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**BUILDING AND
 LOAN FIGURES**

A bulletin from the State Insurance Department gives some figures about building and loan progress in Moore county along with other counties of the state, and the figures show five associations in the county and all of them thriving. Southern Pines shows that 29 homes have been built through the help of the association, at a cost of \$45,000. In Pinehurst seven homes represent an outlay of over \$27,000. Vass accounts for two homes with \$1,600. Carthage gives no figures in this respect. Aberdeen has built seven homes costing \$18,000. Nearly a hundred thousand dollars gone into the building of 45 homes, with other work done on the side is the record. But that is not the whole thing. These homes are built by men of limited means who could not finance operations in any other way, and as a result nearly fifty families are living in their own houses instead of paying rent, and the communities have all the benefits that come from making a household independent in its control of its home. Besides that advantage the associations are teaching people of moderate means either to build for themselves or to loan through the associations to others who want to build and lack the funds. The hundred thousand in the building and loan houses signify that those who have done the building are saving a hundred thousand, for they will have the houses. And also the members who have supplied the money will have saved a hundred thousand for they get their money back in the accumulated sums it amounts to.

The building and loan association is the agency to help persons of limited income, and particularly it should appeal to the younger folks. The ledger assets of the five associations of the county show \$425,000, all of it in the hands of the members, and an increase over the year preceding of more than 25 per cent. The growth is substantial. But it is not by any means what it should be for more houses would be built if more money could be obtained from the associations. The payments are made in small sums weekly, which becomes a simple matter of saving and acquiring the saving habit, and the associations could be of much greater use if the people would take a broader interest in them. Many persons could join this group of developers, and with positive financial gain. Money can be paid in weekly installment, or any one who wants to pay in full for one or more shares of \$100 each will get interest on the money while it remains in the association, and can recall the money at any time on short notice. Five communities of the county have associations, and at the five different points money can be paid into them. Those who like to see houses built in their towns ought to be interested in doing some missionary work to bring more members into the associations, while persons who want to build houses for themselves through the associations can help their ambitions to be realized by drumming up some new members who will take stock. Money enough is afloat in small amounts in every one of these communities to build more houses and people enough are wanting houses to use all the money that could be gathered up in this manner. If those who can will contribute small sums weekly a change can come over building operations all over

Moore county that will continue for a number of years. Everybody is interested in realizing on this chance. It is the chance to get more money into action, and to provide a considerable number of additional homes for families that are anxious to have them.

**FOR A CLEAN
 COURT HOUSE**

At the Kiwanis meeting last week the matter of keeping the costly new court house clean and presentable, with the report of the University representative making a survey of the county, was brought up, as he referred to the unfavorable plight in which he found the building. It is not a very pleasant subject to discuss, but as a mild bit of criticism has been directed toward one or two of the men who have been trying to get the matter in shape to win action **The Pilot** feels disposed to back up these men and to even be a little more emphatic in urging a thorough and rigid rule that the \$150,000 invested in the fine big building shall not be permitted to become a joke through the neglect of the sanitation and the appearance of the building.

The old court house was considerable of a reproach. The new one starts out with everything in its favor that can be imagined, except that Mr. Green says it should be kept cleaner. It is no use to complain of what Mr. Green says for that he comes from outside of the county has nothing to do with the justness of his utterance. It is not his discovery that makes the court house need tidying up, but the untidy condition of the building, and the man who finds the trouble and points it out is a friend.

Many of the visitors who come to the county drift around at some time or other to the court house. If they get there an unfavorable impression it does this county no good. But a good impression has a value. Now it might be argued that the condition of the court house is attributable to the commissioners. **The Pilot** does not think so. It is true the commissioners can issue orders and provide money to keep the building clean, but the chief offender is that distinguished body which includes, Vox Populi, Old Citizen, Voter, Constant Reader and the rest of the gang. It is they who do the damage and their indifference that permits it to continue. We might as well recognize these unpleasant things, and all of us join together in trying to remedy them. That is why **The Pilot** is now calling attention to the situation. We have paid a whale of a big pile of money for that building. It is costing us about eight or nine thousand a year interest and further sums in carrying it on. With that in mind we ought to have some concern in its appearance, and the man who apprises us of these things that we may do better is a benefactor.

The Commissioners will probably jack up the negligence at their next meeting, but when they do what they can it is a matter for every other fellow to lend a hand in keeping the court house something to be proud of rather than ashamed. That is one thing we have on exhibition all the time, and for all strangers in the county. The least we can do with it is to make it presentable and keep it that way.

**AN IMPORTANT
 GROWING INDUSTRY**

One of the things that surprised Dr. Stuckey in his survey of Moore county was the rapid expansion of the sand industry, and the volume of business to which it has attained. The shipments of sand are centered chiefly on the Norfolk Southern railroad between Aberdeen and Candor, but the amount of tonnage loaded is measured now practically by trains and not by tons nor cars. Two or three years ago it was not suspected that such a business could be established as to make the Aberdeen branch of the railroad one of the chief producers of the heavy freight of

the road, but this particular stretch of line has become one that keeps itself active in moving the sand freight it originates. When the peach movement starts in a short time the Norfolk Southern road between Aberdeen and Star will be one of the busiest pieces of the system.

The sand that is loaded is of a quality that was not suspected until recently, when as was the case with other Moore county products, it was found that the type of sand taken out is excellent, and it is now believed that as fast as the consuming world becomes more acquainted with Moore county pit sand the calls for it will be much greater than now, and that is predicting an increase that is big. In many sections of the county the sand deposits are too irregular to be of value for shipping on a big scale, as clay is laid down in interfering deposits in such a way that no considerable quantity of sand can be separated. But on the great dividing ridge running north from Aberdeen it appears that the forces that laid down the sand were of such a character that it was deposited in bodies of much greater area than in the other sections where sand and clay are too much mixed with each other to be satisfactory.

The depth of the deposits on the Norfolk Southern are also more regular and greater, so that a sand pit that is loading in that section excavates a great volume of material before the machines are moved. The size of the pits already worked gives some idea of the magnitude of the industry, for they show the bulk that has been taken away, as well as that which remains on the sides and below for further production.

Building hard top roads has been one of the big outlets for Moore county sand. When contractors came to hunt for sand for concrete purposes they realized that it is not to be had by the train load every place in a shape that permits cheap production. So they began to call for sand from Moore county, and as it is so abundant that a steam shovel will load cars as fast as tonnage can be moved the output grew at an astonishing speed. Now the business is one of the big ones of the county, and if road and building work continues in the state as at present the sand industry has a big future ahead.

R. E. MANN
 "Insurance That Protects"
 Cameron, N. C.

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CAROLINA THEATRES
Pinehurst - Southern Pines
PRESENT

The only man the world loves more than a lover—is a good sport!
 Beautiful, Dramatic, Thrilling.

CONWAY TEARLE
 with
BARBARA BEDFORD
 in
"THE SPORTING LOVER"

Adapted from the Drury Lane melodrama, "Good Luck."

HATS OFF—
 to the king of good fellows—a prince among men—who can ride like a fool—fight like the devil—and love!!

One lone girl— with everything t h a t life make worth while stakes it on a man—does he come through? You've never cheered more for a win than you will this time!

Also; Bobby Vernon in a Two Part Comedy, "Broken China" and the Fox News.

Pinehurst
 Friday, June 25th.
 8:20

Southern Pines
 Saturday, June 26th

Pinehurst
 Monday, June 28th
 8:20

Southern Pines
 Tuesday, June 29th

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Hail Insurance Policy
 SMALL COST :: GOOD PROTECTION

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