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BELMONT, NORTH CAROLINA



THE
GRADATIM

ANNUAL PUBLICATION

OF THE

SENIOR CLASS

OF

SACRED HEART ACADEMY
BELMONT, N. C.

VOLUME IV

1936



GRADATIM!

*Hoc verbum, quid significat? Nunc nos videamus.
Cernimus id quod nobis optimum in annua saecula
Temporaque aetatis nostrae. Excelsas ad eas res
Nobis auxiliabitur. Est modus omnibus huius
Vitae rebus, ut is quondam dixit notus altus
Flaccus Romanus. Sic semper sic quoque nobis.*



TO

*The Physician of Souls, who
heals our spiritual wounds;
The Judge of Right and Wrong,
who guides our steps aright;
The Father, kind and true, who
cares for us as even our own would care;
The Friend, who treasures the
love of each of us;
The Priest of God, who stands
between us and the Creator.*

TO

FATHER CHARLES

THE

CLASS OF '36

GRATEFULLY AND LOVINGLY

DEDICATES

THE GRADATIM

THE FACULTY

“Education must train the mind to knowledge, the hands to skill, the body to strength, and the will to virtue. The last of these objectives is the first in importance. We must seek to develop character. Talent and efficiency are to be sought, not as ultimate ends, but as means to the moulding of children of the Kingdom. ‘Seek ye first the kingdom of God.’”



*"Ecce Sacerdos Magnus
Qui in diebus suis placuit Deo
et
Inventus est justus."*



BEVERLEY FOX

MILDRED CLARKE

LORETTO DIGGLE

SENIORS

BEVERLEY FOX
WILMINGTON, N. C.

"Bev"

"My!"

Hockey (4); Basketball (4); Le Cercle Francais; Dramatic Club.

Beverley ("Bev" to us) is known for her methodical ways and epitomizes that old adage "Patience is a virtue." Though far from being "sometimey," her eyes harbor tears and smiles. And those smiles! How we yearn to see them. "Bev's" smile lights up her whole environment.

MILDRED CLARKE
STAUNTON, VA.

"Millie"

"Skip it!"

Millie's rare personality and engaging smile are completely disarming—to both sexes. In spite of the "big times" she has, she is always prepared with her lessons and leads the girls a merry chase as they try to outrank her. May the best of luck be yours, Millie. You are worthy of it.

LORETTO DIGGLE
CHARLOTTE, N. C.

"Toots"

"Let me tell you something!"

Dramatic Club.

Toots' sweet disposition and kindly sympathetic understanding make her the confidante of many. Is it any wonder that the last of the Diggle triumvirate is exceedingly popular on this campus?

"Little Granny of the Class, we have told you so much, that we just must ask you not to talk in your sleep. Mum's the word."



JULIA HARRISS



ROSLYN KRAVITCH



ANNIE MARTINEZ

SENIORS

JULIA HARRISS
CHARLOTTE, N. C.

"Flossie"

"Lo, and behold!"

Catechist; Basketball (4).

The class of '36 proudly exhibits its example of a lady in Julia, known secretly as "Flossie." Her poise and remarkable self-control will help gain for her a high place in life. Her school-mates love her for her even temper and good sportsmanship.

"Play ball, Julia."

ROSLYN KRAVITCH
SAVANNAH, GA.

"Roszy"

"Well!"

Class President; Le Cercle Francais; Dramatic Club.

"What's the secret, 'Roszy,' of so much energy and vitality packed into such a little bit of humanity?" Her executive ability and subtle influence over the girls made Roslyn the logical person to carry the burdens of the class of '36. Yet she finds time for plenty of fun, and keeps on tiptoe in every class. She'll help herself to a large slice of the world's cake. But, tell us how, little Sphinx. Solve yourself.

ANNIE MARTINEZ
AGANA, GUAM

"Annie"

"Now really!"

Catechist; Basketball (1, 2, 3, 4); Hockey (4).

"Annie" is the Orient. Pacific seas that harbor typhoons; smiling verdure that hides volcanoes; dark, deep, mystery-veiling eyes, soft words, sweet music, strong will. Little cousin from afar, you've carved into Sacred Heart traditions a deep record, all about "velvet and steel." GRADATIM sees that same record years hence, being eagerly read in the annals of Guam. "Stick in the game," Annie, true to God and home and the Academy.



MARGARET MIDDLETON



MARGUERITE NEWTON



MARY SOULE

SENIORS

MARGARET MIDDLETON
SAVANNAH, GA.

"Maggie"

"After All!"

Class Secretary and Treasurer; Catechist; Dramatic Club.

Beloved as "Maggie," Margaret has a star rapidly rising in the intellectual sky. Though quiet, she is ever close by, eager to help. She makes one wonder if there are any other "Georgia peaches" like her. Her sweetness, her quiet charm, and her intellectual ability we admire and, sometimes, envy.

MARGUERITE NEWTON
MONTGOMERY, ALA.

"Fig"

"Come again, please!"

Hockey (4); Dramatic Club.

"Fig" is the prime favorite of every student at S. H. A. We have all come to look for her ready smile and her witty repartee. If fun loving Marguerite goes bubbling through life as she does now, never will there be a dull moment for those fortunate enough to be in her company. "Laugh and the world laughs with you; weep and you weep alone."

MARY SOULE
CHARLOTTE, N. C.

"Mary Soule"

"Oh, my goodness!"

Catechist; Basketball (2, 3, 4); Hockey (4); Dramatic Club.

Though a little shy, once a person has discovered "Mary Soule" she is a constant pleasure to them. She is helpful to everyone. Gentle, almost always, she can fly off the handle if occasion demands. To know her is to love her. Mary will be remembered as a grand trouper. We think she can wear pearls and violets.



NANCY UNDERWOOD

NANCY UNDERWOOD
AGANA, GUAM

"Nancy D."

"Heavens above!"

Catechist: Dramatic Club.

Nancy, dear to S. H. A. as "Nancy D." will leave many a sad heart when we bid her goodbye in June and she journeys to her home far across the blue Pacific. The flash and snap of her black eyes and her winning, mischievous smile will not soon be forgotten hereabouts. May you be the joy of many in Agana that you have been to us.



THE JUNIOR COLLEGE GROUP
"What We Hope to be Next Year"

CLASS POEM

The gallant ship prepares to sail for far-off seas;
 All spread her sails to catch the gentle breeze.
 "Anchors a-weigh"—the chantey loud doth ring.
 And soon the clanking anchor chain comes rattling
 in
 She moves'

A thing of beauty—
 As all young life.
 On shore, they stand
 Admiring. Scan
 With eager eyes.
 And speculate

The venture's enterprise.
 Now tiny waves break 'gainst her bow their crest—
 Each heart breathes forth a hope for all that's best—
 As proud—away she sails—into the golden West.

We too, dear ones, full soon take ship—
 This sheltered port we leave with sunset breeze;
 Our present moorings soon we'll gently slip—
 Commit our bark unto the mercy of the seas.
 Behind, we'll leave with fears and tears and sighs—
 Though all dissembled by your smiling eyes—
 Ye, who have our craft well steered of late;
 Ye, who ever hence, shall watch our fate;
 Ye, who, come joy to us, shall with us true be
 glad;

Ye, who, come ugly storms—for us be sad.

Ah' well ye know
 Life's angry waves—
 Its undertow—

Its cruel storms that blow'

And so we thus commit us to your earnest care—
 Follow us please, with humble fervent prayer.

And this we plead,

Whether 'neath soft sunny Southern sky,
 Or storm-tossed by the angry boist'rous sea,
 Where'er our port may lie,

Oh let your orisons gently sigh
 To Heaven in our need.

And Oh my Classmates, what shall I—can I say—
 Unto thy kindred hearts all firmly knit with love—
 With silken strands of young love gay—
 Reminding one of Heaven above?

Deep calls to deep—

Heart unto heart.

Sweet secrets keep.

Ne'er ne'er impart

Save to their kin.

And that's no sin.

For, true the Poet sings and well,

Roses, my dear, they NEVER
 tell.

So we, who've as a unit, toiled and moiled
 Together scolded—fussed—studied—played and
 prayed—

Prinked—pranked—were caught—and mayhap,
 flayed—

Who've lost or won in many a game,
 Yet, winners—losers—smile the same—
 We'd never DARE express in rhyme
 Class secrets dear—of mine and thine.

But this we know:

Where'er we go—

So long as our dear ROSES blow,

We'll ne'er forget these sweet sweet years—

Gladdened with Joy—

And a dash of tears.

No matter where our ships may sail,
 To what far port or foreign clime;
 Memory, we know, will never fail
 Remind us of our school-day time.
 I'll think of you dear Classmates all!
 Do think of me, what'er befall.
 When trouble comes (and things will mix)
 Just grin! Remember—you're '36.
 Though rough the going harsh the climate,
 PICK your PEAK, my dear—and CLIMB IT!!!

True to our ideals, though lofty as the spars
 Of our good ship. Clear, clean, pure as stars;
 With naught of craven-naught of idle brag;
 With busy hands and minds; with hearts that
 never flag.

For thus, and only thus, may each Classmate hope
 to be

Loyal to Alma Mater! True child of S. H. C.

Stout are the anchor, hawsers, holding safe the
 ship
 Which heaves and strains upon the swelling tide;
 And stout the lofty sails outspread—o'er head—
 To catch the fresh'ning breeze from far and wide.

So too, we have our anchor—hawsers—sails and
 chart.

To guide us o'er Life's trackless wave;

To point the course unto our destined mart;

From utter shipwreck, lives to save.

Our sails? Our lofty thoughts—pure—silken—
 Which waft us on to fields elysian.

Our anchor stout? True Faith—impiety doth mock,
 Holds us in storm and stress, and keeps us from the
 rock.

Our hawsers? Naught but earnest, constant prayer
 Tying us safe to God—compelling His Paternal
 care.

Here, O Classmates, Here,

At Alma Mater, dear

We've sought to learn the art

Which She would fain impart;

The art of "steering course" by one safe
 Chart!

The Chart of Him Who quells the angry
 sea—

The Chart—and Heart—

Of Him Who makes this plea—

To me—to thee—

Child! Follow ME!



First Row (Left to Right): ROSLYN KRAVITCH, MILDRED CLARKE, JULIA HARRISS; Second Row: MARGUERITE NEWTON, MARY SOULE, ANNIE MARTINEZ, LORETTO DIGGLE; Third Row: BEVERLEY FOX, NANCY UNDERWOOD, MARGARET MIDDLETON.

CLASS HISTORY

It was one of those rare days in June, when Mother Nature is at the height of her beauty, when the summer breeze is saturated with the fragrance of the delicate flowers that nod to one another as they sway to and fro.

I was seated on the terrace enjoying life as contentedly as a grandmother is capable of, when she has been looking back into her school days and realizes that they are gone forever. My thoughts were interrupted by the patter of tiny feet and the sound of a tiny voice calling. "Granny," she began, her chubby face wreathed in smiles, her eyes entreating, "please tell me a story."

I could not refuse. I agreed to tell her about my school days. She settled herself on a footstool close to my chair and patiently waited for me to begin. I hesitated for a moment and felt the nudge of a little hand and heard, "Go on, Granny."

Without further ado I began: "When our class left port 'Grammar School' to cross the sea of 'Academic Courses' there were only two members aboard the good ship 'Study.' Each year we increased until when we sighted our destiny, the lovely island called 'Graduation' we had reached the traditional number—ten.

"As Freshman, our class was the current joke—the largest class in the school. We were teased from September to June, but this did not daunt our courage, we merely resolved to to "

"Show 'em, eh Granny," cried Jacqueline enthusiastically.

"Yes, Jackie, that is it exactly. Our ship continued and we soon found ourselves in the midst of the strait called 'Sophomore Year.' We were thrilled to think that, though we were called 'foolishly wise' we were the sister class of the seniors."

"During our Junior year one thought alone remained constantly before us—next year we would be Seniors. Impatiently we waited, while time seemed to deliberately slip by lazily and nonchalantly."

"Then the big day came, the first day of our Senior year. Everyone of us felt a tremor of a thrill surge through us as we realized that at last our dreams had come true. After a year crowded with pleasures and activities, we came to the parting of ways. Although we had longed for our cap and gown, it was not without a feeling of sorrow that we donned them and marched for the last time down the aisle for our diplomas."

"Oh, Granny," said Jackie thoughtfully, "Do you suppose I will have as good a time when I go there?"

"I am sure of it, dearie, for SACRED HEART will never change."

—MARGARET MIDDLETON, *Class Historian*.

THE NEW YORK PILOT

By MILDRED CLARKE, *Associated Press*

APRIL 21, 1950—As the sun glistened on the waters of New York harbor, a majestic British sea liner, the S. S. Queen Mary, slid slowly into her pier. Thousands lined the docks waiting to greet friends and loved ones home from an ocean voyage, but more especially to see and welcome America's and England's darling, Loretto, Queen Consort of Edward VIII, King of Great Britain. Her story of meeting the king while on a holiday in England, the whirlwind courtship, his winning over the stiff opposition of the House of Lords because she was not "born to the purple" and not a Britisher, and her complete triumph over the Victorian matrons of Mayfair will always thrill romantic hearts.

As she descended the gangplank, another shout of approval arose as the petite Duchess of Cheeseborough followed in her wake. Your reporter recognized her as Roslyn Kravitch, a former daughter of old Savannah. Her costume of sheer beige wool suit accentuated by a contrasting fur neckpiece of dark brown Russian sables excited the envy of many of the feminine members of the Crowd. The Duchess's taste and flair for the chic spectacular has long distinguished her in European social circles . . .

This colorful account of the arrival of British royalty was read in scattered areas of the country with great interest especially by those who attended the Sacred Heart Academy in the large, thriving city of Belmont, North Carolina. Both the Queen and the Duchess are alumnae of that high class school.

In New York City itself, Miss Beverley Fox, who has just stepped into the national limelight as a nominee for the Congressional Medal because of her excellent work in discovering the terrible, poverty-stricken conditions existing in the tenement districts of the lower East Side and her unceasing efforts to better them, excitedly called the office of the president of Columbia University.

While the president waited to be connected with Miss Fox, her face was wreathed in smiles. Renowned in literary circles for her works on Chemistry and holder of more degrees than any other scholar in the country, this famous educator knew what her friend and former classmate had to tell her, for she had been present at the boat's arrival. Softly she said into the mouthpiece of the telephone, "Dr. Middleton speaking."

That night in one of New York's most exclusive "hot spots" that popular mistress of rhythm and song, Miss "Fig" Newton and her orchestra, in her nation-wide broadcast, rendered a medley of music dedicated to the Queen. Miss Newton and her band were themselves, leaving on a tour of Europe the following week.

Halfway across the continent a huge inaugural ball was being held to welcome the new and first feminine governor of Kansas, the Honorable Julia Harris. Directly behind her in the receiving line stood the eminent society leader and wife and of the lieutenant governor, Mrs. T. Livingston Whifflesnapper. The amount of work she turned out and the time she found to serve on the hospital boards to act as high official in numerous civic clubs set Mrs. Whifflesnapper apart from other ladies in capital city of Kansas. The governor, whose brilliant mind, untiring ambition, and executive ability had brought her to a pinnacle in the political world turned to Mrs. Whifflesnapper and said, "Mary Soule, don't you wish that the class of '36 could have a reunion while Loretto and Roslyn are here?"

Far away in Guam were two more interested in the destinies of their former schoolchums back in the States. Both had carved a niche for themselves in the hall of fame here and in America. The great cathedral, newly erected in Agana, would be a lasting monument to the work of Nancy Underwood who had labored unceasingly to substantiate and spread the Faith in the islands of the South Pacific.

The athletic program (A. A. P.) sponsored by the government for its young had reached a height in Guam unparalleled in the States. Miss Annie Martinez headed and governed the whole movement. For her unsurpassed athletic records and work she has been selected to select and coach the contingent of Americans in the next Olympiad to be held in Shanghai, China, in 1952.

At their next meeting Nancy said, "We should get some first rate news from Millie Clarke next week. This is a port of call for her boat. I had a card from her. The Associated Press is sending her to the East to cover the Russo-Japanese situation."

Miss Martinez replied, "Little did I think that Millie would ever become a newspaper reporter, but on second thought maybe so. She always has had the 'nose for news'."

As Time marches on, each member of the class of '36 pursues her separate way in life, all pausing now and then to reflect upon the happy carefree days of youth that were spent at Sacred Heart.

MILDRED CLARKE, *Class Prophet*.

LAST WILL AND TESTAMENT

STATE OF NORTH CAROLINA }
COUNTY OF GASTON } LORETTO DIGGLE, *Attorney-at-Law*
CITY OF BELMONT }

We, the class of 1936, being on our last legs and drawing our last fluttering breaths of pine-laden Gaston County air, do leave this document to our successors and executrices in 1937 and declare it to be our Last Will and Testament, and declare any other written heretofore or hereafter to be null and void, and command that they, when Seniors "sui jura," do execute the legacies that we do jointly and severally hereinafter prescribe.

ARTICLE I

To our beloved Chaplain, we bequeath our sincere affection and appreciation of his spiritual guidance and understanding sympathy in our many problems.

ARTICLE II

To our Directress, who as the repository of many "sob stories" has never failed to make the "sun shine through," we leave our love and a promise of faith undaunted.

ARTICLE III

To our faculty we express our appreciation for all that they have done for us and a sincere wish that we, who symbolize their completed tasks, may feel that we are well worth the efforts.

ARTICLE IV

To the student body we leave our memories of dear old Sacred Heart. Carry on as we have tried in accord with the traditions of our Alma Mater. If at times we have vexed you with our lordly ways we beg your forgiveness. We hope that your Senior year will be as pleasant a one as ours has been.

ARTICLE V

I, Julia Harriss, do will and bequeath my ability to "get my man" to Olive Hennessee. May her success extend beyond Charleston, S. C.

I, Nancy Underwood, do will and bequeath my girlish figure to Betty Chadwick with the hope that the wind won't blow it away.

I, Marguerite Newton, do will and bequeath my small dainty feet to Ruth Buxton. May many handsome admirers kneel at them.

I, Beverley Virginia Fox, do will and bequeath my ability to master difficult problems to Patricia Ann Small.

I, Loretto Diggle, do will and bequeath my unique coiffures to Barbara Anne Rushing. May she enjoy being "original" equally as much as I.

I, Gloria Mary Soule, do gladly will my habit of giggling at the wrong time to Henrietta Dannenburg.

To Emma Bauza, I, Roslyn Kravitch, do will and bequeath my poetic ability (?) with the hope that she will win the recognition of the "high-brows."

I, Annie Martinez, do will and bequeath my much used uniform to Edith Adams. You'll have to let the hem out, Edith.

I, Margaret Hodgson Middleton, do will and bequeath my love for French to Margaret Anne Seagren. (Pardonnez-moi, Margaret Anne.)

I, Mildred Babbington Clark, do will and bequeath my secret of staying out of trouble to Helen Camper. May it never fail you Helen.

We, whose names have been inscribed "in loco," feeling the end of our Academy days to be at hand, did, by action unanimous, confer upon our Secretary whose name is officially subscribed hereunto, full power of attorney to draw this our last will and testament. We severally have read and severally we have signed it as testatrices. We hereby command all the legatees to live true to their trusts.

Signed and sealed this the first day of June in the year of our Lord, 1936.

LORETTO DIGGLE, *Secretary and Attorney,*





GRADATIM STAFF

Left to Right—MILDRED CLARKE, MARY SOULE, MARGARET MIDDLETON, *Editor-in-Chief*, NANCY UNDERWOOD, ROSLYN KRAVITCH.



THE CATECHISTS

"These, I consider, bright gems in the chaplet of mission workers that crown Catholicism in the Nullins. Apostles, indeed, are these young ladies. Because of their interest, many darkened souls have been enlightened, many weary backs have been relieved of burdens, many saddened hearts have been made glad, and many lips have whispered, 'My Lord, and my God.' The Church in Belmont owes much to them. May God, at the time appointed, favor each with an Apostle's reward."

MOST REV. VINCENT TAYLOR, O.S.B., D.D.,

Abbot-Ordinary.

BASKETBALL

With the opening of the basketball season, the outlook for S.H.A. was hopeful. Coach Mauro proved to be a miracle man, he accomplished wonders with the material on hand. We were fortunate to have several of the best players from last year's team. These, backed by recruits of no mean ability, made an excellent combination. The start was made under flying colors and, even though we often met defeat, the good old S.H.A. spirit was never lost.

The following schedule tells a story of hard work, accompanied at all times by enthusiasm and excellent team work:

| | |
|----------------------|---------------|
| Sacred Heart Academy | Cramerton |
| Sacred Heart Academy | Cramerton |
| Sacred Heart Academy | Gastonia |
| Sacred Heart Academy | Belmont |
| Sacred Heart Academy | Bessemer City |
| Sacred Heart Academy | Gastonia |
| Sacred Heart Academy | Bessemer City |
| Sacred Heart Academy | Belmont |

HOCKEY TEAM

Hockey is a newcomer to Belmont. Many looked askance when Miss Pullan suggested the organization of a team. Stories of prowess in the game won but a few semi-enthusiasts. The inauguration of actual play, however, saw quite a number devoting "time and over-time" to practice. Miss Pullan, trained in the English technique, selected two teams, drilled them for three days each week and, lo! and behold! hockey, real hockey, is accounted a major sport.

Of course, the coach refused to point out the most able players. "They are all learning rapidly" was the cryptic remark. But to the GRADATIM, Helen Freize and Bernice Smith seem to be real "comers." Will they be the nucleus of a fast team next year? GRADATIM will "lay a wager."



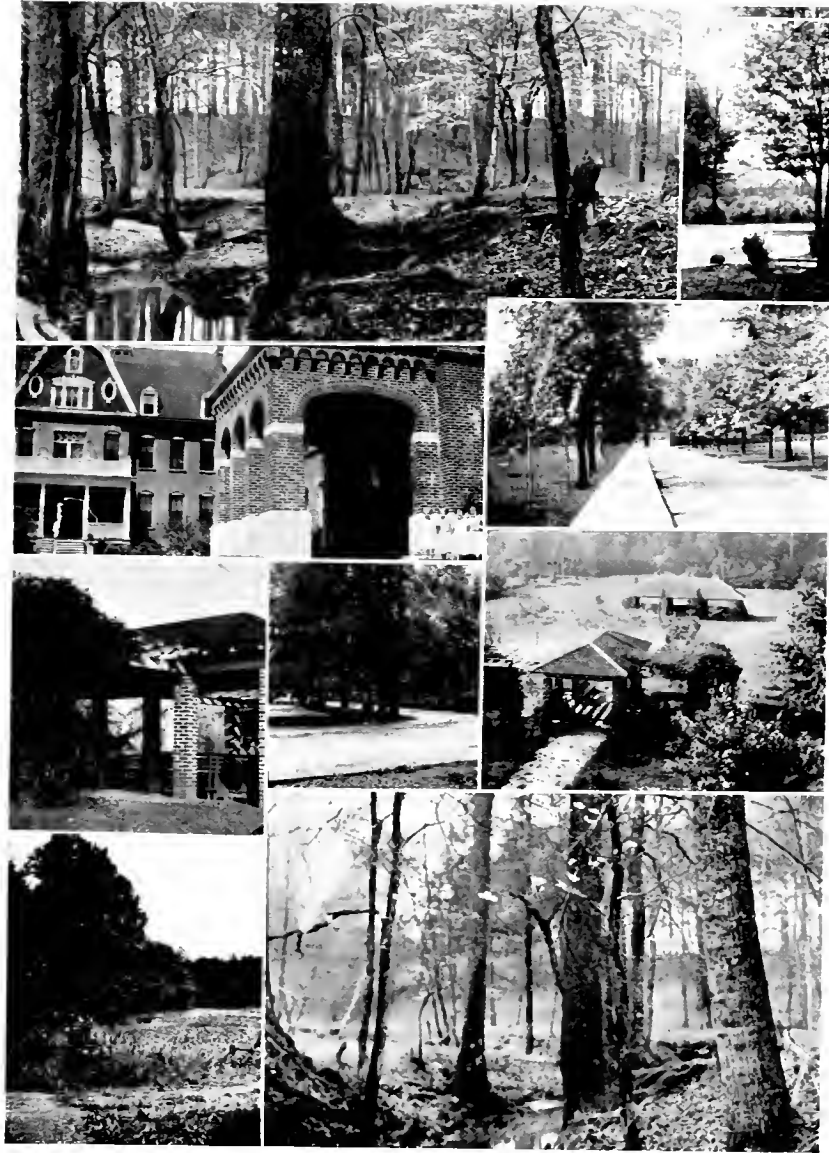
MONOGRAM CLUB

First Row:

EILEEN MADDEN
ANNIE MARTINEZ
MARY SOULE
BETTY CHADWICK
EDITH ADAMS
MARGARET A. SEAGREN
GERTRUDE ROYALLS

Second Row:

MIRIAM WELDON
MARGARET MIDDLETON
OLIVE HENNESSEE
JULIA HARRISS
RUTH BUXTON
BEVERLEY FOX
AMY HOLLAND



WOMEN! THEN WHAT?

"Women do about all the reading and play-going that is done in America. At least they are responsible for most of the play-going, since men mostly 'go along' under their influence. They keep up most of our music, they maintain most of our painting and sculpture, they are the mainstay of our churches, our educational, cultural and social institutions. They are the arbiters of taste and style for both sexes, and in all particulars." "Women are the books, the arts, the academies, that show, contain, and nourish all the world."

To the scientific reader, even if he or she be one who knows the sources for the foregoing quotations, it is only natural that the question will present itself—of what value are arbitrary notions? We would say, even at the commencement of this brief consideration, that opinions are of no value in the way of proof. Still, they are always indicative of conditions when they come from reliable sources. However, it will be the nature of this essay to consider the position of women, not as to what men *think* of them, but rather what the facts indicate that position to be.

We are in a large field and it would be best if we would confine our inquiry to finding just where women stand in America today—that is, women like we are. Going still further, let us limit that search to the position woman holds in the home, and in the social and political world. Such a limitation does away with the necessity of describing woman's place in the Church—we could hardly surpass the Scriptures.

First of all, let it be said that women today occupy a place equal to that of men—if not in theory surely in point of fact. After all, what privileges do men enjoy today, especially in America, that cannot be attained too, by the opposite sex? Of course, man does make use of "privileges" which woman hesitates to employ—not because she is hampered by law, rather because her actions, ambitions and achievements are largely determined by rules of propriety. In the home, however, her role is fullest. Mother is surely the guiding spirit, the "boss." She may, in her feminine way, let the ever-ready-to-be-flattered man think that he is an incarnation of a stately pharaoh, still, most of us know from our own experience, that Mother takes the lead. Whether it is true that the husband is designed to rule, the point is, that man fails often in this respect and woman must be ready to supplant him. In other words, when the wife is not in actual possession of the family reins, she must be ever prepared to grasp them. For in reality "The hand that rocks the cradle is the hand that rules the world."

On the other hand—what about the social and political world? We defy anyone to show us a position that man holds in this country which a woman would not be as equally qualified to hold. You may be able to point to some specific office—a woman has never been President, nor head of this or that, etc.; but does that prove that woman is not able to attain to all these things? The present state of affairs would have us believe that woman is coming "into her own," or, as Herrick Johnson puts it, "Christianity has lifted woman to a new place in the world . . . And just in proportion as Christianity has sway, will she arise to a high dignity in human life . . . What she has now, and all she shall have of privileges and true honor, she owes to that gospel which took those qualities which had been counted weak and unworthy, and gave them a divine glory in Christ."

However, the title of this treatise leaves us a definite task. This is being written for us—young women of Sacred Heart Academy—some of us soon to go out and take our positions along with the other members of our sex. We are women! Then what? It is only natural that we will have the same privileges that other women enjoy. We, though, are blessedly circumscribed in our status of being women by the one little word which, in reality, means everything—Catholic! And if we are not Catholic, at least we are representatives of a Catholic institution. There is where we all, Catholics and non-Catholics, are on an equal footing. And just what does Sacred Heart Academy expect of us? Does she want us to be living realities of the novelistic convent-school-type? Does she want us to be always reserved, prudish, static? Or, from an economic point of view, does she want us to raise the torch and shout "Sacred Heart Academy!" to the world? To all these questions we answer, "NO." Then, what does she want us to do? . . . If you asked us that question before you got the last word out, we would have answered, "She wants us to be Ladies of Mary." And what a wealth of admonition there would be in such an answer! She wants us to be living examples of all that Mary stands for—those principles which have been engendered by the spirit of Christ. Whether we take our position in religion, in a family, or in any other field of action, we are signed with a glorious sign—we are students of His Sacred Heart.

What then? We must seek our work in the will of God. What then? We must live as Mary lived. What then? We must do and dare for God and neighbor. What then? We must breathe ever the atmosphere of Belmont. What then? We must exemplify in our lives the very spirit of Sacred Heart Academy!

AMERICAN TRUST COMPANY

CHARLOTTE, N. C.

(Condensed from Reports to North Carolina Commissioner of Banks and Federal Reserve Bank, Richmond, Virginia.)

DECEMBER 31, 1935

RESOURCES

| | | |
|---|------------|-----------------|
| Cash in vault, on deposit in Federal Reserve Bank and due from banks | | \$18,396,482.48 |
| U. S. Government obligations, direct and/or fully guaranteed | | 12,813,679.30 |
| Federal Land Bank, and Listed bonds | | 1,351,933.72 |
| State of North Carolina and State of South Carolina bonds | | 4,245,954.66 |
| Municipal bonds and notes | | 3,165,264.99 |
| Loans eligible for rediscount by Federal Reserve Bank | | 4,295,115.71 |
| Loans secured by listed stocks and bonds | | 2,503,576.98 |
| Accrued Interest on bonds | 208,147.66 | |
| Other high grade, well secured loans | | \$46,980,155.50 |
| Cash surrender value life insurance policies carried on the officers of the bank | | 4,394,170.57 |
| Stock Federal Reserve Bank, Richmond, Va., and other stocks and bonds | | 39,302.50 |
| Customers' Liability under Letters of Credit and Acceptances | | 152,999.50 |
| Banking House, Furniture and Fixtures and Property adjoining present banking quarters purchased for expansion less Reserve for Depreciation | | 116,971.50 |
| Other Real Estate (The recent appraised value of which is \$212,552.24 and the assessed value of which is \$205,231.52) | | 370,515.78 |
| | | 1.00 |
| | | \$52,054,116.35 |

LIABILITIES

| | | |
|---|--|-----------------|
| Capital Stock | | \$ 1,200,000.00 |
| Surplus | | 800,000.00 |
| Undivided Profits | | 638,295.39 |
| Reserve for Unearned Interest | | 66,267.57 |
| Reserve for Premium on bonds, expenses, and contingencies | | 304,956.34 |
| Letters of Credit Outstanding | | 20,067.04 |
| Domestic and Foreign Acceptances | | 96,904.46 |
| DEPOSITS | | 48,927,623.55 |
| | | \$52,054,116.35 |

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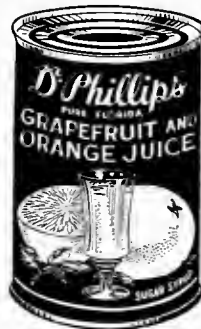
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