How to GET IT!

You have long dreamer of the mms when you would own a home, four very own. But, you have possibly not taken the first necessary step in the direction of feahing your dreams.

What is then necessary step? Why, it is seed Save! How Shall I save? By taking shares in the MECKLENBURG BUILDING AND LOAN ASSOCIATION which is the last medium known for saving.

THROUGH BUILBING AND LOAN for an save and buy a home or, you can save and use the money in a hundred other ways to belief your condition. To have driving and of each available, whether large or small, if always a comfortable leeling.

Our Fall Series opened Saturday, September 1st, but is will remain open for several weeks yet? Loome in any day and take shares.

MECKLENBURG BUILDING & LOAN ASSOCIATION

C. H. ROBINSON, Proceed.

FARMERS ORGANIZE.

Raleigh, Sept. 19.—Increased inrest in the orderly marketing idea

rest in the orderly marketing idea bers of farmers are signific centracts to deliver cotton to the North Cares signed up for this season will run lina Association. The Field Service above 1,800,000. This is an increase

FLOUN (Continued)

LUDWICK MILLING CO, Salisbury, N. C. Try "Very Seat Plain Flour and "Ladwick" Self-Rising. Corno Feed.

MODEL FLOUR MILLS. Ask for "Early Morn" and "Queen Quality" brands. Made in Concord.

GENERAL MERCHANDISE

GROCERS

RAIFORD & BLACK. Staple and Fancy Groceries.

HANDWARE

HITCHIE HARDWARE CO., 36 S. Union St. Phone 177. Home of Good Hardware and Square Deal-

ICE CREAM

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W. C. CORRELL JEWELRY CO., Inc., 5 S. Union St. Phone 100. The Old Reliable Jewelers.

CONCORD STEAM LAUNDRY, W. Depot St. Phone 2. Cleaning and Pressing. Finished Work, Rough Dry, Damp Wash.

CRYSTAL DAMP LAUNDRY, North Union St. Phone 632. Damp Wash. Cleaning and Pressing.

LUMBER
(Building Material)
L. MONNISON LUMBER CO.,
237-241 W. Carbin St. Phone 670.
C: NIBLOCK, Depot St. Phone 38.

MEAT MARKETS

PUNITY MARKET, Buffalo Street. Phone 125. Fish and Oysters. Game in Season.

PACKERS

D. P. COVINGTON CO., Mfrs. of Candy, Pennut Butter Products. LANCE PACKING CO., Pennut Products and Candies. "Queen Charlotte" Brand Finest Pennut Butter,

POUNDS SHOE STORE, S. Union St. Phone 116. Shoes for the whole family.

SHOE REPAIRING COLEY'S SHOE SHOP, 206 West Depot St. J. M. Coley, Prop.

TAXI SERVICE

PECK'S TAXI SERVICE. Open and closed cars at all times, Bus on schedule to Mt. Pleasant and Albe-

marle and on streets of Concord Phone 892.

Cream of Ite Creams.'

CO-OPERATION

LABOR CO-OPERATIVE CAMPAIGN

IN CONCORD, N. C.

Conducted by the Concord Textile Workers Union, the object Conducted by the Concord Textile Workers Union, the object of which is to bring about a closer relationship and a better understanding between the employing class and the wage-earners of Concord to get behind home products of every description and support home manufacturers, home merchants and dealers and home institutions of every character on a broad plane. This constructive campaign will be waged continuously and aggressively for the next twelve months by the wage-earners, and they bespeak the co-operation of every public spirited organization, corporation, firm, or individual in Concord.

WAGE FARNERS. MEN AND WOMEN—Spend your wages in the city where you live, always remembering that "The Dollar That Goes the Farthest Is the Dollar That Stays at Home." Clip this advertisement for future reference and patronize the dealers and products listed

AUTOMOBILES.

AUTO SUPPLY AND REPAIR CO.,
8-10 E. Corbin St., Phone 228,
STUDEBAKER dealers, Sales and
Service. Genuine Ford Parts and
High-Grade Accessories,
CONCORD MOTOR CO., Means St.
Phone 396, Hudson, Essex, WillysKnight, Overland Four, Tires and
Accessories.

MOTOR TIRE AND SERVICE CO., E. Corbin St. Phode 2981 CHEV-ROLET dealers, Batteries, Tires, Vulcanizing, Service,

(Filling Station)
CENTRAL FILLING STATION, E.
Corbin St. Phone 709. Gasoline
and Motor Oils—Nothing but the
Genuine.

BAKERIES CAROLINA BAKING CO., Miller's

CONCORD STEAM BAKERY, 80 W. Corbin St. Phone 295. Ask for "Milk Maid" Bread and "Royalty" Cake. C. T. Barnhard, Prop.

CAROLINA BOTTLING CO., bot tlers of Coca-Cola in Concord. "Delicious and Refresting."

CHERO-COLA BOTT ING CO., Salisbury, N. C., distributors in Concord of Chero-Com. "There's None So Good."

ORANGE CRUSH BOTTLING CO. Spencer, N. C., distributors in Con-cord of Orange-Crush, Lime-Crush, Lemon-Crush, Budwine, Shnapps

CLOTHING THE HUB, Joe Gaskel, Prop. Buffalo St. Phone 446. Men's and Ladies Clothing.

W. A. OVERCASH, 23 5. Union St. Clothier and Furnisher. "The Store That Appreciates Your Busi-ness."

DAIRY CO-OPERATIVE DAIR, 25 South Union St. Phone 29 Milk and Cream, Ice Cream, Milk Beverages,

DENTIST DR. W. R. FISHER, Pathian Bldg. Phone 241. Office Hours: 9 a. m. to 12 m.; 1 p. m. to 5 p. m.

DEPARTMENT STORES EFIRD BROS, DEPT. STORE, South Union St. Phone 119, "Efird's Ia Your Friend."

J. W. RABON, 220 Church St., Forest Hill: Phone 175-W. All Kinds of Fresh Meats. FISHER'S, S. Union St., Phone 3.6. It pays to trade at Finer's, where quality is as good or better than RAINBOW TONIC and RAINBOW OIL LINIMENT. For sale in Con-cord by Gibson Drug Co.

PARKS-BELK CO. "Self it for Less." S. Union St. Phone 608.

DRUG STORES GIBSON'S DRUG STORE, S. Union St. Phone 114. The Bexall Store, PEARL DRUG CO., South Union St.
Phones 722 and 22. The store that
appreciates your business.

PORTER DRUG CO., S. Union St. Phone 36. We want your trace.

FURNITURE

BELL & HARRIS FURNITURE CO., S. Union St. Phone 12. Furniture, Pianos, Organs, Victorias. Under-taking Parlors, phone 240.

H. B. WILKINSON, Furniture and Undertaking. Store Phone 164. Undertaking Parlors Phone 9. FLOUR

McLELLAN STORES CO., S. Union St. 5-16-25c Store. Appreciate Your Trade. CHINA GROVE ROLLER MILLS, China Grove, N. C. Use "Home Rule" (self-rising) and "Our Seet"

(plain);
LANDIS MILLING CO., candie, N.C.
Use "Diamond" and "Tip-Tep"
(self-rising) and "Sky High" and
"Economy" (plain).

Your Trade.

THEATERS

STAR THEATER, Home of Good
Pictures.

CONCORD TEXTILE WORKERS' UNION Headquarters: South Union St. CONCORD, N. C.

CAN WE ALL HAVE \$10,000 A YEAR?

BY WILLIAM R. BASSET, (In Colliers, The National Weekly)

Mr. Basset is an industrial engineer of the first water. He

purposes.

I said to an association of manu-facturers not long ago: "I maintain enough mechanical and physical aid that if each business man were to

says flatly that it is possible for every adult who works to have the things that a \$10,000 income in, say, New York, will buy today. He does not believe in abolishing capital for profits, taxing capital or fixing prices or wages by law He doesn't believe in "putting labor in its place." But he shows how everybody can have at least a \$10,000 purchasing power and these who are worth more than that can have

theatre, and give the children adequate education. (6) An automobile.

(7) A limited amount of recreawith or without fresh sir.

(8) Some insurance and a little fund of savings. It is possible to give everyone in every city or little town, if he works diligently, a money return which will have the same purchasing power as this ten thousand a year in New

"A foolish question," you say. Immediately comes to mind the great number of your acquaintances who

THE ARMY AND NAVY STORE E. Depet St. Phone 723. job over again. E. Depet St. Phone 723.

CALLOWAY & JONES, 155 Harris
St. Phone 422. Also Feedstuffs
and Country Produce.

JONES & CROOKS, 156 McGill St.
Phone 182. Best in Groceries.

W. L. WIDENMOUSE & CO., 208 W.
Depot. St. Phone 384. Wearing
apparel for the whole family. is getting far too much already. How much is too much? Ten thous and dollars a year used to be a very large income. It is still exceptional, steel, and when we built a machine, but a man is not so free on it today sometimes the steel proved to be as was a five-thousand-dollar man right and sometimes it did not. Now-25 years ago. It is by no means a stay's no manufacturer uses just laxury income; attention has to be steel which is best fitted to each part. laxury income; attention has to be given to making ends meet. The M. BARNHARDT, Scott St. Phone 609. Staple and Farry Greerles. H. BARRIER & CO., 210 W. Depot St. Phone 68. Staple and Fancy Groceries, Fresh Meats, Country Produce. number of dollars is not important-

it is what the dollars will buy. I was given a 50-million ruble note the has dropped off the six ciphers indi- used to talk of steel-and by labor I cating millions because they take up mean all who work for wages. It is too much room, and they have to dawning on us that labor is an obsouse care in selecting the paper and lete trade term—that what we used in printing, lest the material and to think of as a mass is not a mass

of a dollar as to purchasing power ings and their families are consumers CHAPIN-SACKS CORP., Salisbury, varies from year to year, and also as well as producers, and that the N.C., distributors in Concord of with the locality. In Boston nine prosperity of industry is bound up thousand will huy as much as ten thousand in New York; in Chicago eight thousand will give the same purchasing power. In Binghampton, N. Y., probably five thousand will

salaries and wages. If the advantages of location in the city do not offset the higher wages, then he has made a mistake. The ideal of equal pay for equal work fails unless purchasing power be taken into account. I have come across many men who, having left a small-town job to accept a place in New York at a seemingly higher salary, wonder why it is that they never have any money at the end of the month, whereas in the little town they always had a margin. They are trying to answer the old conundrum: "Why is a dollar when it isn't?"

to relieve housework of much of its use every betterment device that has drudgery:

been developed to this day, within five years the cost of goods would be so reduced that every ordinary laborer would be able to buy the things that only a man with an income of ten thousand dollars a year can buy to-

snickering.
This audience did not even smile

number of your sequaintances who could not possibly be worth \$10,000 a year, to say nothing of the loafer minding the street outside, or the elevator man at the office, or the plumber you had in last week and will have to have in again next week to do his on our way to applying to the study The workman—so you will say if of human eeds that same intensity you do not happen to be a workman which we have applied to the study of things

Years ago, before we knew much about metallurgy, steel was simply and he spares no expense to find ex-sctly the right kind—for only the right kind will be truly economical. Today we are just beginning to stop other day—the Soviet Government talking of labor in the way that we labor exceed the value of the note!

The End-of-the-Month Margin.

Right in our own country the effect

we are learning that these human be-

What Does Your Money Buy? How are we going to reach that \$10,000 purchasing power? The problem is chiefly one of management and intelligent leadership.

Drawing on my own experience in industry, I am willing to affirm that, method of achievning anything, for making use of only the proved knowl- it only serves on the one hand to

"This is exactly the same country that the Indians nearly starved in. Nothing of a material nature has been added to it. We have simply added labor to what was already here. All our wealth was created out of the country itself—if did not drop on us from another planet. Shall we say that we have reached the limit? That nothing more can be created?"

edge that we now possess, we could assure, to every normal adult who is willing to work, a minimum purchasing power equal to that which the tenthousand-a-yeas man in New York now possesses.

One of the favorite pastimes of social reformers is to draw pictures of Utopia in which the maximum amount of comfort is to be had with a minimum of work. I am not a social reformer. My business is sued by Germany and Russia. Fixing helping people to make more money prices cannot help, because if the

secial reformer. My business is sued by Germany and Russia. Fixing helping people to make more money out of industries. I have found that the surest way not to make money is to carry on your business in a petty (ashion, te give as little as you can. High wages properly paid are the best astronomy of the workers. This does not get us anywhere. The cooperation of the orkers is essential, and the college St.

fepresentation of the Workers is sometimes a way of gesting better co-operation. But control by workers is very different. Nothing is to be gained by what is known as "putting labor in its place," and, likewise, nothing is to be gained by taking labor out of its place and petting it prefasely.

The rise cannot come suddenly, not can it habben to everywhe Methods.

WHY shouldn't we all have at least \$10,000 a year? What is \$10,000 a year? What will it buy? On what scale can a man earning that amount supports a family of, say, five? Well, it depends on where he lives. Take New York City, the most expensive piace in the country. Ten thousand dollars a year in New York will today buy just about this:

(1) Comfortable living quarters.
(2) Good, healthful food with an occasional chance to splurge into the fancier stuff and buy some indigestion.

(3) Enough good clothing for most purposes.

(4) The chance for the wife to buy enough mechanical and physical aid

It is hard to think in terms of purchasing power, for we have been brought up to think in terms of money; yet to go anywhere in raising the whole scale of living we have to the whele seale of living we have to think only in purchasing power. This is true not only of the workman, but also of the tarmer. Few farmers take their own living into account at all. They will usually count as pront only the difference between eash income and outgo and quite neglect that part of their own living which they gain from the larm, as well as the rent of their farmhouse, the sattle property of the part of their farmhouse, the sattle property of the part of their farmhouse, the sattle property of the part of their farmhouse, the sattle property of the part of their farmhouse, the sattle property of pocket.

We know that in the manufacture of most articles the new of waste exceeds the net production. This waste is of various lands—the waste of material, misapplied human effort, duplication, improper design and material, of idle plan and equipment. All these and many more are essentially the wastes of management of

Ours was not a sectal-reform meeting. We were talking about how to make more money. It was a hard headed gathering. Every man was either a proprietor or a manager—a man with a stake in industry. Before the war my statement would have brought out a tolerably pointed worker of laziness and conscious histories.

itation of product.

This Needa's Stump Us, Either.
In distribution we have another enormous waste, which burdens every vastes of too much handling, of too

much competition and of speculation.
In every step of all our commodities, whether industrial or agricultural, there is waste all a charge upon production. The amount of production determines wages, profits, and prices. As we cut out waste we add to the fund of production; this increment, coming from nowhere, permits something to be added to wages and profits. How far the process can be carried out so one knows. I know that it can be carried out far enough to give the minimum pur-chasing power that we have been talking about.

It is not a process of leveling; a man of ability must continue to earn a far greater purchasing power than the man without ability.

Considering the process as a grad-ual one and not an affair of overnight proclamation, does it seem im-possible? Stop and think what has already happened here in America. Only a little while ago the best this country could do was to support a few Indians. They found trouble in raiding another's hunting grouns, not out of pure cussedness, but because they desperately needed food. This is exactly the same country

Among the more or less popular schemes of today which can only delay progress are:

(1) Trying a new social order which will abolish capital. Capital spread city where the living cost must be higher than in the country, then he must pay the penalty in higher sularies and wages. If the advantile will abolish capital is only withdrawing the tools from the must pay the penalty in higher sularies and wages. If the advantile will be tools from the must pay the penalty in higher sularies and wages, then he has take a mistake. The ideal of equal ary for equal work fails unless pursasing power be taken into account. The come among the more or less popular schemes of today which can only delay progress are:

(1) Trying a new social order which will abolish capital. Capital here—using the word "labor" not as meaning there—using the word "labor" not as meaning there using the word "labor" not as meaning the word "labor" not as meaning there us we have set ourselves problems like the big ship, the automobile, or the airplane, we have made swift prog-ress. We have never before set our-selves the problem of making the production of the country the efficient servant of all the people of the country. Let us now set ourselves that problem. We shall not be long in beginning the solution.

> When the general inspected an arillery outfit of colored negro soldiers in France he was struck by the enappy neatness and soldierly bear-ing of one particularly member of

a gun team.
"What are your duties, soldier?" queried the commander-in-chief.
"I'se de doah tender to de Swasehny Kans," the lad replied.
"And what is that?" the general

"Why, I jus' opens de little deal in back o' de gun, and Fastus here throws a shell in and de corporal "Then what do you do?"

"We jus' drops back and say: Keiser count ye' seldiers." Dis abled Veteran Magazine.

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Classes Menday and Thursday evenings beginning 7:80 P. M. Courses offered in blockleeping, shortleand, typewriting, ben-manehip, English, etc., by experienced teschers at reasonable rates. To easy more you should lears more. Call, write or telephone for information.

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Can best be safeguarded by giving them the purest food. All sensible people agree that

LANCE QUALITY PEANUT BUTTER

Is the purest, most wholesome, nutritious peanut butter

Children like it and it's good for the children.

Ask your grocer for

LANCE QUALITY PEANUT BUTTER

Made right here in Charlotte by

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KEEPING MONEY

is usually harder than to make it—this institution helps you keep it.

Forty years of successful operation, with no losses and a Directors
Board of twelve substantial men who really direct assure you of the

safety and profitable investment of your savings.

Shares are 25 cents per week, usually running for 6 4-10 years, and the return is equivalent to 0 1-4 per cent per year, net. THE JULY SERIES IS STILL OPEN

and we strongly urge all young men and women earning their first salaries to take shares here, and start a saving habit that will be appreciated in later years.

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At this laundry you can get family bundles containing not less than half flat work individually washed, starched and ironed, weighing as follows, for the following prices:

Minimum Bundle -- -- \$1.5020-Bs. half flat work -- -- 2.50 12 hs. half flat work 1.0020-lbs. half flat work 2.50
14-lbs. half flat work 1.0034-lbs. half flat work 2.00
16-lbs. half flat work 2.1034-lbs. half flat work 2.30
18-lbs. half flat work 2.3626-lbs. half flat work 3.16

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