

FINANCING FOR CONCORD

We wish to announce to the people of Concord that the Metropolitan Life Insurance Company, the largest Insurance Company in the world, with assets of \$1,260,000,000.00, is now ready to finance the building of Homes, Apartment Houses, and Business properties in Concord. Also to aid in re-financing other properties in good condition.

As Loan Agents for the Metropolitan Life Insurance in Charlotte, we have placed millions of dollars during the last few years, and very glad to announce that Concord has been added to our territory.

The purpose of the Metropolitan Life Insurance Company is to place at the disposal of the people of Concord its large funds in such a way as that the people of this city may own their own homes and to assist in the development which it is experiencing.

Loans made for a period of 15 years.
Interest at 6 per cent. payable semi-annually.
Curtailed of principal 3 per cent. semi-annually.
There is no red tape to these loans.
Loans made on 50 per cent. valuation of property.

Low Cost

Prompt Service

Write or phone for full particulars. Information gladly furnished. Application blanks, etc., upon request.

THIES - SMITH REALTY COMPANY

No. 300 Commercial Bank Building, Charlotte, N. C.

Phones 3278 and 4415

O. J. Thies, President

F. B. Smith, Secty. and Treas.

THIS YEAR—a Tornado and an Earthquake!

The RED CROSS did not fail

Now the Red Cross asks you to join—surely YOU will not fail

Misfortune—disaster—lives lost and threatened—in these moments the great work of the Red Cross is keenly felt.

This very year the competence of the Red Cross in times of catastrophe was magnificently illustrated both at Santa Barbara, shaken by earthquake, and in the five middle western states that were swept by a tornado.

Always the Red Cross is ready to help, to provide food, shelter, medical care, clothing. And in countless other ways, less dramatic perhaps, but vital for the welfare of human beings, the Red Cross renders its humane aid: Public Health Nursing, Nutrition Service, Life Saving Instruction, Service to Disabled Veterans—for every need the Red Cross is ready.

This great organization needs constant support. Now the Red Cross asks your support. Asks you to enroll—it costs you one dollar. Can you do anything but respond to the call?

JOIN NOW

RED CROSS ANNUAL ROLL CALL
November 11th to 26th

LUDICROUS.

Lexington Dispatch.

The story in the Charlotte Observer about the reaction there to the routing of a federal designated road from the Virginia line clear across the Piedmont shows how ludicrous is the thing that has been done by somebody in selecting what are supposed to be the most desirable road routes across this state to be marked on a federal map and to have federal markers placed on the roads themselves.

That "left-hand turn" from Statesville to Salisbury is a corker, and nobody can blame Charlotte for being mad. But how about Salisbury? Does Charlotte or any one down that way really presume that motorists coming down No. 6 to Statesville will be enticed around by Salisbury, unless said motorists are dumb indeed? It might further be inquired of Charlotte folks how they think Concord, Salisbury, Lexington, Winton, Salem, Mount Airy and Hillsville feel about the Fancy Gap road being ignored and in its stead one chosen "that can be passed over a distance of nearly forty miles only in very favorable weather, and then at much favorable weather, and then at much when this stretch of Virginia road referred to is merely county road and not state road at all.

It may indeed be that nobody in Charlotte knew anything about the selection of that route, but since the people up this way feel that some of the Charlotte interests have fought against the selection of the Fancy Gap as the Lakes-to-Florida route it may take a little explaining to get the matter straight. Frankly, unless the Queen City is going to lose a whole lot of friends in an important section of the state it is up to those organizations working in its particular interest to free themselves of the suspicion existing all the way from Concord to Wytheville that some "canoodling" has been done.

Another ludicrous aspect is how a majority of the members of the State highway commission could have been brought to approve a routing so ridiculous.

TODAY'S EVENTS

Saturday, November 14, 1925

One hundred years ago today died Jean Paul Richter, commonly called Jean Paul, one of the greatest of German humorous writers.

Twenty-five years ago today Maj. John A. Logan, son of the famous soldier of the same name, was killed in the fighting in the Philippines.

Claude Monet, France's greatest living painter and sole survivor of the Impressionist school, celebrates his eighty-fifth birthday anniversary today.

Eminent physicians and surgeons from numerous states will assemble in Dallas today to attend the annual convention of the Southern Medical Association.

Large delegations of women from all sections of the country are expected in Washington today for the opening of the fifth annual convention of the national council of Catholic women.

The Australian general election, precipitated by the seamen's strike, will be held today, with Stanley M. Bruce, the Prime Minister, heading a coalition of the Nationalist and Country parties against the labor organization.

The compulsory voting law, passed by the last Parliament, will be tried out for the first time.

Weekly Cotton Review.

New York, Nov. 13.—The government report of Monday placing the crop prospect at 15,386,000 bales, or 100,000 bales above the mid-October figures, was followed by a break of over a cent a pound in the cotton market here. Evidently the figures were above expectations in view of the unfavorable weather reported in the south toward the end of October but the selling which followed it seemed almost entirely confined to the future market and prices soon rallied.

January contracts which had sold at 18.11 toward the end of last month and had rallied to 20.40 in advance of the bureau, broke to 18.67 on its publication but after in the week sold up to 20.40 on covering with trade and investment buying.

The factor which seemed chiefly responsible for the recovery was uncertainty as to the grade of the crop. A belief that an unusually large percentage of the yield would prove below the tenderable grades, was encouraged by the remarks with which the crop reporting board accompanied the figures on indicated total fields and the continuance of unfavorable weather in the south since the first of November naturally led traders to suppose that the situation in this respect had not improved.

Another factor on the recovery was the failure of the increased crop figures to bring out any substantial volume of hedge selling from the south and reports that foreign spinners had shown a disposition to buy on the early week decline. Much of the demand, however, was attributed to covering by shorts and the buying tapered off above 20-cent level for January contracts with prices showing reactions later in the week under realizing. The latter probably was promoted by reports that spinners of American cotton in Liverpool had decided upon a further curtailment of 4 1/2 hours per week in their working time until the end of January. It seemed to be the general impression here, however, that the prospect is for a decided broadening of the demand for cotton goods in practically all the markets as soon as raw material values become more stabilized. This view was reflected by buying on today's setbacks, but the market was comparatively quiet at the end of the week.

Absent Minded Professor.

A young woman who had studied in one of the modern universities met a professor who was noted for his absent-mindedness. "Don't you really remember me, professor?" she inquired. "You once asked me to marry you, you know." "Ah, yes," replied the professor, displaying sudden interest; "and did you?"

WESLEY BROTHERHOODS

Laymen of Methodist Church, South, Urged to Organize Them.

Fayetteville, N. C., Nov. 13.—(AP)—Laymen of the Methodist Episcopal church, South, were urged to organization of and participation in Wesley Brotherhoods, as clubs for Methodist men, by Fred T. Barnett, head of the Brotherhood movement in the denomination, in an address here before the annual North Carolina conference. Mr. Barnett spoke as an official visitor from the Board of Lay Activities, which has headquarters at Nashville, Tenn.

The speaker, one of the new officials of the laymen's movement, has active charge of the department of Wesley Brotherhoods, recently organized. The department of Christian stewardship, recently authorized on account of the expanding work of the board of lay activities, is under the direction of Rev. J. E. Crawford, of Fort Worth, Tex. Both Mr. Crawford and Mr. Barnett are located at the Nashville headquarters of the board, although much of their work is in the field.

Mr. Barnett spoke in detail concerning the Brotherhood movement, which, he said, had its beginning in Methodism when John and Charles Wesley, George Whitfield, and others, organized a Holly Club at Oxford College, out of which religious club for men the Methodist church grew.

"The Wesley Brotherhood," the speaker explained, "is an organization of men bound together by ties of Christian fellowship, and united for the purpose of prayer and Christian service through the church. Through its meetings, it is hoped to develop a finer sense of fellowship, and brotherhood among the men of the church, and through its programs and open forum discussions, it is hoped to develop a new interest among men in the general work of the church."

"It is easy to say that the church is over-organized," the speaker declared, "but such a charge cannot be sustained with reference to the laymen of the church. We have the Sunday school, with its program of religious education; the Epworth League, where the young people find opportunity for self-expression and Christian service; the Woman's Missionary societies, where the women of the church meet for fellowship and study of the world's needs. But it must be admitted that thus far the church has failed to provide its men that opportunity for social fellowship and Christian service which is so essential to their highest spiritual development and possibilities. The Wesley Brotherhood has been created to meet this specific need."

"Let us not forget the 25,000,000 men in the United States who are not members of any church. For some reason, the church has not gripped them, and we are hoping that through the social fellowship feature of the Wesley Brotherhood, many unchurched men may be brought into this friendly atmosphere, and led to accept Jesus Christ as their personal savior."

EMBARRASSING MOMENTS.

New York Mirror.

Like most girls I chew gum once in awhile and so was chewing merrily one day when I met a young man I had wanted to meet for months. Troubled by a slight cough I wiped my lips with my handkerchief after acknowledging the introduction. As I did so somehow an end of the gum caught on the fabric and came stringing out after the handkerchief. The gum somehow clung like glue, making a mess of my face, hands and lips. It was an embarrassing moment but it seemed like years before I got rid of that gum.

I was calling on the best girl in the world about six months ago and was sitting in the living room with her when she began to snicker and giggle. I asked why. She pointed helplessly to my shirt front and I looked down and saw this: "Kiss me; I'm sweet." My little brother had gotten to the shirt front before I went out and pinned his message to it. I got the kiss, too.

My friend invited me to her home one night and was showing me her album.

"Who, who is the old-fashioned stuck-up?" I suddenly asked her.

"...at," she said, "is a picture of my sister."

I blushed and said, "I didn't mean that one, I meant this," pointing to the other one.

You can imagine my embarrassment when she replied icily: "That is a picture of myself."

One day, I was taking my little sister to visit some relatives who lived far away from us. We boarded a trolley which was a little crowded. An old gentleman took my little sister on his knee while I stood nearby. After a while she slid down and came over to me and said aloud: "You sit down for a while now, Margaret." My embarrassment was not lost on any of the passengers who began to grin.

The Prince's Footprint.

Edinburgh, Nov. 14.—The first request made by tourists who visit Aberfeldie Castle, near Balmoral, nowadays is to be shown the footprint made by the Prince of Wales when he was seven years old. This footprint is to be seen on a concrete pavement running along one side of the castle. One morning when the Prince was out playing he noticed that a barrier had been erected round part of the pavement, the surface of which was drying. Unlike him, he decided to test the nature of the surface for himself, and in doing so left a footprint that has remained visible ever since. The fact was kept a secret until quite recently. Now, after nearly twenty-five years, the Prince's footprint has become one of the sights of Scotland.

She—A man shadowed me all the way home yesterday.

He—Did you scream?

She—Of course not, he carried my parcel.

J.C. Penney Co.
A NATION-WIDE INSTITUTION—
DEPARTMENT STORES

454 South Union Street, Concord, N. C.

New Coats Styles for Girls

With Flares and Fur Trimming

Styles in Girls' Coats must be up to the minute, too. They are at this Store!



Durable, attractive Winter Coats for school girls are found here always when needed! Made of bolivias and suede cloths. Trimmed cleverly. Priced,

Sizes 8 to 16 years

\$5.90
to
\$14.75

The Season's Newest Footwear

The finest leathers and shoe fabrics are represented in our HIGH GRADE SHOES, and in each instance the material is adapted to the style.

Heels and Soles conform as well, so that in every detail Our Shoes are far above those usually found at these prices—

\$2.95 \$3.95 TO \$6.95

MARKSON SHOE STORE

PHONE 897

ANNOUNCEMENT

We have been appointed Distributor for the famous

ATWATER KENT RADIO

Will be glad to give demonstration any time if you are interested in

Radio

A Little Twist of the Wrist and You Have the Music From Far or Near

Yorke & Wadsworth Co.

THE OLD RELIABLE HARDWARE STORE

We are authorized dealers for

CENTURY SHEET MUSIC

For Music Teachers and Pupils—

Complete Stock—Varied Selection

15c A COPY

KIDD--FRIX

Music and Stationery Co. Inc.

Phone 76

58 S. Union St.

Concord, N. C.