

# 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.  
Curtailement 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. 200 Commercial Bank Building, Charlotte, N. C.  
Phones 3278 and 4415

O. J. Thies, President

F. B. Smith, Secty. and Treas.

### CHURCH NEWS

**Kerr Street Baptist.**  
Sunday school 9:45 a. m. J. J. McLaurin superintendent. Preaching at 11 a. m. and 7 p. m. by the pastor. Morning subject: "Rejoicing in the Lord." Sunday is to be known as membership day. We desire every member to be present. B. Y. P. U. at 6 p. m. A cordial welcome to all. A. T. CAIN, Pastor.

**Trinity Reformed.**  
(W. C. Lyerly, Pastor)  
(Services in E. Corbin St. School Building)  
The Sunday school assembly for worship at 9:45. L. O. Manse is superintendent. Offering for Nazareth Orphan's Home. A Thanksgiving offering equaling one day's income is asked. Services at 11 a. m. and 7 p. m. Sermons by the pastor. This congregation welcomes you to worship.

**St. Andrews Lutheran.**  
Sunday school at 9:45 a. m. Chief service at 11 a. m. Luther League at 2:30. No Luther League. The public is cordially invited to all services.

**Calvary Lutheran.**  
Sunday school at 9:45 a. m. Light Brigade at 5 p. m. Luther League at 6 p. m. Vespers at 7 o'clock. The public is cordially invited to all services.

**Kerr Street Methodist.**  
Sunday school at 9:45 a. m. F. M. Sloop superintendent. Preaching at 11 a. m. Preaching at night at 7:30. Everybody is cordially invited to come and worship with us in these services. V. O. DUTTON, Pastor.

**Methodist Protestant.**  
(H. T. Fogleman, Pastor)  
Sunday school 9:45 a. m. Morning worship 11 a. m. Sermon by the pastor. Christian Endeavor 6:15 p. m. Educational play by Sunday school at 7 p. m.

**Bayless Memorial Presbyterian.**  
Sunday school 9:30 a. m. Preaching at 11 a. m. Subject: "And It Was Night." Preaching 7 p. m. Subject: "Watching Jesus on the Cross."

**Brown Hill Presbyterian.**  
Sunday school 10 a. m. Preaching 3 p. m. Subject: "The Opening of God's Books."  
WALDO P. ROBERTSON, Minister.

**Central Methodist.**  
(R. M. Courtney, Pastor)  
Sunday school at 9:45 a. m. Howard L. Collier, superintendent. At 11 a. m. the pastor will preach on "Paul's Estimate of Himself and His Gospel." At 7 p. m. the subject will be "The Religion For the Man of Today." Please note the change of hour for the evening service.

**Epworth Methodist.**  
Sunday school 9:45 a. m. Morning worship and sermon by the pastor at 11 o'clock. Subject: "Our Obligation to God." Senior Epworth League at 6:15 p. m. Address by Dr. Sturgis. Evening worship and sermon by the pastor at 7 o'clock. Subject: "Some Measurements of Men." Prayer service Wednesday at 7:30 p. m. Topic: "Entrance Into the Christian Life." Choir practice Friday 7:30 p. m. J. M. VARNER, Pastor.

**First Presbyterian.**  
(Jesse C. Rowan, Pastor).  
Public worship and sermon at 11 a. m. The Vesper service at 5 o'clock p. m. will be especially for the children. Sunday school at 9:45 a. m. C. F. Ritchie superintendent. Mid-week service Wednesday at 7:30 p. m. To all services the public is cordially invited.

**A. R. P. Church.**  
(M. R. Gibson, Pastor).  
Sabbath school at 10 a. m. J. E. McClintock superintendent. Preaching at 11 a. m. and 7 p. m. Y. P. C. U. at 6 p. m. Prayer meeting Wednesday at 7:30 p. m.

**St. James Lutheran.**  
Sunday school at 9:45 a. m., F. R. Shepherd superintendent. Prof. J. B. Robertson, teacher of Men's Bible class. This class meets in the Bell-Harris Company's new building on South Union street. Chief service at 11 a. m. Subject of sermon, "The Dayspring From on High." Luther League at 6. Vespers and parents at 7. This church welcomes you.

**McGill Street Baptist.**  
(J. R. Pentuff, D. D., Pastor).  
Bible school at 9:30 a. m. Worship and sermon on "Glad Giving" at 11 a. m. and also 7 p. m. B. Y. P. U. at 6 o'clock. I. T. Cashwell, of Charlotte, will be with us Wednesday evening at 7:30 in a union meeting of all the Baptist churches of the city and nearby churches to tell us about the associational budget and every member canvass for 1926. All the churches are urged to be present, as he, as director for the association, cannot come to this vicinity again, and the canvass is to begin December 6th.

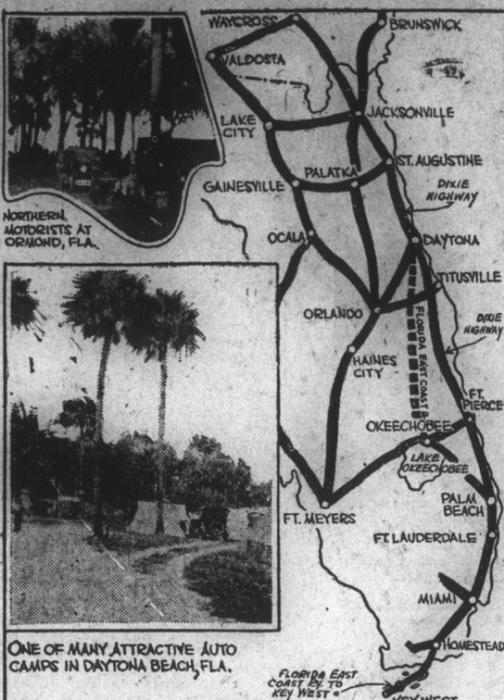
**Forest Hill Methodist.**  
Sunday school at 9:45 a. m. Stone-wall J. Sherrill superintendent. A. G. Odell assistant superintendent. Morning worship and sermon at 11 o'clock. Evening worship and sermon at 7 o'clock. Epworth League devotional at 6 o'clock. Prayer meeting Wednesday evening at 7:15. You are welcome to all our services.  
THOMAS F. HIGGINS, Pastor.

**"Race Suicide" has been dealt a staggering blow by Mrs. John H. Hodges of Duane, N. C., who at 92 years of age finds it rather difficult to remember the names of all of her forty great-grandchildren. The total number of her descendants is 224.**

**The first field trials ever held in America for American and Canadian-bred cocker spaniels are to be held near Poughkeepsie, N. Y., December 6, under the auspices of the Hunter Cocker Spaniel Club of America.**

## 3,000 Motorists Enter Florida Daily; New Routes Opened; Road Particulars Are Given

By "DUSTY JOE."  
Tens of thousands of motorists are dodging Old King Coal this winter down in Florida. Many are living in the auto camps of which there are scores in the state. Camps are provided with running water, shower baths, and often with firewood, kerosene, garage service, gasoline stations, and grocery stores. One of the best camps I visited a few days ago charged 35 cents per day for parking space. Some of the camps rent tents and cottages.



Roads show great improvement over last year. There are thousands of miles of good roads in the state. You can cross Florida in less than a day and can traverse almost the entire length of the state in eighteen hours.

The Dixie Highway leading down the East coast from Jacksonville to Miami, 365 miles, is much improved over last winter, especially the brick sections of the road between Jacksonville and Daytona Beach, 115 miles.

Down by Old St. Augustine. St. John's County, of which St. Augustine is the principal city, has just voted bonds of \$2,200,000 for additional roads. They will include an ocean boulevard built on the sand dunes along the Atlantic from Pablo Beach near Jacksonville to Anastasia Island at St. Augustine. Millions are being expended to create a huge resort on Anastasia Island and old St. Augustine is booming.

The ocean boulevard will continue down the coast south of St. Augustine. A long boulevard will follow the great St. John's River out of Jacksonville down into St. John's County until it approaches the Dixie Highway, where it will turn east to meet that thoroughfare. The new road system will embrace the whole county.

Before reaching Daytona on the Dixie turn to the sea at Ormond, crossing the Halifax River to the famous Ormond-Daytona Beach. First house on the right after crossing the Halifax is John D. Rockefeller's. Spin down the hard beach sands, 500 feet wide, 5 miles to Daytona.

This Saves a Detour. Instead of turning West at Daytona Beach for Tampa, St. Petersburg and other west coast points, keep on down the Dixie to Titusville, 50 miles South, a fine hard road all the way, and easily done in 1 1/2 hours. From Titusville take the new asphalt road West of Orlando, 40 miles, thence by fine roads all the way to Kissimmee, Lakeland and Tampa. The former route from Daytona to Deland, and thence to Sanford, Orlando, Kissimmee and Tampa, has a 12 mile detour through sandy ridges between Deland and Sanford where construction is underway.

From Titusville, on the East coast, the road is good all the way down to Miami. On the way you strike some beautiful and picturesque stretches of road, especially South of Ft. Pierce, where it runs along the palm-lined Indian River, and crosses the St. Lucie River at Stuart. There are thousands of new homes and many new settlements along the route. New garages, eating places, and tank stations have sprung up. They are of modern character and usually built in attractive architecture. The spectacle of thousands of cars with name plates from every part of the United States is quite a sight.

New Cross-State Route in Southern Florida.  
The old road between Ft. Pierce, on the lower East coast, and Okeechobee, 40 miles West, has been rebuilt and asphalted. I made the run in 1 1/2 hours. From Okeechobee, the road is now open all the way to Ft. Meyers and Tampa on the West coast, via Bassenger and Sebring. Good time can be made though the road is not all completed. From Okeechobee, you can go to West Palm Beach, 71 miles, via the beautiful new Conners Highway, which skirts Lake Okeechobee for more than thirty miles. South of West Palm Beach, which has changed almost out of recognition since last year, you strike the busy burg of Ft. Lauderdale and soon after sight the new skyscrapers of Miami. The route down the center of the state leads through Lake City, Gainesville, Ocala, Orlando, and Kissimmee. Fons Hathaway, the new state highway commissioner of Florida, told me that within two years there will be a brand new Dixie Highway leading down the East coast to Miami. Fast work is being done on the new Dixie North of St. Augustine.

The recent opening of the Dixie from St. Pauli Marie, Mich., clear down to Miami has brought a huge influx of cars from the middle West. One of the best runs from New York to St. Augustine was 2 1/2 days driving only in daylight.

### Turned Bandit for a Thrill



Charles Delpsch, former University of Minnesota student, wanted a thrill. So he went to Los Angeles, met Dolly Roland, and the two started out to be bandits. After staging several daring holdups the two were captured by police. Delpsch asserted he did not need the money, but merely wanted excitement.

### ALLEN SAYS ALL SCHOOLS WILL FOLLOW BRYN MAWR

Head of State System Says Smoking Same For Men and Women. Raleigh News and Observer.

"What Bryn Mawr has done in setting aside a room for the girls to smoke in and thereby recognizing the present state of affairs, other women's colleges will eventually do." Superintendent of Public Instruction A. T. Allen, who is also ex-officio chairman of the board of trustees of the North Carolina College for Women and the East Carolina College For Women, and the East Carolina Teachers' College, predicted last night although heads of the women's colleges in the State were unanimous in their disapproval of women smoking, stating with but one exception that smoking was not allowed in their institution.

Although the heads of the three women's colleges in Raleigh were unanimous in declaring that their students do not smoke, estimates made by five drug stores here showed that between seven and eight dozen packages of cigarettes are sold school girls each week. And as one clerk remarked "Of course there are lots of girls who have boys buy this cigarettes for them."

"I see no reason why women should not smoke as well as men," Mr. Allen said. "It is merely a part of the general breaking down of differences between the sexes. To me it seems there is no material difference between a man and a woman's smoking. It is merely a matter of taste or judgment."

right to bar smoking among their students if they like. I think they are within their rights in doing it, but eventually women's colleges will recognize women's smoking as Bryn Mawr has done."

### Believe It Or Not.

A man was walking along the roadside one summer day and noticed a fairly good looking hat out in the road. Reaching out with his cane, he gave it a cut and started to hear a voice exclaim: "Hey, what the dickens are you doing?"

Then he made the astonishing discovery that the owner of the headpiece was under the hat, up to his ears in mud.

"Great heavens!" exclaimed the man who had hit the hat. "Is that mud as deep as that?"

"Deep!" cried the victim. "Why man alive, I'm standing on a load of hay."

A tourist, passing through an isolated village, stopped to speak to a native. "I should think you find life here very dreary."

"Dreary? I can assure you this is a pretty lively place for its size."

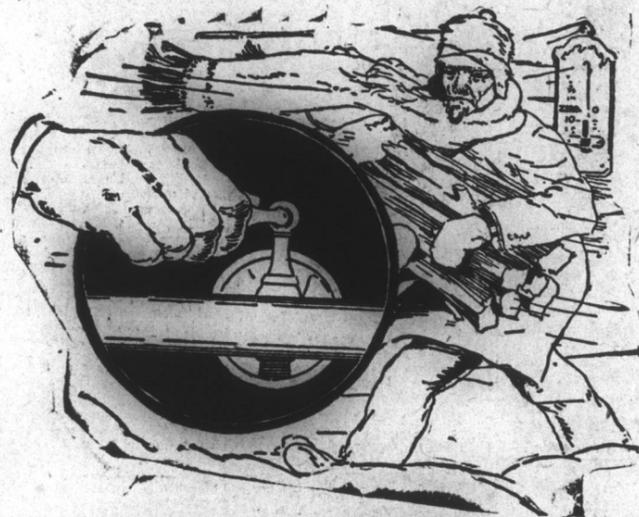
"I should suppose from the looks of things that nothing ever happened here."

"That's where you're wrong. Why, it's not been two weeks since we had an eclipse of the moon."

"I hear that the United States is trying to annex Ireland."

"How come? What's the big idea."

"So we can raise our own policemen."



## CONVENIENCE!

### OUR GRANDPARENTS—

Ordered wood or coal.  
Stored it in the shed.  
Paid for it before using.  
Carried it to the kitchen and placed it in the scuttle or woodbox.  
Fed the fire as needed.  
Carried out ashes, daily.  
Paid for disposal of ashes, later.

### WE—

Turn a valve any hour of the day or night, and without a moment's notice, have a hot, clean, perfectly controlled fire from fuel which we do not have to store, which leaves no ash and which we use, first and pay for afterwards.

"If It's Done With Heat—You Can Do It Better With GAS"

## Concord & Kannapolis Gas Co.

In Muscle Builder for December, a Macfadden publication, we have the account of Eddie Nugent, who "Saved Nearly 500 Lives With His Muscles." Mr. Nugent is America's Premier life-saver. He has never lost a life that he has brought from the water. "How Tote Makes 'Em Laugh With His Muscles." To look at this little,

sickly looking man, you would think him a weakling, but no weakling could do what he does for twenty-two minutes at a stretch two and three times a day. "How to Train to Be a Long Distance Runner," told by George H. Johnson, a marathon runner and physical instructor of Macfadden publications.

To a girl of twenty-three belongs the distinction of being the first woman notary public of the British Empire. She is Miss Anna Amphlett, of Colwyn Bay. The office of notary public is one of the oldest in England, dating back to the days when practically all the learned professions were in the hands of the church.

added Economy

Only Buick has the sealed chassis and triple sealed engine

Better Buick operating costs are very low. This car is thrifty—both in purchase price and in ownership.

Buick design protects all operating parts from dust and wear—barricades them with iron or steel housings in the famous Buick "Sealed Chassis" and "Triple Sealed Engine".

The famous Buick Valve-in-Head engine develops more power from a given quantity of gasoline than other types of engines.

And now, the Buick oil filter makes it necessary to change crankcase oil only at rare intervals.

Even smaller, less powerful cars do not match the Better Buick in low cost of operation and maintenance. You add to your power to economize when you buy a Better Buick!

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