burglar-proof safe has a number of private compartments, containing iron boxes for rent at \$2.00 per annum. Each of these iron boxes is provided with a good lock and key. Each compartment has two outside unlike locks and keys. You keep the only key to the iron box and a key to one of the outside locks and the bank keeps the other, so that no one but you can ever get in your iron box while you live. Call on or write Deposit & Savings Bank.

Insurance Department.

Insures your life and property in million dollar companies, secures fidelity bonds for county officers and others. Absher and Hackett managers of insurance department. Call on or write Deposit & Savings Bank.

Investment Department.

Furniture factory stock, cotton mill stock, bank stock, and various other kinds of stocks and bonds for sale. Notes bearing interest at the rate of 6 per cent. per annum, secured by personal endorsement, or mortgages on good real estate for sale. Real estate titles investigated. Call on or write Deposit & Savings Bank.

Real Estate Department.

Timber lands, farm lands, houses and lots, town lots, mills, mineral lands and water powers, and all kinds of real estate bought and sold. The management and sale of real estate has always been an important department of our business. We give it special attention. We thoroughly protect the interest of all our clients, whether they desire to sell or purchase.

We are sole agents for a large list of real estate, embracing the holdings of individuals, estates and corporations, both resident and foreign. Through our extensive operations in real estate, both as agent and also as lender, we are often presented with opportunities to purchase at a bargain. Anyone desiring to invest in real estate will find the service of our office valuable.

We take complete charge of real estate, collect rents, render for taxation, pay taxes, place and keep insurance in force in responsible companies. Real estate placed with us for sale is advertised at our expense. W. F. Trogon manager of real estate department. Call on or write Deposit & Savings Bank.

Valuable and Secret Papers.

Wills, deeds, mortgages, jewelry, gold, silver, family keepsakes, small pictures, locks of hair, love letters, and precious property not needed for

immediate use should be deposited in one of the Deposit & Savings Bank vaults where none but your own eyes can ever see without your consent.

Safe and Vault.

Our equipment is modern in every respect, affording the greatest possible security. Guarded day and night. Insured.

The facilities of our office are extended to all. We will be very glad to show you through our office at any time.

Patrons will find a convenient place to conduct correspondence, examine papers, or attend to other business in one of our private offices.

Correspondence promptly attended to Business strictly confidential.

Legal and Conveyancing.

The examination of many land titles, in connection with loans on real estate, together with our legal matters incident to our business, necessitates our having a legal department in connection with our office. Competent legal service is thus made available to our customers in any matter that may require the advice or attention of a lawyer.

Our depositors receive every courtesy and accommodation within the range of prudent banking.

A new customer quickly observes and appreciates the character of service he receives at the Deposit & Savings Bank, North Wilkesboro, N. C.

We carefully safeguard the interests of our customers. Moreover we frequently do it unknown to them, as opportunities often come to us in confidential ways.

It pays to leave your money with Deposit & Savings Bank. Try it.

Business Counsel.

We are neither doctors, teachers nor professional experts, but when a customer takes a notion that our experience may be helpful to him, and comes to us for business counsel, we are always at his service. Ladies and young people are especially welcome.

Your Deposits

No matter how small or large, whether in the general or savings bank department, will be given careful attention. This applies to men, women and children alike. Write to Deposit & Savings Bank for advice.

The Property of Women.

The Deposit & Savings Bank has excellent facilities for the care of property of women. The management of estates, farms and town property a specialty.

Leaving Home.

If you leave home for a while the Deposit & Savings Bank will have your business carefully looked after.

Choice Mortgages.

For the convenience of long-time money lenders, we secure for them notes for reasonable amounts secured by mortgages on farms and town property. No title approved by the Deposit & Savings Bank has ever been assailed.

We cannot but take an earnest interest in the success of our patrons. Really our success depends largely upon theirs. We offer you the facilities of a well-managed and well-equipped bank. Regular customers are entitled to receive our first consideration, and do. We intend that the Deposit & Savings Bank shall be easily accessible to every man, woman and child.

Little Home Banks.

For our savings bank department depositors we have little home banks which we deliver to our depositors locked, and these can only be opened for removal of deposits at the Deposit & Savings Bank, North Wilkesboro, once a month. You have the bank, we have the key. We are here to show you the way—the sure and safest way. A dollar deposited will get you one of our little home banks loaned to you free, as the dollar is placed to your



credit, and you are paid 4 per cent. compound interest on deposits in the savings department. Get one of these little home banks before they are all gone. If you have one of these little banks in your home your husband, father or mother will drop many a spare nickel or dime in it. Start a savings bank account for your child's future education. Deposit & Savings Bank, North Wilkesboro, N. C.

Savings Bank Department.

This department of the Deposit & Savings Bank provides a safe and profitable place for the earnings and savings of all persons in either small or large amounts, and money will be received at the bank from 9 o'clock a. m. to 12 o'clock noon, and from 1 o'clock p. m. to 3 o'clock p. m. daily. Men, women and children may make deposits for themselves or others.

Married women and children have absolute control of their deposits, and no one can get their money without their consent.

Which will you adopt, and teach your children to adopt, the habit of spending or the habit of saving? Every boy and girl, every man and woman is to-day forming a habit of either spending or saving. The spending habit leads to momentary pleasure, lasting regrets, and to an old age embittered by the pangs of poverty. The saving habit gives assurance for the present, the promise of future prosperity and a comfort in sickness and old age.

The first dollar saved is but an incident. The second dollar saved starts a habit that will lead to wealth. Each dollar you put at interest helps to earn the next dollar.

Bring your savings to the Deposit & Savings Bank, it will safely lend your money and pay you 4 per cent. interest on every nickle you save.

Every boy or girl who habitually saves five cents a day will have several hundred dollars to start him or her in life when of age.

The savings fund department of the Deposit & Savings Bank, North Wilkesboro, N. C., receives deposits in very small amounts and pays 4 per cent. compound interest.

The child who receives an early training in saving small amounts will acquire a habit that will make it natural and easy to save larger amounts in later years.

The clerk who saves fifty cents a week will soon have him a fund that will start him a business of his own. The clerk who saves nothing will always be a clerk.

The mechanic who saves one dollar a week can become his own boss in a few years.

The business man who keeps a savings account separate from his business bank account and deposits \$2.00 a week in the savings fund department of the Deposit & Savings Bank, will be amazed to see how quickly he will have a good size balance against a rainy day.

The Deposit & Savings Bank has your money insured against loss, guarded day and night, pays interest, and pays you back your money any day you want it. If you leave it about your house it may be burned up or stolen.

Your little savings deposited in the Deposit & Savings Bank, North Wilkesboro, N. C., from time to time, will grow and grow until they become a large sum of money. Try it.

The good old Quaker once said to his boy: "Nathan, it is not what thee reads that makes thee smart; it is not what thee eats that makes thee fat; nor what thee earns that makes thee rich, but what thee saves." The saving habit may be acquired through the Deposit & Savings Bank. Try it now.

When a boy has once secured a bank book, he is often eager to add more money to his account. Thus little by little, he acquires the habit of saving. He should be heartily encouraged. No matter how far from North Wilkesboro he lives, he can mail us his money or send it to Deposit & Savings Bank by some one coming to town, and get a pass book and one of our little home banks, and again and again send that to our bank whenever he gets a few dimes or dollars in it. Grown people may do the same.

The man who goes around with nothing on his mind but his hat is likely to have nothing to his name but his debts. Would you succeed? Then follow this advice: First.—Give strict attention to your business, whatever it may be. Second.—Build up a reserve fund against future needs by depositing a certain amount each week in the Deposit & Savings Bank, which will bear a high rate of interest, compounded quarterly.

Once in a while to every man comes an opportunity of making money. Only those with available funds are in a position to take advantage of them. Get ready for your next opportunity! The Deposit & Savings Bank would be glad to have your bank account; however, it will allow you a good rate of interest on daily balances, and also the privilege of drawing checks.

Lost time is never found again. You lose the interest on your money by keeping it in an old chest or drawer. Put it in the Deposit & Savings Bank, North Wilkesboro, N. C., where it will pay you 4 per cent. interest, compounded every three months. Send your money to the bank to-day. You can get it any day you want it.

Ten cents a day deposited in Deposit & Savings Bank, North Wilkesboro, N. C., will amount to about one thousand dollars in twenty years. Begin to-day to save ten cents a day for each of your children. It will amount to a fortune for them. Try it.

When we measure a man's success by the money he has or earns, we do so because, as the world goes, money is the mark of success. The possession of money signifies a power. It paves the way by which the ordinary man can help others. Therefore it is perfectly proper that we should strive, within reasonable bounds, to accumulate it. There's a heap of difference between economy and miserliness. Enjoy such comforts as you can afford, but bear in mind that he who buys what he does not need may often need what he cannot buy. Deposit your funds in the Deposit & Savings Bank, where they will bear good interest, and the temptation will not be so great to squander that which you will need by and by.

Work never killed anybody, but worry and dissipation have big graveyards. All great fortunes had small beginnings, and now is the time to commence putting by a competency for your future, if you have not already done

so. Be your account little or large, it will be welcomed by Deposit & Savings Bank.

No man can win success in any walk of life without persistent application to the work at hand. Common sense and determination will bear greater fruits than genius and indolence. Start right, and then persevere.

Don't rely on the help of others—they are busy helping themselves. Mayhap you already have a bank account, but need another one. The Deposit & Savings Bank will serve you well.

Many men defer, from time to time, the opening of a bank account, because the sum of money they may have at hand seems to them too little with which to begin. This procrastination only keeps them from the goal of independence. The first two or three deposits help and stimulate one to make additions to the "rainy day" fund; then soon the habit of regular saving becomes a matter of pleasure as well as wisdom. Put your first deposit with Deposit & Savings Bank, with interest paid on daily balances.

Lost time is never found again. Start your bank account to-day.

Diligence is the mother of luck, and God helps those who help themselves. Try it.

Experience teaches a dear school but fools will learn at no other—one bad habit will cost as much as it will take to raise two children.

We may give advice but cannot give conduct. Think twice before you act.

Always taking out of the meal tub and never putting in soon comes to the bottom.

If you would know the value of money go and try to borrow some; for he that goes a borrowing goes a sorrowing.

The Deposit & Savings Bank offers you an absolutely safe place for your idle money and pays you big interest.

Most rich men were poor a few years ago. They began with the saving habit. The Deposit & Savings Bank will help you to form that habit.

Wealth accumulated by industry, thrift and saving is seldom lost. Hard found—well guarded.

The Deposit & Savings Bank will make your money earn you more money. Try it.

Beware of little expenses; a small leak will sink a great ship. Save everything—waste nothing.

You can open a bank account with one dollar at the Deposit & Savings Bank, North Wilkesboro, N. C. Start it now.

He who forms a habit of saving some of his earnings will grow richer and richer. The Deposit & Savings Bank will help you.

Each dollar you put in the Deposit & Savings Bank helps you to earn the next dollar.

Call at the magnificent home of the Deposit & Savings Bank, North Wilkesboro, N. C., you will be welcome.

Money in the Deposit & Savings Bank, North Wilkesboro, N. C.

A savings account means more to you than its actual value in dollars and cents. It gives you a feeling of security—of independence that is denied the man who never saves.

It enables you to take advantage of opportunities for making more money. Many a man has missed the chance of his life just for the want of a little ready cash.

It is a strong arm working for you day and night, earning more money—something substantial to lean on in your old age, when your working days are over.

Idle money is as useless as idle men, we believe in keeping both on the move.

Honesty is the best policy—it keeps you out of trouble.

It pays to be provident.

Frugality is the parent of wealth.

The man who spends all he makes is a slave.

VIEWS OF NORTH WILKESBORO, N. C.

One dollar in the Deposit & Savings Bank is worth more than two dollars in your pocket—it is the saved dollar that counts.

DEPOSIT & SAVINGS BANK, NORTH WILKESBORO N. C.

Banking by Mail Department.

Banking by mail had its birth in this section sometime ago when one of our depositors who had moved away from town left his savings account with this bank and continued to make deposits and withdrawals by mail. Quite a number of these accounts accumulated, and from this small beginning a department of banking by mail has developed that is entirely satisfactory and that reaches out into every corner of our country.

A fact that is greatly in favor of this bank is the unquestioned superiority of North Wilkesboro as a place for investment.

We can pay 4 per cent. compound interest on savings and make money where banks in less favored towns find it difficult to pay 3 per cent. The difference lies in the local industrial conditions, and so long as North Wilkesboro maintains its supremacy just so long will the Deposit & Savings Bank maintain its leadership.

“Banking by Mail” has long since passed the experimental stage. To-day there are thousands of people, representing every occupation and profession, who use the mails to send their money where it will be safe and yield a liberal return.

The Deposit & Savings Bank has a larger number of depositors, who do their banking in this way than any other bank in this section. There are two reasons for this:

First—It has always been recognized as a very strong bank. Depositors feel certain of the absolute security of their money.

Second—It pays 4 per cent. interest, annually, compounded four times a year, while there are many banks in other towns that pay only two or three per cent.

How to Bank by Mail.

In opening an account with the Deposit & Savings Bank, send your name and post-office address with your first deposit. By return mail you will receive a pass-book in which the amount of your deposit and your name will be duly recorded. In making subsequent deposits send your pass-book or its number to the bank.

The money may be sent by some one coming to town, by registered letter, post-office money order, express money order, draft, or by check on another bank. If you send bank notes or currency it would be well to have the letter registered.

The following table shows the rapid growth of small weekly savings if deposited in the Deposit & Savings Bank:

Weekly Savings.	For 5 years.	For 10 years.	For 20 years.	For 40 years.	Rate of Interest.
\$.25	\$ 73	\$ 162	\$ 403	\$ 1,294	Four per cent. per annum, compounded twice a year, May 1st and November 1st.
.50	146	324	806	2,588	
1.00	293	650	1,614	5,177	
2.00	585	1,301	3,228	10,355	
5.00	1,462	3,252	8,070	25,888	

Since the above table was made we commenced compounding the interest every three months, which makes your interest more.

Accounts may be opened at any time and in any amount.

Drawing Money from the Deposit & Savings Bank.

When you wish to withdraw money you can do so without difficulty or inconvenience.

Your signature to a blank we send you to fill out is all the identification necessary. We will send you a draft for the amount withdrawn, or the cash by express or registered letter if you prefer it.

Your pass-book should be sent in when you wish to draw money, if accompanied by an order we will send you your money any day you want it.

In case a pass-book is lost, destroyed, or stolen, notice must be given to the bank immediately. The bank will not be responsible for money paid out unless such notice is given.

You can draw your interest any time after it is due on the first days of January, April and October. If you do not draw it, it is added to the amount you have on deposit and earns 4 per cent.

Thus you get interest upon interest. No dollar you leave with this bank is ever idle. That is the reason savings grow so rapidly.

Money at interest is the foundation of wealth. The sooner you deposit your savings where they will grow, the more likely you will be to achieve independence.

A Very Strong Bank.

The Deposit & Savings Bank is one of the oldest savings bank in this section.

Its investments are made with the greatest care in first mortgages and high-class stocks and bonds. Safety is the first and last consideration in conducting the affairs of the bank.

The officials and trustees are practical bankers—men distinguished in the business world for judgment and foresight, who has given their best efforts to making the bank the absolutely reliable institution that it is to-day.

Saving Money.

The wisdom of saving money must be apparent to every person who gives the matter any thought. From the cradle to the grave, money is necessary for the comfort of mankind.

A man's earning powers are limited to a certain number of years, and during that period money must be saved to provide for the time when there will be no income, or else old age will be embittered by dependence upon others—something that should be avoided by everyone who wishes to pass the evening of life in comfort and ease.

A little money ahead of you enables you to take advantage of opportunities for making more money—to buy a lot that will increase in value—to make the first payment on a house—or a start in business for yourself. There are always profitable openings for the man or woman with a little money.

A savings account in the Deposit & Savings Bank is the very best way to save money. You can begin with a dollar if you wish and add to it as you are able.

There is absolutely no question in regard to the safety of money deposited here, and you will receive 4 per cent. annual interest, compounded every three months.

Advantages of Banking by Mail With the Deposit & Savings Bank.

It has a department devoted exclusively to this branch of the business.

It has had more experience with "Banking by Mail" accounts than any other bank in this section, and is therefore in a position to give you the best service.

It has a large capital and is growing rapidly.

VIEWS OF NORTH WILKESBORO, N. C.

Its immense resources and its strong directorate insure the absolute safety of your money.

It pays 4 per cent. compound interest, while many banks in other towns pay but 2 or 3.

It gives you an immediate, safe and profitable investment for your savings without any bother or worry on your part.

The bank is courteous and accommodating, always willing to oblige its patrons in any manner within the limits of prudent banking.

Call on or write

DEPOSIT & SAVINGS BANK,
North Wilkesboro, N. C.

THE DEPOSIT & SAVINGS BANK, North Wilkesboro, N. C.

Deposits \$60,000

Resources \$80,000

Under conservative management, with a strong Board of Directors, the Deposit and Savings Bank wants to safeguard your money on a basis of mutual helpfulness. Four per cent interest paid on Savings Deposits. Interest compounded every three months. Your money or interest paid any day you call for it. Money received subject to check. Time Certificates issued. The largest, safest and best built bank building in northwestern North Carolina, with burglar-proof safes and vaults. Money guarded day and night and insured against loss by a million-dollar insurance company. Nearly one thousand people keep their money in this bank. Deposits have increased 37 per cent in the last six days. This shows the popularity and confidence people have in the Deposit and Savings Bank.

W. F. TROGDON, President.

H. O. ABSHER, Cashier.

DIRECTORS

Col. P. H. Hanes, J. M. Wellborn, Hon. W. W. Barber, R. Don Laws, J. E. McEwen, Hon. Spencer Blackburn, W. F. Trogdon, H. O. Absher, F. D. Forester, F. D. Hackett.

In personal wealth representing over one-half million dollars.

DEPOSIT & SAVINGS BANK, North Wilkesboro, N. C.

is the place for your spare money. This little booklet tells the story of the Deposit & Savings Bank—what it has done and is doing for thousands of others—what it might do for you. It will pay you to read it, and act upon its uplifting suggestions.

It is our desire to bring home to you how this bank can help you to greater success in your material affairs.

The ideas advanced are such as can be grasped by anyone, the results are assured to all who will earnestly strive for them.

It is our hope that you will join the great number of thrifty ones who are realizing to the fullest extent the benefit of the Deposit & Savings Bank.

The interest paid by the Savings Banks to their depositors each year would make an endless strip of dollar bills long enough to reach around the United States.

A Little Plain Talk.

This is a country of almost limitless opportunity. Here more poor boys have become rich men than anywhere else in the world. And here even those who do not acquire great wealth, have every facility at their command for keeping beyond the reach of want, and even acquiring enough of a competence to insure an independent old age.

An Universal Benefit.

The Deposit & Savings Bank is the greatest boon that has ever come to the masses.

The helpfulness of the Deposit & Savings Bank is open to all alike. Anyone with but a single dollar can open a savings account and will receive the same rate of interest and quite as courteous attention as the depositor with a thousand or more.

The Value of Money.

Money, rightly used, is one of the richest blessings we can enjoy.

Poverty has blighted more lives, shattered more hopes and caused more tears than money ever did.

Money feeds us, clothes us and restores us to health. It furnishes the comforts of home. It enables us to help others and thus brings to us the sweetest, purest and best joys of life. It is a friend that never forgets the hand that holds it. No one should be poor. Every person and every family should be in comfortable circumstances, and they can be if they will take advantage of the helpfulness of the Deposit & Savings Bank.

The losses of idleness, carelessness and bad habits are enormous. Money, honestly acquired, is an evidence of ability, thrift and character. Money makes possible the education of youth and saves old age the humiliation of dependence.

The earlier the Savings Bank habit is formed the greater the benefit it gives.

Beginning Early in Life.

As a rule children are eager and anxious to start a savings bank account, and they begin with the intention of sticking to it. Their parents should see that they do stick to it by encouraging them in every way possible. The greatest good comes to a child from learning to save, rather than to spend, and the account should be kept up until saving becomes a fixed habit.

Women are Better Savers Than Men.

Every Woman Should Have a Savings Account of Her Own.

Many wives save something each week and acknowledge that they never were able to save until they learned the helpfulness of the Deposit & Savings Bank. Now they find it easy.

Many people who are industrious themselves, allow their money to be idle. Money carried in your pocket, hidden in your home or in any place of fancied security is far less safe than in the bank, and it is idle money, doing nothing for you, when it might just as well be at work drawing interest.

Interest.

On Savings Accounts we pay 4 per cent interest compounded every three months.

Money can be withdrawn from the Deposit & Savings Bank by presenting your pass book and signing a receipt.

Money deposited on savings accounts is not paid out on checks.

Success is the result of right thinking. Failure is the result of wrong thinking. After you have read this, think about it, and if you reach the conclusion that the helpfulness of the Deposit & Savings Bank means something to you, we shall be glad to have you open an account. We will take good care of your money, pay you interest on it, and return it to you if at any time you really need it, or want it, but we hope you will realize that the greatest helpfulness of the Deposit & Savings Bank comes to the persistent saver.

FOR SALE.—Ninety thousand shares of the stock of the “Dr. Terry Medicine Co.” for sale, at one dollar per share, by the Deposit & Savings Bank. Six per cent. per annum dividends guaranteed for five years by the bank.

Country merchants are especially interested in this stock, for the reason that they will thus not only make the usual profit on patent medicines, but will be allowed to share in the manufacturer's profit.

This enterprise is backed by some of the best business men in the country, and a rush for the stock has already set in. From the millions of dollars made by other patent medicine companies, it is believed that this stock will annually pay a dividend equal to its first cost. We believe that it will pay enormous profits, and would therefore advise intending purchasers to write us immediately.

**DEPOSIT & SAVINGS BANK,
North Wilkesboro, N. C.**

FOR SALE.—Fifty thousand shares of the “Wilkes Industrial Co.” at one dollar per share.

This company has bargained for four factory sites, two hundred town lots, four hundred acres of land, an opera house and seven brick store buildings, all in the town of North Wilkesboro, N. C.

The store buildings alone now paying six per cent. per annum on thirty-one thousand dollars. Owing to the rapid growth of North Wilkesboro, town lots have been increasing at the rate of nearly one hundred per cent. per annum. Should this growth continue, and there is no reason why it should not, this stock would double in value the first year.

After enough stock has been sold to pay for the above property, stock will be put on the market to pay for the erection and equipment of factories for the employment of the thousands of mountaineers in the surrounding country.

From present indications, owing to the absolute security and prospects of immense profits, the stock will soon be taken. Apply immediately to

**DEPOSIT & SAVINGS BANK,
North Wilkesboro, N. C.**

OWNING A HOME.

A Worthy Ambition and an Evidence of Good Citizenship.

The best citizen of any community is the man who owns his own home. Home building is equivalent to nation making.

The foundation of the best society is the hearthstone. Upon it is erected the greatest glory of the world's greatest achievements. It indicates stability, sturdy character and honest worth.

A people without permanent homes never becomes a nation, but remains a tribe. It does not progress but stands still and deteriorates. It cannot have the highest sense of morality, because the home is the bulwark of morality.

What is true of a people is similarly true of an individual. Home-making and home-building are essential to character development. They produce honesty, sincerity and truth. The dishonest man, the hypocrite and the untruthful man—they are not home makers.

It is not a difficult matter for the determined man in this day to own his own home. Facilities exist today undreamed of yesterday by which the willing man can establish himself in his own castle as master of his own home.

With the ground as security it is not difficult for any industrious man to secure money enough to erect his house. Into this he can move, and what before he paid for rent he can now apply to his mortgage. In an astonishingly short period he is the sole owner of his place of residence.

In his own eye he has assumed a new importance and in the eyes of his friends and neighbors he has gained a dignity that could have been his by no other course. He has assumed a place in society that is established. He is a man of property with property interests to guard, protect and conserve. He begins at once to take an active interest in the welfare of the town. He learns that he is a part of the community, that what injures him injures the rest of the community and that what assists him assists the rest of the town. The benefit of all the town is his benefit; its prosperity is his; making it beautiful enhances his own pleasures, keeping it clean keeps his own home clean, and enforcing the law within its boundaries insures him the fullest measure of security.

A home is worth striving for and worth working for. Saving for it is a pleasure—not a hardship. Building it is a delight—not a trial. Keeping it in order is a happy labor—not a thankless task.

Let the young man begin today to make his own home. Each week let him save something toward its purchase. There can be no worthier ambition than to own one's own home and no worthier end for which to work.

W. F. Trogon, North Wilkesboro, N. C., will assist anyone in securing a home on the easy payment plan.

VIEWS OF NORTH WILKESBORO, N. C.



Call on or write W. F. Trogdon, Town Lot and Real Estate Dealer, North Wilkesboro, N. C.



Call on or write W. F. Trogdon, North Wilkesboro, N. C., Real Estate Agent.



Call on or write W. F. Trogdon, North Wilkesboro, N. C., the Real Estate Dealer.