

SOCIAL & PERSONAL

Harris-Query.
The marriage of Mr. J. F. Harris and Miss Kate Query, third daughter of the late Mr. Caldwell Query and Mrs. Query, took place this morning at 9 o'clock at the home of the bride's mother, on Franklin avenue. The ceremony was performed by Rev. W. C. Wauchope, pastor of the Second Presbyterian Church, and was charming in its simplicity and quiet dignity. The vows were spoken before a background of green, decorated with "Queen Anne's Lace," flanked on either side by standards holding masses of sweet peas. The bride and groom entered the parlor together to the music of Lohengrin's Bridal Chorus, played by Mrs. Frank Barringer, sister of the bride. Only the immediate relatives and friends of the contracting parties were present, a number being from out of town. After the ceremony Mr. and Mrs. Harris left for a motor trip to the mountains of Western North Carolina.

With Our Sick.
The condition of Mrs. G. S. Kluttz, who suffered two broken bones in her left leg several days ago, is reported today as improved. Mrs. Kluttz is resting more comfortably now.

Miss Kluttz Visiting Here.
Miss Josephine Kluttz, of Salisbury, is the attractive guest here of Miss Mary Penelope Cannon, at her home of North Union Street.

Interfraternity Dance This Evening.
The young society set in Concord, Charlotte and other parts of the state is looking forward with eager interest to the interfraternity dance which will be held at the Myers Park Community Club in Charlotte tonight.

At The Theatres.
"When Love Comes," a feature attraction, is on the program today at the Star Theatre.

Use of Mind's "Windows."
Our minds are full of windows. Some of us are too busy to look out. Some look out occasionally. Some think they "see it all." Yet none of us uses those windows as we should, else we'd have broader vision.

ROSE COLD
seems to run its course, but welcome relief may usually be had during the worst of the attack by applications of—

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PERSONALS.
Miss Addie Ridenhour is spending some time in Shelby with relatives and friends.

Mrs. M. B. Fuller, Mrs. W. P. Mabry, and Mrs. C. P. Cline left this morning for Lancaster, S. C. to attend the Sapp-Rhyme wedding, which takes place this afternoon.

Little Misses Mary Alice McCurdy and Mary Alice Fuller are spending the week with Mr. and Mrs. H. M. Stewart in Charlotte.

Mrs. Dan McCurdy, Miss Dolly Fowlkes and Mr. D. B. Fowlkes were among the Concord folk at the Charlotte-August baseball game in Charlotte Tuesday.

Mrs. J. W. Miller, of New York, and Mrs. Ed. McDonald, of Charlotte, are guests of Mr. and Mrs. Geo. L. Patterson.

Mr. M. C. Rinehardt, of Gold Hill, is visiting his daughter, Mrs. Geo. S. Kluttz, on Franklin avenue.

Mr. Gilbert Hendrix is among those attending the Building and Loan State convention in Albemarle.

Mr. John G. Parks is spending the day in Hickory on business.

Mr. and Mrs. A. F. Goodman and Miss Bessie Caldwell are spending the day in Albemarle, in attendance at the Building & Loan convention.

Mr. Sidney A. Perry spent yesterday in High Point, attending the Baptist Young Peoples Union.

Messrs. W. A. Foll, L. T. Hartsell, G. L. Patterson and J. Archie Cannon are spending the day in Charlotte on business.

Mr. Jack Kindley, a student at Harvard University, is spending the vacation with home folks at Mt. Pleasant.

Miss Bonnie Misenheimer has returned from a visit to relatives in Charlotte.

Mr. Chas. E. Parks is spending the day in Monroe on business.

Messrs. George Carl, Charles Porter, Lewis Ridenhour and J. C. Willford are in a fishing party that left today for Bridgewater.

Mrs. W. A. Foll is spending the day in Albemarle.

Miss Cathleen Cecil has returned to her home in Spartanburg, S. C., after spending several days here with Mr. K. L. Craven and family.

Messrs. Valma 'Lyle' and Addie Ridenhour have returned from Albemarle where they have been visiting friends for several days.

Tennis Tournament Begins With Many Stars Taking Part.
The Y. M. C. A. Tennis Tournament began with a big rush Tuesday, and is now in full swing. Some real tennis is being seen on the courts, and the winner of the tournament has a hard road ahead of him.

The opening round, probably the best match of the afternoon, was between Leslie Bell, last year's champion, and Rev. W. C. Wauchope. Wauchope played a wonderful game, the first set forcing the title holder to extend himself to win at 8-6. The second set was a little easier and Bell won without difficulty 6-1.

Miles Wolf came from behind and defeated Tom Coltrane 4-6, 6-4, 7-5. For a time it seemed that Coltrane would take the match, but Wolf staged a wonderful comeback and fought his way to a victory.

M. S. Young, defeated Robert Dick with very little difficulty 6-3, 6-0.

Today will see Ben White matched up with Joe Foll, Farrell White with Joe McCaskill, M. B. Sherrill with Jno. M. Cook, Jr., and Ed. Morrison with Zeb Morris.

Their Deadly Weapons.
Citing as proof of his statement an insect that kills its assailants with a deadly poison gas, the cuttle-fish method of escaping its enemies by means of a species of "smoke screen," and the many examples of camouflage resorted to by animals, a distinguished French biologist declares that "the inventions of the great war are all met with in animals and insects."

5,000 HOMES BUILT IN THE STATE LAST YEAR

At a Cost of More Than \$15,000,000. Said Mr. Wade at Albemarle Today. Albemarle, N. C., July 19 (By the Associated Press).—Five thousand homes were built in North Carolina last year at a cost of more than fifteen million dollars. Stacey W. Wade, state insurance commissioner, declared today in addressing the North Carolina League of Building and Loan Associations, in session here.

Asserting that records in his office showed plainly, the state passed through an unusually prosperous year in 1922, the commissioner warned the league members against "the danger of permitting your growth and demand for expansion to give you such a sense of strength that you may temporarily lose sight of your pledge to your shareholders, to the state, to the basic principle of the North Carolina Building and Loan associations, and venture beyond the safe limits" of conservative development.

"There is a type of individual, foul scavenger of finance, who preaches speculation; there are certain institutions that have lured thousands into disaster with the tempting remark that 'big profits do not jeopardize the safety of investment,'" said Mr. Wade.

"They only prostitute thrift, and serve no better purpose than to poison the minds of people toward safe and proper investments. Our building and loan associations have done a wonderful work toward counteracting this pernicious advice and they deserve more support, more encouragement, and more honorable mention than they get."

"Their influence in this respect is not a matter of personal opinion, but has been proven by a comparison of conditions in those states that do not encourage building and loan associations and where they are less active than in North Carolina.

"A striking instance came recently in

a letter from an official in Texas, deploring the backwardness of his state in applying the principle of thrift, and asking for some advice as to how he could stimulate an interest in building and loan associations. I suppose, after all, that Texas is hopeless, for all their money must be invested in oil wells, judging by the efforts they have made to dupe our people with oil stock and three per cent. loan contracts.

"But for the comity which should exist between state officials I would have told him that we attributed our interest in building and loan associations largely to the fact that we had run out of North Carolina all those schemes imported from Texas which have for their avowed object the making of millionaires overnight, instead of substantial citizens, and that there even the unborn claim the right of birth in their own home. And, gentlemen, we have waited too long for the opportunity to serve our people.

"Why neglect them until they want to build a home, when by starting in childhood they might reach their majority as landlords?"

"I feel that much of the difficulty experienced by our associations in meeting the demand for loans lies in the fact that the majority of whom take shares purposely to borrow and that they neglect to educate and attract the youth who might lay the foundation of a home even in his school days. I am confident that if we concentrated our efforts toward this end, the incoming generation would have no housing problem, for every citizen would own his home, and we no longer perplexed by the increasing tendency to issue paid up stock as an emergency measure.

"This brings me to the subject of my address, which simply inquires whether we shall emphasize the profits of our associations as of greatest importance, or their safety as of permanent interest.

"Shall we make 'safety first' our ruling motto, or shall we work in league or endeavor to compete with the spell-binding promoter who will stoop to any level to fill his till with your coin?"

"I believe that every building and loan secretary in the state who is public spirited enough and has the civic pride and interest in the future citizenship of his town to sacrifice his time in

the conduct of a building and loan association, is vitally interested also in making it first of all a safe association. Looking to its safety, then we must consider not only the value of the collateral upon which loans are made, but first whether the condition in the community is such as to demand and support a building and loan association. In many instances associations are organized as a result of friction among stockholders of an existing association, where the limited population of the community points to a natural lack of support, and makes ultimate liquidation or transfer an obvious consequence.

"In other cases, they are formed ostensibly to feed insurance and real estate enterprises, without regard as a teacher of thrift, a builder of homes and citizens. In all such cases, the building and loan cause is materially weakened either by the abuse of its power, or neglect of the interest of its shareholders."

Mr. Wade declared officers and stockholders must be familiar with the operation of their association and devote full time to its affairs. Delay in granting loans, where the applicant is eligible, results in general dissatisfaction, he added.

The present tendency, he continued, of associations to issue paid up stock beyond what was considered safe limits was disapproved of except as an emergency measure, when even then it should be approached with caution and the amount limited to not more than fifty per cent. of the instalment shares. The increase of the bending ability of associations, by the wider sale of instalment shares, even in small amounts, firms and corporations not expected to borrow, was favored by the commissioner.

Some people speak from experience; other—from experience—don't speak.

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Arrival and Departure of Passenger Trains, Concord, N. C.				
1:40A	30	New York-Birmingham	30	1:40A
2:22A	29	Birmingham-New York	29	2:22A
6:00A	136	Washington-Atlanta	136	6:00A
6:07A	31	Atlanta-New York	31	6:07A
8:27A	33	New York-New Orleans	33	8:27A
9:05A	33	Charlotte-Norfolk-Richmond	33	9:05A
10:55A	36	New York-Birmingham-New Orleans	11	10:55A
7:10P	32	Norfolk-Richmond-Atlanta	32	7:10P
4:35P	45	Washington-Charlotte	45	4:35P
3:15P	46	Charlotte-Danville	46	3:15P
8:28P	32	New York-Augusta	32	8:28P
10:06P	35	New York-Birmingham-New Orleans	35	10:06P
9:30P	38	Atlanta-New York	38	9:30P
9:15P	135	Washington-Atlanta	135	9:15P

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If Concord is Good Enough to Live In It Ought to Be Good Enough to Trade In.