


## By DAVID G. BAREUTHER, AP Real Estate Reporter

$H_{\text {lem. Ownerehip is primarily an economic prob- }}^{\text {OME }}$ maximum enjoyment and reat problem it can give you Competent architects real security. who have seen many home buyers go in beyond their depths, emphasize that buying a home is the most expensive purchase an average family ever makes. Therefore, it calls for the most careful thought.

The non-economic benefits of home ownership, the that it is easy to be tempted to assume too great a burden. There is an inclination to say: "We probably will buy only one house in our lifetime, so let's get the best there is-let's not be too skimpy." Such an
 impulse can result in actual insecurity. What you can afford comfortably should be your guide.
put your desires for put your desires for a
home to the most severe test you can devise. Weigh all the facts you can get. To recognize all pitfalis before buying is
only plain business prudence. For most people the
For ultimate benefits of own-
dvantages of renting. Still ing a home outweigh the advantages of renting. Still at least. at least. family. It can give you a permanent place in comIf you don't like renting is a flexible arrangement. If you don't like the neighborhood you can pull up stakes and move.
A home really begins to pay dividends after the mortgage debt is paid off. That old-age security aspect is one of the strongest factors in buying. Of course, some replacements will be needed-perhaps a new furnace, refrigerator, may be a roof.
But you wil own that house free and clear, and it always will have some resale value.
The renter on the other hand isn't tied to one place grow up and move away, he can rent smaller children to fit a smaller family and (probably) a smaller income in retirement years.
Of course, the home owner can trade his house for a smaller one and have something in reserve, while the renter, unless he has saved as much, lacks that credit cushion and is faced with continuing rent bills
$\mathrm{N}^{\mathrm{O}}$ scheme has been devised to remove all of the risk from home buying. The Federal Housing for the bank that holds your mortgage. This has been done by mortgage insurance, for which the home buyer pays at a rate of one-half of one percent as long as there is any indebtedness.
Still, if a home buyer can't meet his payments,
through loss of income, death, or any pected cause, his home can be foreclosed and his family evicted. So, the smart home buyer will be sure that his job is as permanent as he is able to make it. He will cover his mortgage debt with short term, low cost life insurance that diminishes with the debt He will realize his new responsibility and work to make it a success.
avoid as many tegal pitfalls as possible For lawyer, to in most states, a personal bond is signed along with the mortgage In the event of foreclosure in such states, the lender who already has taken the house, can hold the owner or his heirs liable for the full amount of the bond. It becomes a lien against future earning power, a widow's possessions, or anything the difference between the resale value of the house and the amount owed. So know your laws.
That is a dark side of this picture. If you can face It with confidence you may make a home owner After all, Americs is a nation of home owners.
How much of a home you can afford can be figur in simple arithmetic. The old rule that a man ean offord a home tnat costs up to $21 / 2$ times his annua) income has been serapped by most thoughtful councilors. They urge that it be kept below 2 times your
innual income because of higher income taxes. But income tax deductions for interest and real estate
taxes can be made by the home owner, and not by the renter.

This saving in income taxes is especially noticeable in the first few years of ownerhip, for in this period the bulk of the monthly payments are devoted to interest and taxes,

Another old rule that still stands, however, is to keep your housing costs down to a fifth of your in-

## How's Your HI-Q?

Here's a Quick Woy to Test Your Home Interest

Check "Yes" or " No " for as many questions as
ou can and tally your vote for or against home ownership.
monthly payments in buying as well as in renting. They warn home buyers against exceeding this Maintause of added expenses for upkeep.
Maintenance, repairs and replacements have
been found to average close to 2 to average year of the cost per house over the period of a 20 -year mortgage. Heating costs can amount to another 2 percent in northern states.
In most cases transportation costs increase for the home buyer. Then, is needed.
Since children are a big
 factor in the desire for home ownership, budget allowances should be made for increasing costs of a growing family. The very "pride" in home owning that spurs most buyers along means suitable landscaping and garden upkeep,
However, all of this can be estimated ahead of It is safer to figure it out than to rely on the man anxious to sell a house. If it is neglected, you'll have a long time to repent.
When the last payment has been made the house
will be yours without ancumbrance. But it will no will be yours without encumbrance. But it will not be the same house you bought.
Normally new houses are figured to depreciate in value at a rate around 2 percent per year. This
means that a house originally valued at $\$ 8,000$ can lose $\$ 3,200$ in value in 20 years. It leaves that house theoretically worth $\$ 4,800$.
What you have paid for that " $\$ 4,800$ house" also
can be figured. The total may scem surprising but can be figured. The total may seem surprising, but
 chances are it beats renting. With a down pay$\$ 1,600$, that $\$ 8,000$ house carries a mortgage for $\$ 6,400$. At $41 / 2$ percent in-erest-a widely prevail-
ng rate-ut takes $\$ 9.723$ ng rate-ut takes $\$ 9.723$ pay that mortgage in 20 years. This is an interest cost of $\$ 3,323$. Upkeep at 2 percent per year
amounts to $\$ 3.200$ in 20 amoun
Taxes, fire insurance and other charges vary in all sections of the country. Assuming this nouse to have an assessed valuation that averages $\$ 6,000$ over the 20 years, and assuming the tax rate to average $21 / 2$ percent, a total of $\$ 3000$ will have been spent in $\$ 10$, this totals $\$ 200$.
$\mathrm{A}_{\text {tween actual price payment wiu ve any excess ve- }}^{\text {DDE }}$ A tween actual price and appraised value. If the price for that $\$ 8,000$ house is $\$ 10,000$, which could be the case under current costs, a liberal mortgage would
stull be $\$ 6,400$. But we won't figure on that added sthl be $\$ 6,400$. But we won't figure on that added
price bere. price here.
seares and titie insurance, legal fees, appraisals, surseares and lte insuanance, legal fees, appraisals, sur-
veys and otter items, which-may range from $\$ 75$ upwara. Then, some states have a mortgage tax which if levied at one-half of-one percent of the mortgage would amount to $\$ 270$. If it is an FHA mortgage, the mortgage insurance comes to about $\$ 320$ over the 20 years.
assure your family a home insurance is taken out to coat a man 30 years old $\$ 464$ if of death, it would Adding all of those fixed charges together you find that in 20 years you have spent $\$ 18,852$ for the $\$ 4,800$ house you own. This does not include heat, water, That is a net outlay of $\$ 78.55$ $\$ 20$ per month has been saved-net cost $\$ 5855$ monthly,
Perbaps the man who chpse he rent for $\$ 58.50$ per mogth also, nas able to save siog monthly, but you had ine sarisiaction owning ygur, home (even it for those 20 long From now on the load whit lee ught.


## 

T -HE more you can know about your house the house is made up of so many thoustands of paits that its owner automatically becomes the manager for quite a complex establishment-"a machine for living." some architects call it. For example, an average size brick veneer dwelling has about 9,000 separate bricks, each performing an important
function. It is up to the owner, who has invested his money function and that his house stays sturdy and attractive with the least depreciation in value. When anything goes wrong only the owner can decide what to do about it. Without adequate knowledge he may be at a costly disadvantage. A repar man may tell him that an apparently minor job calls for a major operation. It is important to know if
order to avoid more serious trouble.
A houscholder handy with tools making of small reparrs an enjoyable may find the are sume problems that may be tackled together $\mathbf{w}_{\text {, th }}$ a bricf consensus on the know-how in each

## REPAIRING A LEAKY ROOF

When a roof leaks prompt action is required to avoid more extensive damage. It may be a risky job, so don't attempt to walk on a steep root without
 nooks on the end of a ladder and hook it over the
ridge. If the attic is unfinished be seen from the inside on a bright day anc wires
or straws can be pushed or straws can be pushed through them to mark the
leaks on the outside. Turn leaks on the outside. Turn the hose on the roof and
watch for drips from inwatch for drip
visible leaks
A new shingle or a piece of well painted tin can be FOR ROOF SAFETY slipped under the leaky shingle as a temporary measure. Various rooting compounds of fibrous bituminous material are made
for sealing holes. The manufacturers usually supply for sealing holes. The
Without experience, it may be best for the amateur to avord slate rools. Additional damage may be caused. A new roof often can be laid over the old, increasing its rigidity and insulating value. Use the
best rust-proof nails and if one goes through a crack, leave it there and drive another in a solid place.

## CLEANING GUTTERS AND LEADERS

Accunsulated reaves and birds' nests are among the most common causes of overflowing gutters and ciogged down spouts, or leaders. Wire basket-hke
st aners should cap the top opening of leaders. They usually are obtainable in hardware stores. Clogged leaders will burst in freez-
ing weather. Corrugated ing, weather. Corrugated for such expansion.
It is wise to clean out all every autumn after the leaves nave fallen. When clean of rutbish they should be flushed with hose to remove traces of ach. Rotting leaves and
wet cinders cause corrosion. The troughs also should be
 kept free of heavy snow and ice

## BASKEI STRAINER

 the life of gutters and leaders. It wooden box type gutters are used they should be lined with rust-proof metal, swabbed with fibrous asphalt, or both
## A DAMP OR WET CELLAR

Sweating cellar walls often are mistaken tor leak ing walls. This dampness from condensation can be combatted by keeping cellar windows closed on damp days and open for thorough veptilation on dry days
Lining a cellar often is necessary. It should be coated with asphatt, tar or other materials to keep
the lining from rotting, and lath and plaster or wall board ean be applied to furring strips.
Major eracks or crumbling of foundation walls
may call tor skilled nelp and rebuilding of part o the foundation after the house is snored up. Minor cracks often can be stopped from the inside. There are coaungs consaining a metallic ingredient for has been floating in a tank for several years at the Architects Samples Corporation, 101 Park Avenue in New York, without showing dampness.
Membrane waterproofing on the outside when house is built is the best security.

> RELIEVING A STICKING DOOR
a wulty hinges may cause a door to bind. This is settlement of the frame or warping of the by skilled carpentry may be nceded.
Notice if the margin around the door is lopsided and if looseness in the hinges is apparent when the
door is open and lifted by the knob. Tightening the door is open and lifted by the knob. Tightening the screws or placing wooden pegs in the holes for
longer serews may stop that. If the hinges are not onger serews may stop that. If the hinges are not
plumb try cardboard shims under their leaves to raise or lower them.
Care should be taken in planing a door not to take off too much. The wood may shrink in dry weather. Paint all surfaces, otherwise damp weather will cause swelling. A third hinge between the usual wo often helps to straighten a warped door.
If a door frame has spread from settlement enough remove the strike plate of the lateh, fasten a strip the enture herght of the door frame and cut a new latch hole. Further skill is required to place this strip along the hinge edge of the frame.
A rattling door may be cured by moving the strike plate back toward the stop

REPLACING BROKEN WINDOW PANES
After all broken glass is removed from the sash, old putty is chipped off with a chisel or Jackknife clean and cover it with a coat of linseed onl or paint to prevent it from drawing the oil out of the new putty Unless this is done putty
will dry out and crumble
Measure carefully for the new glass and have it cut to size. Spread a thin coat rebate or groove. Press the glass gently into place so the putty will keep it
weathertight. Place three or weathertight. Place three or
four glazier's points for four glazier's points for
each side and drive them in using the edge of a screw
 driver against them.

RESETTING GLASS
When certain that the glass is tight, place pencil with a putty knite, pressing firmly but move excess putty from around the bevel. Paint after putty has dried for a day or two.
For metal sash use mastic instead of putty
FREEING STUCK WINDOWS
For windows that tift freely in dry weather but stick on damp days rub paraffin or beeswax in the grooves and woik it down oy moving the sash. It this is insuffictent remove the moldings, or beads, and coat the stop beads fit too snugly Moving them is easy it they are nailed, but light planing may be better if they are neld by screws.
Da not fit the stop beads too loosely, or the win dow will not be weathertight if the window sash swells so that its sides bind against the pulley stile, the sash shoutd be removed. lightly planed and Removal of the sash, is necessary in
Removal of the sash is necessary in replacing sash frame and cut the new cord or chain a little tonger than needed. Length can be adjusted at the window end. For correct length the sash weight will clear the bottom of the box when the lower saish is raised and will not hit the pulley when the window is down. Chains are better than cords when replacement is needed.

Cleaning out a o trap
A rubber plunger known as a "plumber's friend" will usually loosen minor, obstructions in a drain. suction. If this fails put a past under the surong screw the drain plug in the bottom of the U and use a wire to hook out the gostruction.
Clean thorpi..' 'v a bottle nissab, ren ace the

## Where to Get Know-How

## THE average hame owner seldom is prepared to his new iob as master of a house Schools

 haven't tought him how. He is expected to learn by experience, which can be costlyfion. Supply dealers usually can of informa tion. Supply dealers usually can be consulted
Manual training teachers and neighbors familiar with similar problems may have valuable advice Many books have been written on the subject among which Roger B. Whitman's "First Aid for
the Ailing House" is now ovailable in a popular the Ailing House" is
poper cover edition.
The Superintendent of Documents, Government Printing Ofice. Washington, D. C., issues a price
list of government publications. This list is entitled "Publications of Interest to Suburbanites and Home Builders." It is distributed free and the prices of the publications range from free to about 25 cents. Many state universities and material manufac urers' associations issue pamphlets on various subiects in this field. In Canada the Dominion Depart
the dram Avord the use of any compound containing causly soda sodium hydroxide), or what is soap that is difficult to dissolve.
When all other methods fail a strong sotution of caustic potash (potassium hydroxide) and not water can be tried to burn out the blocking. This turns grease o a soft soap easily washed away But hands should e covered with heavy rubber gloves and the eyce Pour it slowly directly hel. It doesn't affect Icad, brass or uron, but damage enamel, porcelain, aluminum and glazed earthenware SILENCING CREAKING FLOORS
Most creaking floors are caused by subflooring oosened from joists. When the underside can be seen and the defect located by having someone walk above ened board.
When there is a ceting below the only alternative o removing the finish floor is to drive two-inch finishing nails through the floor and into the joist. Have someone stand on the foor al point of looseness to orce it against the joist. Locate the joist by gentl pounding for hollow and solid sounds.
When the nall is three fourtis down use a nail et for rest of the way to avold hammer marks on he floor above the head with wood putty Use two nails at different angles.

## EASING A STICKING DRAWER

Never plane the top edges of a drawer. Remove the drawer and turn it upside down. Lightly plane, and the runways with paraffin, which alone may work in milder cases.
Most drawers are made of aft wood a hich swells and shrinks with the weather. Complete waxing can educe this action

## STOPPING A DRIPPING FAUCET

The compression type faucet, used in most homes,
contams a composition disc or washer that leaks when it wears out. This type taucet is recognizabie
by the stem of its spindle movirg slightly up and own as it is turned. After
he fixture or in the main line, wrap a cloth on a wrenes to protect the fimsh cap below the handle. This allows the spindle to be
inscrewed and taken out Remove the brass screw out the bottom of the spindle and replace the washer If the leak is around the stem try tightering the cap
nut. Continued leaking here alls for new packing wash
 ers under the cap nut.

COMPRESSION FAUCET A thumping or hum wren a faucet is partly turned on is a sign of a loose or worn disc washer

STORING WINDOW SCREENS
Metal screens last tonger when taken down and stoied in a dry place for the winter. Whether copper
or tron they should be eleaned, wiped with benzine and varnished. Good spar varnish should be.thinned by half with a mixture of turpentine and linseed oil This will prevent rust on iron and stains from copper 4 good storage mathod. if available. ts to bang dereens from joists in an unceiled basement.



THE SOUTHERN COLONIAL motif continues in popularity for the acade of the compact two-story dwelling. Its high porch roof affords shelter without sacrificing light. The house shown below was built from plan No. 3405 by Maurice E. Thornton, architect, 5892 Compton Drive. Indianapolis, Ind. It contains 26,000 cubic feet, including full basement and porch, but without garage. Its unusu ally large living room.offers space for dining at one end, although a sepa rate dinette is provided in connection with the kirchen. The architect de scribes the dinelle as of whe Pullman ter bedroom has a fireplace he feo tures a large dresing room. The floor plan is efficiently laid out and includes a lavatory adjacent to the entrance.




THE location of your aome determines the environ1 ment in which you and your family may live for a quarter-century or more. Therefore its selection borhood and the specific lot.

Most of the standards by which any location is fudged good or bad as a site can be applied equally well as a test for a ready-built house, an older house, or land on which you may plan to build a new house. Don't buy a lot until you have figured your housing budget and know how much of a house you can afford without sacrificing too much. You will have your home stylea. But you will have to be realistic and possibly ready to compromise. A hilltop home far in the country may figure in your dreams until you find that water cannot be obtained except by drilling an extra deep and expensive well. A location of this type, especially in northern states, may raise the problem of closed roads in
Experienced architects will tell you that if you can find a ready-built house within your means in an
established neighborhood, and it it fill or nearly fills
your needs, the simplest thing to do is to buy it. Building is an adventure but it can be a costly experience, too.
In choosing a community, an important consideration is its accessibility to your place of work. How much will your commutation amount to monthly? the circle drawn on that radius there are probably various communities accessible conveniently, comfortably and in reasonable time. Cruise around them in your car. Take your time and get to know them. Talk to neighbors, the local banker and real estate brokers. The real estate man knows his community and can give you sound advice. The seller pays his is sold direct, so you have much to gain through the broker's service-
He will know the tocation of schools, churches, shopping centers, parks and recreational facilities, as well as local zoning restrictions, the trend of business development, factories and other undesirable encroachments
He can tell you if the homes in the neighborhood you which neighborhoods are likely to be devoted to homes smaller and costing less than yours, which would make it a poor investment.
$B^{\text {UT don't get pushed into a deal. Before you buy }}$ His help can be valuable. He will help you to avoid rocky ground, or filled-in land, damp locations and underground water problems.
Examine the top soil of a plot you consider. Superficial tests can be made with a crowbar. Rock outcroppings may seem picturesque, but they can be costly to excavate. A test should be made for water A complete topographical survey will be your best guide The slope of land can be deceiving. A gentle grade of 15 feet in 300 may not be so noticeable to the eye, but it can mean a five-foot rise in 100 and may prove important in planning.
Some architects advise pienicking on your plot to
familiarize yourself with shade and sunlight at familiarize yourself with shade and sunlight at variplanning windows. An architect with a good reputation in your house
class will know if the home you plan will fit the site. class will know if the home you plan will fit the site.
A narrow lot may mean that neighbors' windows will A narrow lot may mean that neighbors windows wint
be too close to yours. If there is a view you will want to exploit it without upsetting orientation for sunlight and shade. It takes many years aor shade trees
grow and you will want to save as many as possible among those already there when you build your house.
BEFORE buying check with the tax collector to be sure that no unknown special assessments for paving and utilities are pending against the property. water, sewers. gas and eloney, yet you will your eurb. Hine.
You will want paved streets with storm' sewers,
shade trees, lawn strips along the curb, fire and police protection and garbage collection. If you are buying a home in a community planned under FHA guidance you will be assured of minimum standards in neigh-
borhood planning as well as in construction. Unimborhood planning as well as in construction. Unim proved, cheap land often is no bargain.
A good rule is to keep your land cost around 20 percent of the total amount you intend to spend on o go much above or belownidered sound business City lots that measure only 16 to 20 feet in frontage have become suitable for little more than attached or row houses. The home planner now looks toward quarter-acre, half-acte and larger plots that open
up spaces for garden patios, secluded barbecue fireplaces and landscaping hobbies.
It is well to remember, however, that even the care of a half-acre of grounds-around $150 \times 150$ feetmay call for a part-time gardener.
When ready to buy, see a lawyer to avoid deed restrictions and other legal pitfalls. A neighborhood property often can seriously affect its resale value as times change.



## THE PIARIS THE THIIC

THE place to get the most for your money, when you are planning to build, is in the plan. Actually there is no "ideal house." Each dwelling way balance of quality of materials and equipment, quantity of livable room space, and cost of construction and upkeep. Architects and FHA advisers emphasize the importance of keeping these factors in Wheny.
When you understand the fundamentals of planning, you can judge a ready-built house, too. If a reasonably priced you can be more certain of it value.
There are three basic ways to get the most house or your money in planning it:

1. Keep the house as nearly square or rectangular as possible. In spite of facetious remarks about "a rectangular house produces the most floor space with the least amount of exterior wall construction. (See diagram: However, you may want to compromise on this, feeling that appearances will be worth the added eost.
Ever
Every L or T wing calls for more labor because of the complexities of corner construction. Even a bay window can add $\$ 150$ or more to the cost of a
house. A dormer window with its complicated roof itting may cost $\$ 200$ or more
2. Sizable economies can be achieved through the
use of standardized units wherever possible. Beams, joists, studs, rafters and other structural members come from the lumber mill in standard length muliples of two feet. To use them as they come, or with minimum of trimming, keeps down wastage If you are using stock reduces labor on the job. call for are using stock plans, and if they do not architect how much can be saved by to ask an architect how much can be saved by having the will be primarily concerned in getting you the for your money. He will plan rooms that will be finished 11 feet and 4 inches wide, or 13 feet and 4 inches, instead of an even 12 or $121 / 2$ feet. Those oddinch widths will utilize joists 12 and 14 feet long, respectively. Four inches on each end is ample for bearing, lath and plaster, baseboard and molding. be achieved by specifying them in plumbing win dows, doors, trim, hardware and cabinets.
3. Arrange rooms for maximum efficiency and minimum waste space. The key to livability is in the layout of your house. It is the starting point for planning. Work from the inside outward and let the exterior design take care of itself when you get there. rule is to make each room actually a room and not rule is to make each room actually a room and not you will avoid traffic lanes that cut rooms up and make furniture arrangement a near impossibility.


Be Square and Save


Bathrooms should have only one door. If one bathroom is to serve more than one bedroom it should The only exce
The only exceptions that should be made to the the living room, and a kitchen door to the dining room.

YOUR living room will demand the most attention in your plan. Its exposures for sunlight and view are permanently important. It should have plenty of daylight and sunshine from at least oi. side. The main exposure ought to be toward a side or rear yard and not on the street
Living room windows should exploit the view, if there is one, but in planning them remember the
value of wall space for accommodating large pieces of furniture.
Plan your living room as large as possible, especially if one end of it is to serve as dining space. A dining room has long bcen recognized as the most expensive room of all in view of its limited use. Yet conservative mortgage lenders feel that the lack of one can affect resale, value.
The result in modern planning is a dual purpose room-a library or study that can be used for dining. with a gate-leg or drop leat table pushed against one wall when not in use. This meets a demand for second living room in growing families where

-     - 

NOWADAYS the kitchen often is plannea on the street side of a house and with the least desir:ble exposure since it is a workroom, keeps cooler for lack of sunshine, and spares garden views for other rooms The servant problem is changing the size of the pact kitchen too crowded
The problem of waste space, or space expensive or its usage, vexes many planners. Hallways, for example, are in this eategory. If such space can be kept to 10 percent of the total fioor area an ideal has been attained. A minimum hall would be a square with doors on all four sides. Yet a two-story hous eeds an entry hall and space for stairs.
Architects say closets achieve their greatest emeiency when they are not much more than 24 to 27 inches deep. That depth provides more space for hanging clothes in a minimum area. Plenty of closets are important. Double bedrooms should have two. Most houses require at least three bedrooms-one for parents, one for girls and one for boys. Fewer will Wall resale value
hould be big enough for ruin a bedroom. One room Architects will sketch your furniture to scale in each room on your preliminary plans.
-
UPSTAIRS bathrooms should be planned as nearly above the kitchen as possible in order to reduce the amount of plumbing. If two baths are planned plumbing stack adjacent to each other to utilize one be aear the kitchen for the same reason.
Finally comes ex for same You may have general prefer exterior design. You may have had but interior plan should take precedence. Simplicity in exterior architecture not only is the most economi cal but it can give a small house an appearance of greater size. Its element of fitness, often called "good taste," can prove to be a real asset in resale value, which can go far in offsetting depreciation.


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T $\mathrm{T}^{\mathrm{He}}$ mater of tandscaping the nome grounds is something that should be kept in mind from the Jeannette Minturn, associate in a leading New plement 40 the the builder on safe, wise planning as follows

1. The two most important landscaping considerations are (a) the needs of the family and (b) makung the most of the physical characteristics of the plot itself.
. Decide for the present and the future what areas you want to develop: how you want to use
them and how much you and your family personally want to do in developing the house and
 architect just to make the plan for your grounds, chances are you will save money and heartaches in
the long run by avoiding plenty of mistakes. 4. Even with minimum space available, you
ably want areas developed so that you will have shady spots to sit, sunny spots to play, a service area for deliveries, garbage disposal, laundry space. tool storage and garage space, and, of course, garden or gardens.
and its important, particularly in the small house tageously. With good planning bit of space advan6. Decide at the outset on the essential characteristics of your place and make the most of them. If you have some rock outcroppings around the grounds, plan to focus attention on them with atparticular pains to frame it and focus it properly. If there is nothing in particular to start with, you can give it a personality by such simple things as a change in levels, accomplished by a step down. 7. You don't have to do all your landscaping at
once. Do it a little at a time. 8. Plan to landscape the front of the house firstevergreens first, for they are 9. In foundation planting (around the house) don't overplant and don' ase too many evergreens. You'll want some evergreens, of course, but even
when they are less expensive than hey are now, be content with smalle trees and shrubs except in certain spots or when you want a particular $y$ dense screen.
2. If your house is symetrical, with the door dead center, you'd probably ike a balanced planting. A box or yew tree either side is good.
3. You'll need some taller trees as deciduous which are fast-growing and adaptable. Instead of a tall-grow ing evergreen for height at a corne try a lilac, lor instance. But is youl 12 Don't be afraid to let your house show through the trees: let your bushes and leaves be a necklace festooning the place, not a choker collar 13. Be careful about your foundation planting. That little evergreen
which looks so tiny now may grow up to be a great big giant which completely cuts off your windows from sunlight or sight.
4. Tall trees may go between windows, lower ones under windows. Variety is attractive.
5. Go easy on big trees; they may dwarf the house and cast too much shade over everything. If there are
street trees, you probably don't need to think about dropping one into your yard at all.
6. If you do insist on a big tree, keep away from the elm untrl they have conquered Dutch elm disease. Honey-locust is good and not too
leafy and so is the lesser-known Chinese scholar tree. 17. Consider in your plannirs whether you want to add a wing to
your house later. Plant the area for that future wing with grass and save yourself the emotional ordeal of ripping up some of your favorite trees
or perennials.

How to Use Flagstones
ALkS and terraces with grass growing be-
tween flagstones have been called the places where man-made geometrical formality tapers off into the freedom of nature.
To obtain level surfaces for outdoor furniture and to provent frost from heaving the stones, use liags 4 to 6 inches thick and as uniform in thicknest as possible.
as the thickness of the Rags, plus 8 to 12 inches for underbed/ Fill the underbed with woll-graded crushed rock, gravel or cinders, ranging from fine to coarse, wotted and tamped to a firm surface. Cinders should be washed to remove sulfur, which
discourages grass. Place the flags directly on the discourages grass. Place the flags directly on the
underbed and allow joints up to 3 inches wide to be filled with top soil and planted with grass. Varicolored slate, bluestone, colored cast stone,
stratified natural stone from your vicinity, and sawn stratified natural stone from your vicinity, and sawn limestone all make fine fiags. Many patterns are possible. Sometimes bricks are added for embellish-
ment.
18. The sunny area for play or basking should be grass If the ground is stubborn about tender grass seeds, don't be afraid of clover, which is green sweet, hardy and likes clipping.
19. Use the great advantages of flowering trees because you can combine blossoms, fruit, and leaves all in one spot. If there's no likely spot near the front for fruit trees, set out espaliers against the garagenot forgetting to pick a sunny spot.
20. Flowering trees will give you color the season burning bush. And birds will be attracted by the berry-bearing bushes and trees, like honey-suckle bush and shadblow.

21. Outdoor living quarters must be screened from public view and be provided with a windbreak. Any is perfect for this, as, indeed, are the hemlock and other members of the evergreen family
22. Don't forget that half the fun of outdoor livine revolves around a barbecue fireplace, set in a pro 23. Hedges look neat, but in most cases demand lot of clipping. Privet makes a superb screen, but it i last-growing and needs much attention. Low-grow ing Japanese barberry, if you don't mind the thornis, answers the same purpos and requires much les ussing.
delineated area on your plot must have its boundarie ing is forsythia intermest things for boundary plant variety, but erect and handsome.
25. Formal flower gardens are very attractive but demand great attention and constant tidying up. Inare frequently more attractive when framing the small house.
26. Flower gardens are happily framed in quick growing bush bays, some large, some small, but eac bay providing plenty of sunshine.
27. For labor-saving purposes, keep the annuals and perennials separate, but in both work hard to roundness.
28. Don't be afraid to use and mix colors. Just ge easy on putting too many shades of red together leaves have a magical way of pulling colors together in happy blends.
29. For basic color in the garden throughout the growing months, use successively daffodils, Darwin the July slump in perennials. phlox, annuals fo chrysanthemums.
30. When you h
greens, use bulbs a background interest of ever splashes of color and profusion for nials. Roses like beds all to them clves.
31. Spot things around the lawn for interest: perhaps a small, free-
standing flowering tree like haw horne, magnolia, dogwood or silver bell.
32. In laying out flower borders, the foundation can well be laid on peonies, gas plant, iris, phlox and 33. If you want a ground cover, myrtle is fine, but after the first year only the early-howere it bulbs will be able to show above it.
34. Little potted plants set out on
the paved terrace are good ways to get variety and interest because they are changed easily.
35. Never forget the vast usefulness of vines. But similarly, if your house is of brick, take pains not to have the vine flowers fight with the brick's red
36.
are Boston and English ivy, climbing euonymus, climbing hydrangea (this has spectacular large otooms and is
best covering a stone wall to be viewed from the distance).
37. On trellises or iron work, silver lace vine is attractive and so is clemental about blooming, is lovely on any wooden house.
service area, although bet for the screen is good toob. Don't forget to have an outside water faucet where it will save your back both for garden and garage uses.
39. Vegetable gardens are depend-
ent on the enthusiasm and interest ent on the enthusiasm and interest of the homeowners. But a $25 \times 25$ -
foot plot is large enough for the average family of four-provided they just want to grow the staples. 40. Beyond the minimum requirements, add what you can, what you like and what you have room for
Probibly the result will be putuse among all three.



## Home

 or
## Commercial


floor PLAN
$\mathbf{R}^{\text {ANCH HOUSE styles are gaining }}$ $R$ steadily in popularity. This plan No. 5R-31 by Elmer Gylleck, orchiect, $1201 / 2$ So. Grove Ave., Elgin, ili., is designed for a wide lot or country cubig. The house contains 20,90 living, dining ond kitchen portions. Exterior is brick veneer with wood sid ing in gable ends. Asphalt or cedar shingles ore specified for the roof with open roffers under the eaves. Brickwork of the chimney is extended for a flower box under front window. A picture window is opposite the
place, Heat is by hot water.

A MODERN odaptotion of the digA nity of tradition in architecture. Ellis plan No. 698 by A. Raymond Eins, orchitect, P. O. Box 191, West the requirements of a family of mod. erate means. The main house has 22,500 cubic feet, exclusive of garage. A complete cellar with heating plant and recreation room is included. Exterior is brick pointed white with blinds in dark green. Roof is of black composition shingles to offer contrast. In addition to the six main rooms there re two baths, a powder room lavo-
tory and a terrace at the rear. tory and a terrace at the rear.


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Have you seen Susie's new bathroom?

In the home magazines-but it's a bathxoom, just the same. It's an X-ray view of a modern bathroom-the skeleton upon which the various fixtures are hung.
Now, of course, the appealing thing about bathrooms is the attractive, gleaming chrome añd enamel which you see on the fixtures. But, like the engine in your automobile, it's what's behind the polish that really counts.
This "engine" of the plumbing syetem, which lies behind the tile or plaster, is called "roughing" by plumbingheating contractors. It is so important that your city officials require that it be installed in a certain way.

But there are short-cuts which
irresponsible installers have been known to adopt in order to reduce material costs. Needless to say, a defect behind the walls, which is difficult and costly to correct, is even more annoying than a fixture defect, which is easily corrected. But above all, improper sizing and arrangement of "roughing" pipes can result in water pollution, plumbing noises and service breakdowns.
You should know these things be-cause-
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Why build or own a house? You have answered the question to yourself and may have wondered at the foolishness thereof. You very likely own, want to build or buy a House. You will do or have done a lot of thinking and planning. We suggest that you ask yourself these questions: Is the house I own, will build or buy just a house or a Home? Are the walls and ceiling protected from heat and cold? Do dirt and wind come through around windows and doors? Is it to be heated evenly with vented controlled heat? Is it to be cooled evenly with fresh air? Will windows be protected from sun and burglars?


Fer a mappy, meatmy
AIL COMPORTABLI
MOME THIS WIMTIR ate


## Insulation

Is Cheap

It will pay out in less than 10 years in fuel savings. Insulation takes out that 10 per cent difference between partition and outside walls, between floor and ceiling and brings them within 2 per cent of each other.

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## IIIIIISISII staint

Y'OUR recipe for a home interior may differ from 1 your nelghbor's You may prefer a weaping teaspoonful of inexpensive Modern to a dash of Chippendale, Sheraton or Hepplewhite. But if you place your furniture about the home with a deft hand you
may achieve what Mrs. Jones, with her lavish sprinkling of period and expensive furniture cannot acnieve-comfort, livability and good taste.
It isn't necessary to empty the tea cannister of your life's savings. It is planning, and not necessarily dollars and cents, which can achieve beauty in the home
ning tore is mach more common sense in home planand mother too, often changed furniture as they ${ }^{\circ}$ did their winter underwear They bought "suites" of furniture. When one piece broke down. the whole set was discarded or sold to the junk man, and a new
set purchased. set purchased.
Today, nowe
Today, nowever the average woman buys a good
piece of furniture and eers away from "sets" or "suites." Her individual pieces with proper care are made to stand up for a lifetime. If she can't afford all the things she would like at once, she is willing to do without "extras" temporarily until she can achieve
quality in lieu of quantity quality in lieu of quantity
to you, several good prospects should not be ignored. Before you buy anything, investigate Cousin Sue's attic, Aunt Minnie's cellar. Uncle Ben's garage, the family storage bin, or any other place where accessible furniture may be stored.

All junk? Not always. Sometimes the glittering. expensively tagged items you admire in the antique
shop around the corner are discovered in shop around the corner are discovered in just such make attractive additions to any home.

THERE are many schools of decorating thought in respect to what-goes-with-what
Some decorators hold by the old theory that Modern is in a class by itself; that period furniture can be mixed esthetically only with furnishings of the same period; that walnut and mahogany should not be mixed with blonde woods. and the old to create a aew feeling in home living. Often the old style of traditional furniture is preserved. But treated to a Modern sleekness, it achieves comfort and eye-appeal in the modern manner. Old woods are pickled (bleached); bright colored fabrics old furniture is converted to emphasize usefulness. Glass and plastic as well as metals-chromium, aluminum, brass and copper-are sprinkled about enthusiastically to achieve brightness.
If you feel a warm friendliness toward a piece of furniture before you purchase it, you will never feel uncomfortable in its presence.
can afford it. Such steps as combiendous help, if you space and achieving harmonious backgrounds in wallpaper, paints, draperies, curtains and rugs are secondnature to the decorator. But remember to express few ideas of your own.

COLOR should be applied to your home with the same gentleness of purpose that goes into the planning of your fiower garden. Remember, if you may be expensive to rectify.
The first decision to make about color is whether or not a man is to live in the home to be planned. If so, skip the baby pinks and sky blues. Concentrate on
green greys which are more restful to masculine green greys which are more restful to masculine
sensibilities. Men usually prefer vibrant shades to the orchid, maize or other pastels. It is better to make your color scheme simple, rather than to become involved in such things as mixing blue green drapes with a yellow green divan or a yellow-orange chair with a red-orange rug which
may give a completely inharmonious effect. may give a completely inharmonious effect.
before you try to do the job yourself. Any art store can supply you with a color wheel that explains wnich colors are related to one another.


A dark room can always be brightened consid erably to give the appearance of spaciousness with a
vivid yellow paint job on the walls. If maple or blonde vivid yellow paint job on the walls. If maple or blonde be even greater. Yellow is always a gay, cheerful color to use in any room. Green, nature's favorite, is selected by hospitals and psychiatric institutions. Red, because it is such a stimulating color, should be handled with a light touch. It can, however, be used in small amounts, providing other colors temper it. Blue is pretty and restful and will help make the
walls recede, but if will fade more rapidly than waints, particularly if sunshine floods the room where paints, particularly if sunshine floods the room where
it is used.

IT MAY sound ridiculous to suggest that you consider your appearance and personality when complete home incompatibility arising from irresponsible use of color. A woman's skin will look much older in vivid rather than greyed tones. A ruddy complexion can look softer and less florid in a rosetoned room. A red-headed man or woman can be complemented beautifully surrounded by pale green
or vivid dark green, but may be made miserable with or vivid dark green, but may be The outdoor man who has
may like to be surrounded with strong tones such as
green or burgundy; leather chairs and massive lamps But a dainty, feminine woman might be lost in an and French furniture will suit her best.

## -

IF YOU can afford it and your home is to be fairly permanent, invest in a good carpet, preferably of a solid color. If you do move to larger quarters at some future date, a border of matching or contrasting You may prefer a uug to a marpor
You may prefer a rug to a carpet. If you plan a attempt to match the flower pattern inture fon' Your floor covering will have to last a long timge though your draperies and slipcovers will be changed occasionally.
Oriental rugs are beautiful additions to any nome, and though the initial investment is larke, may pay dividends in the long run. Most of them are service, and for those who can afford them, give a handsome richness to any room.
There are many beautiful rugs and carpets available in pattern or solid colors. Your choice should depend on how your floor covering must fit your own advice to follow wher selecting other furnishings for your home.



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## 

( surance against home deprecration you can buy Ot course, any nouse 15 going to grow old, but good greater Invability and they can free the owner from unnecessary headaches

Manufacturers go to considerable expense to test such products for durability Laboratory tests sim ulate the effects of wear. neat. cold, sun, rain and other punishment, but the one thing that can't be tested quickly is the effect of age Therefore, experimnov architects are conservative about specifying which may turn out to be expensive experiments or the home owner.
Architects are well equipped to advise you. One their tools is a set of technical catalogues, each as big as an unabridged dictionary, listing virtually everything in the field. Information about a specitic tects can be obtamed without charge from the Arch1York 17, but they can't handle general requests, such as send me everything you have about home building."

## $\bullet$

A RCHITECTS say that one of the outstanding new developments is a complete utility core for smal nomes, combining fixtures and connections for kitchen, bath, heating and electric power. It may be of tabor objections and local building codes Thereore, it is well to determine those local problems in advance.
The core itself, however, is considered a big step orward in stream-lining small house construction. is shipped from the factory in almost completely ink, gas rang. On one side it accommodates kite and ank, gas range, electric refrigerator, cabinets and athtub wash stand and toilet in the middle are oil burning, forced hot air heating plant, water heate burning, forced hot air neating plant. water heate and bath are included in the shipment. Some model are designed to include an electric washing machine in kitchen.
Although the cost of the complete assemblage at present approximates the cost of the equipment indi building circles as revolutionary. building circles as revolutionary.

WHEN you select the items that go into your house ou probably will start with complete insulationey northern climates this can save enough in fuel bitls to pay for itself many times over in addition to possibly warranting a smaller heating plant at the tart. Some types are effective fire retardants.
There are two fundamental methods of insulation paces, and (2) to reflect, or bounce back radiant hear In the first category the $31 / 2$ inches of air space in walls between plaster and sheathing is in itself from three to six times as effective as solid orick would be, Cutting that air space up into thousands of small air paces increases its ability to stop heat by at leas hree times
reated cotton batts, mica and glass bubbles, rigid insulatin wallboard, and the various mineral wools made from rock, furnace slag or sand. Don't use ordinary saw dust because unlike the manufactured insulators it subject to moisture, which can rob any medium of ts - insulating quality. Also, sawd furnishes Information Circular 7220 of the U. S. Bureau of Mines, Washington, D. C., states: "Generally, mineral products are preferable because of their resistance to fire, electrical short circuits, moisture, termites, ver$\min$ and decay
An example of the effectiveness of insulation was demonstrated with a five-room house in the Housing Research Area of Purdue University. Four inches of
mineral wool was used in the ceiling and $35 / 6$ inches in the walls. The test showed an annual fuel saving of $\$ 72.84$, which in 20 years could total $\$ 1,456.80$. Similar tests have shown greater savings in Minnesota, less in Virginia. However, coolness in summer is a comfort asset
Renective inzulators include stainless steel and Doper also has been given i.........ve cuat....js to give
light are easy to of these types, being thin and light are easy to unstall when building and they for cold storage space The steel type also is used or cold storage construction, which indicates the of reflection
Manufacturers point out that reflective types cannot aosorb moisture, won't settle or pack and can oe penetrated by insects. These materials are usually istalled between studs and slightly bowed, creating wo air spaces in place of one, and they are nailed to the underside of rafters to leave an air space unde To
caulking complete a snug house weather stripping and metal weather strips can seal windows and doors an equivalent of plugging a three-inch hole in each Heat loss through window glass is well understood n northern states where storm sash to create a dead arr space is commonly used. Plate glass can stea So double glazing has been popularized This wall So double glaz dehydrated and sealed, to make it work much in the manner of a thermos bottle Reducing condensation, it s advantageous for picture windows.
Glass brick, popular for panels in modern arch1ecture, also has this hollow feature

## -

CASEMENT and double hung windows can be ob tained in wood, steel, or aluminum, fully prefab ricated and ready to it into their places. Wide assort windows and corner windows, are available in bay of those materials. Auxiliary single pane storm glazing can be fitted to the inside. Some have screens tha oll up like shades into concealed pockets.
Each material has its own advantages, wood being freer from condensation and capable of transmitting the least heal
Steel window and door frames mark a step forward settlement or sagging and they are economical and easy to install.
Plastic window screens are on the market, requiring no paint, incapable of staining exterior walls, Mill under pressure and non-buiging
period designs and door, hardware and all fittings, both for interior an main entrances. The millwork firms that make then carry complete lines of ready-built dining room china cupboards, kitchen cabinets, complete staircases and architectural trim. Many of these details have been designed for
Aluminum garage doors built along arreraft line offer unusual advantages of durability and lightness They can be painted or not without deterioration Accordian type of folding a portable partition is an off a lian type of folding screen suitable for closing ing section of a large room such as segregating din tical lines, variety of fabric covers and colors appeal to modern decorators.
Plastic washable wall coverings are comparatively new. They are often used in bathrooms and where children may mark walls. Plastic bakelte type syn thetic tile surfaces have proved their practicability
for several years for several years.
COMPOSITION materials are being used more and more widely. An attractive plastic floor covering adnered with a plastic adhesive is coming into the market, it offers a variety
finishes, but it is not cheap.
Asphalt tile, however, has proved its merit over more than a decade now and provides a virtually ingamerooms and built-in porches. This material is declared by engineers to be one of the few resilient floor coverings that are not affected by dampness, such as that present in concrete that is in direct contact with the ground. It does not crawl or warp. Colors go entirely through the tiles.

Makers of asphalt tile contend that it will withstand heavy wear for as much as 30 years. widely used roof covering in the country, having captured 86 percent of the market in the past year, according to the Department of Commerce.
Asphalt is the basic element in these shingles, saturating a strong fibered felt which is topped with
a coating of embedded mineral granules for color and a coating of embedded mineral granules for color and
fire-resistance. Being flexible they can be molded to fire-resistance. Being fexible they can be molded claimed-and variety of colors, patterns and multiple
strips make them espectally populat in the small Asbestos siding is another widely used material in that field.
Aluminum siding and shingles are now on the market offering features of permanence. They do not warp or sag. They are rustproot and tireprool and outside they retain their reflective insulating quainty on the inside. It is best to examine these on a house first

PLYWOOD has shown the way for the use of new wlues in home building. Ordinary grades of plyexcelle sheets as large as a kitchen floor have made against subflooring bases for tinoleum, insuring longer wear for the covering.

Decorative plywood for paneled library, dining room. fireplace wall, doors and other places is prosouthern gum wainut. birch, knotty pine, mahoge wide and lately the supply nas been scarce. but these are products for which there is demand. Fireproof doors are produced in this line
Termite proof sill and porch
Termite proof sill and porch wood also has been developed
In the neating field automatic stokers nave peen so improved that a coal furnace is as trim and neat as any heating unit. They feed the fire and remove ashes. In areas where coal is the cheapest fuel a stoker is an economical installation
Thermostats can be used in connection with any modern heating plant, having been originally in-
vented to control coal furnaces Often called regulators and electric janitors, good thermostot real money savers. Engineers have figured that dio ing costs increase $11 / 2$ percent for every degree avole
70 . It a nouse is allowed to reach 80 degrees. 15 70. It a nouse is allowed to reach
percent is oeing added to fuel cosis

Heating efficiency also has veen stepped up oy slenderizing radiators for steam and not water sys stems The extreme in thin fin radiators is reached $n$
the convector type. Radiating only aoout is percent of their total output the convectors make it possibie to nave furniture near them without undue drying
and warping. The bulk of the neat is circulated and warp
upward.
Air conditioned heat, which is forced circulation of humidified warm air holds its popularity by maintaining moisture in the air in winter However, the frames often results in excessive condensation An ingenious neating arrangement for taking the
chill off of small summer cottages is a fireplace with a metal of small summer cottages is a fireplace with a metal heating chamber and blower concealed in the wall behind the mantel. This is distinctly eflective, out some heating engineers warn that in the year-
round home it could interfere with a thermostat heating the room to a point where the main neating plant might be checked and cause temperature to fall in other rooms.
$\mathbf{B}^{\text {ACK in full scale production now is a line of bath- }}$ room fixtures in enameled pressed steel, stamped guoted automobile bodies, only stronger. They are quoted lower in cost than regular enameled cast are lighter and therefore easier to install. A bathtup, something like 350 for cast iron. A slightly rippled tub bottom cuts down the risk of slipping.
Vitreous china sinks and other fixtures enjoyed a boost during the war when metals were scarce. Being vitreous all the way through, they defy acids, stains and rusts, but they are breakable. Stainless steel and
soft metal sinks afso are popular because of ease of soft metal sinks also are popular because of ease of
cleaning and lasting brightness. They can be obtained complete with drainboards in one piece without seams,
An interesting item in the plumbing line is a sealed air chamber to stop water hammer. Constructed like a shock absorber it takes up the pressure of water hammer that can rise to 890 pounds per square inch in a one-inc.
in the line.
Another improvement has been the development of a prefabricated shower stall that can't leak.
Minor accessories offer a steadily widening range of selection. There are luminous house numbers and uminous switch plates for walls, electric screens that weatherproofing porch and garden furniture
In fact you can buy as many gadgets and frills tor a house as there are trimming for a Christmas tue


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## IIIKI II HISS OI HISSY PMIIIIIIS

$\mathrm{T}^{\mathrm{HE}}$ down payment required in ouying a nome 18 Mhe biggest stumbling block for most families on the monthly payment plan that many persons wish the entire cost could be financed along the lines opened up for war veterans. They lose sight of the Since it is necessary to pay for the use of money. just as you must pay for the use of a house when you rent it, one big way to keep that cost down is to save way is to pay off the mortgage in the shortest pos sible ume.
Present high building costs have aggravated the problem of down payments. Mortgage loans are made on appraised values of homes, and not on the price. Formerly it was possible to buy a $\$ 10,000$ home with a down payment of $\$ 2,000$. Today the appraised value
may be the same, but the price may run about
$\$ 12,500$. So in that case you need in cash.
Furthermore, not all lending institutions are willing to risk a lqan that amounts as high as 80 percent of appraised value. Some are lending only $\$ 6,500$ to $\$ 7,000$ on that $\$ 10,000$ valuation. In such at $\$ 12,500$ a total of $\$ 5,500$ to $\$ 6,000$ may be required as down payment.

## -

THERE are three major mortgage plans now used ing Administration (FHA) insured mortgage, the ordinary bank mortgage, and the Veterans' Administration (VA) plan for those eligible for Gl loans. The FHA plan permits a down payment as low as 10 percent on homes it appraises at $\$ 6,000$ or less. That does not mean price. On homes between $\$ 6,000$
and $\$ 10,000$ in appraised valuation, it permits down payments ranging as low as $10 \pi / 4$ to 14 percent. These are figured at 10 percent on the first $\$ 6,000$ and 20 percent on the amount above $\$ 6,000$.
For all homes appraised at more than $\$ 10,000$ and up to $\$ 20,000$ (the FHA limit), down payments of at least 20 percent are required.
accepted as part or all of the down free and clear, it is ing on its value and its conformance to FHA site and neighborhood standards.

THE FHA lends no money. Its function is to insure 1 mortgages on homes that meet its standards. The mortgages are arranged through banks, savings and loan associations and other approved lending institutions. The FHA insurance protects the lender against loss on the mortgage. This insurance is paid for by on the outstanding amount of his debt.
Lending institutions also make monthly payment mortgage loans without FHA insurance. These mortgages usually call for a minimum down payment of 20 percent of the valuation, but they carry no mortgage insurance premium in addition to the interest.

## Insuring Your Security

THERE are two major plons to cover the unpaid of low-rate life insurance.
One calls for a single promium, which for convenience can be financed in $\mathbf{2 4}$ monthly payments No further payments are needed.
Ancm of the plan pore payments for the lerm of the mortgage each paym
along with the diminishing debt.
According to the Institute of Life insurance, 60 Ecost 42 nd St., Now York $17, \mathrm{~N}$. Y., there are, 19 componies that write hife insurance to cover morigages.
Examples
Examples of rates for each $\$ 1,000$ of initial dobt on a 20 -year monthly amortized mortgage or a man 30 yeors old follow:
Single payment plan $\$ 72.42$,
for 24 months.
Reducing yearly premium plan $\$ 8.30$ the first
year, $\$ 7.40$ the fith year, $\$ 6.23$ for the 10 ih, $\$ 4.55$
for the 15 th , and $\$ 1.11$ the 201 h year.
remium plan are $\$ 8.91$ the first year, $\$ 8.04$ the fith, $\$ 6.96$ the 10 th, $\$ 5.23$ the 15 th and $\$ 1.20$ for the 20ith year.
Rates for older men greduate upward.

## Home Buyers' Time Table

Monthly mortgage payments required for each $\$ 1,000$ of loan to cover interest, at two

| Term of Mortgage | Monthly Payment Interest and Amortization |  | Add FHA. <br> Insurance Premium |
| :---: | :---: | :---: | :---: |
|  | 4\% | 412\% |  |
| 25 Years | \$5.28 | \$5.56 | . 40 |
| 20. Years | 6.06 | 6.33 | 40 |
| 17 Years | 6.77 | 7.03 | . 39 |
| 15 Years | 7.40 | 7.65 | . 39 |
| 12 Years | 8.76 | 9.01 | . 38 |
| 10 Years | 10.13 | 10.37 | 37 |
| 8 Years | 12.19 | 12.43 | . 35 |
| 5 Years | 18.42 | 18.56 | .30 |

('FHA premium will reduce each year as unpaid balance.)
ified veteran may apply for an FHA mortgage, or il he prefers a house or neighborhood that may not meet FHA requirements, he can still obtain his GI loan mortgage. The VA appraises the propers and either case and determines "reasonable value." The main feature of the GI home loan is that the buyer may need no cash. The loan is made by a lend-
ing institution and guaranteed, partly or in full, by ing institution and guaranteed, partly or in full, by Veterans have 10 years from the official date
termination of the war to apply for GI loans. termination of the war to apply for GI loans. The Gl loan is repaid at 4 percent interest in
monthly installments along with any other monthly installments along with any other fixed down payment, monthly installments will run higher and the ultimate financing cost will be greater For example, on a home appraised at $\$ 8,000$ by FHA, VA and lender, financing costs alone would run about as follows on a 20 -year mortgage at $41 / 2$ per-cent-a widely prevailing interest rate:

## Ordinary Mortgage <br> Down Paymen <br> $\begin{array}{lcl}\begin{array}{c}\text { Mortgage } \\ \text { Mown Payment }\end{array} & \begin{array}{c}\text { FHA Insured } \\ \text { Mortgage }\end{array} & \begin{array}{l}\text { FHA Mort- } \\ \text { gage } 41 / 2 \%\end{array} \\ \text { (on value) } \$ \$ 1,600.00 & \$ 1,000.00 & \$ 000.00\end{array}$ Amount of $. . \$ 1,600.00$ <br> Av. Monthly <br> Payment .... 40.52 <br> Total Financing Cost $\ldots .$. .... 3,322.88 <br> Loan 4\% <br> 000.00 $8,000.00$

(•Based on average poyment for FHA mortgage Insurance,
which runs slighty higher tor eariy years, and lower in lator years. Government pays frst year's interest on 52.000 ot G1 loan,
or soo. making net financing cost in this case $\$ 4.215 .20$.)

FINANCING costs on a 25 -year mortgage naturally GI GI loan over 25 years, to which he is entitled, that
 25-year term are limited to homes valued up to $\$ 6,000$. Paying a mortgage off in 15 years, on the other hand, saves $\$ 910.08$ in interest cost on the above ordimortgage.
The biggest saving can be made with a larger down payment. On every additional $\$ 1,000$ of down pay ment $\$ 519.20$ ean be saved on thet ordinary 20 -year $\$ 6,400$ mortgage at $41 / 2$ percent.
Naturally that saving will be even, greater if the
interest rate is 5 percent At this higher interest rate is 5 percent. At this higher rate monthly $\$ 5.85$ for 25 years.
Added to down payments in all cases will be closing costs. These may include title search and title insurance, appraisal, recording and closing fees, credit report, survey eharges and other items. In some states
a mortgage tax must be paid. Financing costs are only a part of the fixed charges
that are included in each monthly payment. Although the above table shows only $\$ 45.77$ needed each month to carry a 20 -year $\$ 7,000 \mathrm{FHA}$ mortgage, taxes, fire insurance and-in many communities-water charges also must be covered through your payments to the
bank. The bank in turn pays those bills on the annual
basis.

A ROUGH rule of thumb is to figure that total inthly carrying charges, without heat or upkecp, will average one percent of an FHA mortgage Such estimates are usually conservative because of the wide variation in tax and water rates in all seo tions of the country. The best way to find out is to ask your local lending insitution. Taxes may vary value.
Total fixed monthly charges should not be allowed to exceed one-fifth of your monthly income. This is the advice of experienced counselors. If those charges
do run above that level, and your income does not do run above that level, and your income does not
increase, it is possible that you will feel pinched for increase, it is possible that you will feel pinched for
upkeep and replacements as the home grows older.

## -

A ND finally, the prudent buyer will see that he hae mortgage debt insurance to cover the amount of his mortgage debt. If not, he will tase out a low-cost
diminishing term policy that will assure his family of a home owned free and clear in the event of his death.
Here is a table to help you figure your future:

1. Selling price of home
2. Selling price of home.
. Amount of Mortgage Loan
3. Down Payment Required
(item 1 minus item 23 .
4. Closing Costs (total all fees)
5. If FHA Plan, First Year's
6. INITIAL COSTS (add items
7. Term of Mortgage - 4 and 5 year
8. Interest Rate ....... year
9. Monthly payment per $\$ 1,000$ to fit items 7 \& 8 as shown 10. Multiply item 9 by number of thousands and parts there of in amount of mortgage..
10. If FHA Plan, find premium rate per thousand to fit
items 7 \& as shown in
11. Multiply tablem ii by number of thousands and parts there of in amount of mortgage. 13. MONTHLY MORTGAGE PAYMENTS (item 10 plus
12. Estimated yearly taxes (multiply assessed value by local 15. Add any sp
13. pending .............. 16. Estimate fire insurance (multiply item 1 by local fire insurance rate) $\ldots \ldots \ldots \ldots$ 7. Estimate heating cost (ask neighbor in a similar home
how much he spends in year) ...................... 8. Total yearly supplementary
costs (add items 14, 15, 16 costs (add items 14, 15, 16 19. MONTHLY SUPPLEMEN TARY COSTS (divide item 8 by 12 months)
14. Monthly transportation costs HOME OWNING (total of items 13, 19 and 20)........ 22. Set aside for upkeep and repairs at least $11 / 2 \%$ of item new. (Di-
15. Total monthly cost of gas, electricity, water and telephone
16. Add any other monthiy budget items for additional furni-
17. GRAND TOTAL MONTHLX
(This will not include lif


## BROOKS-WILLIAMS

When Building or Remodeling

## Your Home <br> Remember We Have

- Payne Floor Furnaces

Central Heating And Cooling Units - Air Conditioning Of Any Kind PLUS

Our Own Sheet Metal Shop For Installing Air Conditioning And Heating Units

## PLUS

Magic Chef Ranges - Burane or Natural Gas - Servel Gas Refrigerators - Radios - Several Models


10\% DISCOUNT ON
ALL HOME FREEZE UNITS AND WATER HEATERS

Sheet Metal Shop | Appliance Store
201 Benton Phone 2231 107 E. Second Phone 1683


## f) Prudential ANNOUNCING

# The Appointment Of <br> <br> CARL <br> <br> CARL STROM 

 STROM}

As
Authorized Mortgage Loan Solicitor
por
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA


The Nation's Leading Insurance Company Home Lender Home Loans-FHA-Conventional-FHA and G. I. Combination Commercial and Industrial Construction Loans Ranch and Farm Loans
All Business and Future Serviee matters will be handled through the local Service Office of Carl Strom Long Term - Low Cost
Loblby Dougloss Hotel Building


Veterans' needs for rental quarters prompted two builders in Montclair, N. J., to remodel 18 old homes in residential neighborhoods into 90 new apartments. This is one of the structures that provided six spalious sulles win modernized kitchens and woodburning fire places. The sponsors started has a $\$ 7,000$ invesiment which has grown to capital of more from the properies lotis $\$ 75$ from we properries rotals $\$ 75$, ly more than $\$ 60$ monthly.
 BOVE FLOOR PLANS show
how the house at left was
transformed into a small apart-
ment building without architec-
tural alteration. Only fire es-
capes were added to the exte-
rior in inconspicuous places to
meet the law without impairing
the residential character of the
neighborhood. Home owners
agreed to zoning changes in
view of the housing emergency.
The converted dwellings were
repainted and where new roofs
were needed harmonious colors
of asphalt shingles were used.

for the home you plan to Build or your present home It's Wise To Select.


## So Thorouah Wish Wrehables

 rinse out.

## So Quick With Dishes

Scads of foamy suds whisk grease away like magic. Dishes, silver and glass

- So Flattering To Your Hair

A soff water shampoo with its heaps of silky, lasting suds, will bring thrilling
new beauty to your hair. Soap rinses out completely no dull film left - So Kind To Your Pocketbook

Soft Water Service saves more than it cost. You'll use less than half the soap
you wise you use with hard water. Clothes and linens last young. You save even on
lea and coffee made with soft water,

## CULLIGAN SOFT WATER SERVICE

R. I. and Edith Trapnell, owners

505 Fast 6th.
Phone 535


Your New Home Your Present Home

Whether it's a new home or your present one . . . you'll enjoy a stunning bathroom. Let us help you with your plumbing problems. We will gladly give you a boderate-cost etimate on a completely new bathroom plan to meet your needs.
"The Finest Is Not Too Good For Your Home"


Now is the time to start thinking of that building or remodeling job. True, there's not enough building supplies, yet . . . but the picture is improving. All materials at the Big Spring Lumber Company are of the highest quality and all priced right. Phone us today ... we'll give you a free estimate on your building or remodeling needs.

New Homes, Remodeling, and Repairs On Monthly Payment Plan

## Big Spring Lumber Company

## Big Spring Daily Herald

## WomanDead, Two Men Held In Inquiry

## cille Griffith, 26 , of Lamesa, on U. S. Highway 87 between Big Spring and Lamesa early Sunday morning. Two Lamesa men were being held here Monday for ques-

 Two Lamesa men were being held here Monday for ques-tioning. They were brought here Sunday from Lamesa by
Dawson County Sheriff Buck Bennett. Texas Counts 13 Week End Violent Deaths Group Favors GI Bond Cash

## 

Oil Completions
Ahead Of Last Year


Parks Named As Pastor Here


French Nip Plot To Overthrow Republic


Thawatian

Appropriation
Bills Missing As Year Ends

## Truman Says It's The Lesser Evil

$=\mathrm{Em}$

## Local Pastors <br> Sef Up Budget For Next Year




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City Water
$\qquad$


Britain Puts New
Ban On Imports
$\qquad$


Coal Mines Go
Back To Owners
Ken Regan To Seek
Congressional Post
$\qquad$
Five Seamen Rescued From Pin-Point Atoll

| Five Seamen Rescued From Pin-Point Atoll |  |
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Jameson Sets A Record To Win Golf Tourney


$\frac{3}{B e n}$ Hogan To Pass Up Tam O'Shanter



WEST TEXAS
Bowling Center

BIG SPRING
MOTOR CO.
为

| $350$ | crew this season. The local girls clubbed out 12-10 decision over Odessa in the Ector county seat Saturday nig Nell Todd will handle the pitc ing chores for the Big Spring tea again tonight. |
| :---: | :---: |
|  |  |
|  |  |
|  | 'Teen agers who are hep to fun and phys- |
|  | ical fitness are making a standing |
|  | date at our alleys to |
|  | bowl in groups. Start now: be a tourna- |
|  | ment winner before |
|  | long. |
| Ask About Our "Pay As You Ride" Plan |  |
| BIG SPRING |  |
| MOTOR CO. | Bowling Center 314 Runnels |

## Sluagers Enioy <br> Field Day In TL


Tigers Decision Abilene Apaches Sunday, 13-8

Driver Ins. Agcy.


PEURIFOY
RADIATOR



PICKLE \& CRENSHAW

## Looking Steeds Win 5-2 To Split Series; 'Em Over Odessa Opens Three-Game Stand

Putterson Gets His 9th Victory On A Six-Hitter
bengals move up ladder ON HAL'S JINX OF BROWNS

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| Bulla Among Top <br> In Qualifying | ${ }^{2}$ |

Now You Can See Japan High Pay-Truvel-Recreation with the

## U. S. ARMY


 A occupation forces now winning the peece in Japan. And its
good duty ${ }^{\text {as }}$ anyone who has served there recently will tell your
Occupation duties include a wide variety of opportunities in Tlized skills, trades and administration. There are numerous excellent recreation facilities available.
Baseball, golf, mountain-climbing, football-most of the sports Privates begin their overseas service at $\$ 90$ a month- $\mathbf{2 0 \%}$
higher than regular pay. Good food and quarters, medical and higher than reqular pay. Good food and quarters, medical and
dental care and transportation furnished. Make your plans todayl
Ask for full deatiis at your U. S. Army Recruiting Station, BULLDING
Doug 'Jones Wins West Texas Title

cindan to toss ODESSA OPENER

## Donald's

 Drive-In Mexican FoodsSteaks
Hizh
$\underset{\substack{\text { New and Used } \\ \text { Furniture }}}{\substack{\text { we }}}$

## All New Equipment



Paul is deeply grateful for the fine patronage you are giving the Yellow
$\qquad$
YELLOW CAB CO.


Possibilities For Dairy Increase
A recent feature story in the Herald
suggested that dairying in Howard coun-
ty may be at a crossroads.
This does not mean that the trade
might go to pot-far from, it. Rather the
tmport is that the choice is whether to
make adjustments which will contribute
definitely to progressive increase in dairy-
ing output, or whether to rock along with
trends and suffer a static condition or
gradual deterioation.
Reasoning is based on these two fac-
tors: 1) The number of dairy animals in
the ceunty has declined by 38 per cent
within the past decade; and 2) at the
same time pommercial dairy production
has doubled. At first glance it it is difficult
to reconcile these two points, yet com-
mercial dairying has had its greatest stim-
ulation here during that decade. At the
same time, the animals that were lost
were largely from farm herds and were
marginal producers lumped on a good
meat market.
Thus, by selectivity, production for
the consumer market was increased. But
this can't proceed much further on a hit-
or-miss basis, and henceforth any drop-

Most Logical, Least Likely Step
Many counties now are analyzing the
possibilities under a new state-wide policy
announced by the state highway depart-
ment in reference to loteral roads.
The state will furnish the engineering
and one-fourth of the initial construction,
plus maintenance. There is a limit of
$\$ 100,000$ per year in any one county.
Counties, in turn, must furnish right-of-
way, which they have in most instances,
and three-fourths of the construction
costs.
The difference in specifications and re-
quirments likely will absorb the one-
fourth the state contributes; that is the
county would not require any more road
'Bootlegging' Under Labor Law


Washington Merry-Go-Round-Drew Pearson

## Warning Against US-Red Rift



Hal Boyle's Notebook
Meet Mr. Hollywood

$\frac{\text { Bocodery-lact } 0 \text { OBring }}{\text { Pearl White }}$

Radio Programs


Pearl White Wore A Blond Wig

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| cor her most dureas seria. | ed: a bar tly... Frank Faylen, | dium,", after the Babe |
| Clifthanger as these dizzy es- | the male nurse in "Lost Week- | dium," after the Babe natel |
| pades are called now. was the | end." who lectured Ray Milland | George Abbott has signed a |
| ost famous screen blonde of |  | r |
| her day. Actually she wasn't a |  |  |
| blonde at all-had stringy red | pap | Gregory Peck wishes he could |
| hair and carried a blonde wiz | "Welcome Stra | afford to come back to Broadway |
| with her wherever she went. Stue | eph P. Kennedy ready to | next season. . . Laurel and |
| hung onto the blonde top piece | tear down four Broadway thea- | Hardy, considered washed up in |
| en after she quit fiims, in case |  |  |
| make formal | ace and office building?? Lou | hods on their London vaude tour |

$1 \operatorname{H}^{2}=$

TUESDAY AFTERNOON



|  |
| :---: |

Alexander－Thornton Food Store


| FEEDS <br> We Buy All Kinds of G R A I N <br> TUCKER <br> GRAN ELEVATOR 1854 Days；Nizht 1892 |
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Big Spring Mattress Co．

$$
\begin{aligned}
& \text { Have your, maltress convereted into a new innerspring } \\
& \text { mantiress crall } \\
& 811 \text { West 3rd } \\
& \text { Phone } 1764 \\
& \text { MOTOR INN AUTO SUPPLY } \\
& \text { Wholesale Auto Parts } \\
& \text { and } \\
& \text { Machine Shop }
\end{aligned}
$$

MODERN CLEANING METHODS

 MODERN CLEANERS


Cosden Traffic Cop－Stop！

Big Spring，Texas




## 



Wants To Put His


K\＆TElectric Co

Motor Repair Service | All Types Including |
| :---: |
| Light Plants |

400 East 3rd

## Coleman <br> Court




## STEP UP <br> EGG PRODUCTION



Big Iceberg Stable Grain Kept Ready Price Offered

## 

## 站言

## 




## Kyle Gray

Transfer

Day Phone 632
Night Phone 1415


Big Spring Locker Co．


Over 17 Years Experience－
In the tire business is oUR guarantee to yov that any vul－
eanizing，repairing，re－capping，etc．that you may sive us will rceive experienced，expert attention．
Creighton Tire Co． 203 West Third $\begin{gathered}\text { For } 17 \\ \text { Years } \\ \text { Phone } \\ 101\end{gathered}$

ROY CARTER GROCERY \＆MARKET ＂The Best Service Possible Is Our Pledge＂ FREE DELIVERY

DRIVER WHITE TRUCK CO．
sales and service for white trucks We do steam cleaning and general repairing on all ty
trucks．We have a stock of White parts and accessories． American Safety Tanks－Goodyear Tires Willard Batteries 1600 East Third Phone 1681

## 24 HOUR SERVICE

－Washing and Greasing
－Auto Repair
－Bear Wheel Alignin
Clark Motor Co．
Yellow Cab Co．
Phone 150
Greyhound Bus Terminal Just South Settles Hotel

## Gladioli Emerge

 In Full Beauty
tain at this time of year，but Miss
Sholl
within a expeeteting a new shipment
A special type of Frigidaire case，
which has a constant temperature

## HESTER＇S

Office
Supplies
and
Office
Records

## WOOTEN

 PRODUCEWhite \＆Wooten grocery \＆market
Complete
Groceries，
Line of
and Meats
Red Chain Feed Complete stocks of alcomo，
starter，krowing mash，dairy feeds，erk mash．corn，grain
fand has．
Dressed Poultry，Eggs
and Dairy Products
Harvey Wooten
Manazer
QUALITY RECAPPING

with Qullty Wortmanthip
PHILLIPS TIRE $\mathbf{C O}$ ．

SAND \＆GRAVEL

West Texas Sand \＆Gravel Co．

The Ferguson System Serd



BIG SPRING TRACTOR CO．


Nalley Funeral Home
Understanding Service bull upon years of service ．．．．a friend－
In counsel in hours of need．
906 GREGG - AMBULANCE SERVICE - PHONE 175

| Appliances and <br> RadiosGift Ware <br> COOLERATORSEheavy Hardware andSTANLEY HARDWARE203 Runnels |
| :---: |
| GEORGE O＇BRIEN MARKET <br> A Varied Selection Of Foods Featuring Nationally Advertised Brands 1201 11th Place <br> Ph． 1622 |



S．M．Smith Butane Co．
Big spring Phone Lames Limy

For the Best In
Dry Cleaning Weatherly and KIrby W diK


Homer Williams
Chevron Gas Station

ATLAS TIRES and BATTERIES Greasing Your Car Is Our Specialty East 2rd
Acrous
Cit
Auditititume

## H．M．ROWE GARAGE

General Repairing Major Overhauling Reboring
Brake Service Paint and Body Work Motor Rebuilding Phone 980

## Pure Crystal

Phone 216
SOUTHERN IGE

Donald＇s Drive Inn
MEXICAN FOODS and
STEAKS
San Angelo Hghnay
Blg spring

| Big Spring |
| :--- |

2 Easy Ways to IMPROVE YOUR LIGHTING
Clean all lighting fixtures，
using plenty of soap and
warm water
Put in new bulbs of proper

TEXAS ELECTRIC SERVICE COMPANY

6 Big Spring (Texas) Herald, Mon., June 30,1947


Exclusive Dependable
Hatters
Factory Methods
LAWSON HAT WORK
gos Runnels

- Furniture
J. R. CREATH
Furniture \& Mattresses

Furniture \& Mattresses
serving we renovate and make
yewn mattreses.
purnitere Repair
Fear of 710 E 3 rd
Phone 602

Qarages


Motor Tune Up-Carbureto
General Repairing
Willard Batteries
Authorized United Motor
McCrary Garage
305 w. 3rd Phone 267
GENERAL AUTO

| REPAIR |
| :---: |
| Specialize in motor tune up |
| and brake repair |
| arner $C$ Corner $N$ Aviford \& Lamesa |


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Laundry Service
TERRY'S WHRTENAY
WASHATERIA


$\square$

Henley Machine



- Mattresses

BIG SPRING
MATTRESS FACTORY
Have your mattress converted
into an mnerspink mattress
New mattresses made to or-
Nes.

| into an mnnersprink matiress. |
| :--- |
| Neww mattresses made to or- |
| der |
| 811 W 3rd |

Western Mattress
Have your old beds made into
a new innerspring Also, old
funity


| and one of our courteous <br> salesmen <br> sill <br> door. |
| :--- |
| eall at your |

G. B. PARKS
RADIO REPAIR

We make them operate like
new All work हuaranteed
Pick UD and Deliver
Phone 233
$\frac{\text { Rendering }}{\text { FREE REMOVAL }}$
of Unskinned
DEAD ANIMALS
$\begin{array}{cl}\text { BIG } & \text { SPRIVG RENDERING } \\ \text { \& } & \text { BY-PRODUCTS CO }\end{array}$

For Free Removal of

DEAD ANIMALS
(unskinned)

Oterrice Station
WalTER HAVNER
Al Makes Auto Parts
410 Willipe $\begin{array}{ccc}\text { 2ed } & \text { Big Spring }\end{array}$

Bir Sprink Animal Rendering ROLLINS \& BASSHAM


Of
$-\int \frac{A}{14}$
$\int \frac{\text { AUTOMOTIVE }}{\text { 1-Used Cars For Sale }}$

$\qquad$
Joe Williamson

We Want To Buy Good
Used Cars
See at 411 Johnson
Every Deal A Square Deal
GUARANTEED

1941 Ford CARS

| 1941 | Ford Conver |
| :---: | :---: |
| 1941 | Ford tudor |
| ${ }_{1941}^{1941}$ | Chevrolet Coup |
| 1941 | Studebaker one ton |
| 1938 | Ford tudor |


Portable Welding,
Electric and
Acetylene
Win weld anything annwhere
indecialize in oilfield tank
and pine welding
|c|

| Motor Co. |
| :---: |
| 206 Johnson St. |
| Studebaker Sales and Service |
| Phone 2174 |

$\square$
UNITED MOTORS

|  | UNITED MOTORS |
| :---: | :---: |
| 1946 Plymouth Se | Authorized |
| 1941 and heater. | Service Station |
|  | Delco Remy Starting. Light- |

Motor and Bearing
Service Co.

Steward's

One Higgins Camp Trailer
Speed King one wheel
Sped King one wheel
trailers
Two Whel Utility Traller
1938 Chevrojet i/ ton truck

- by Bill Davis.

| TUNE UP |  |
| :---: | :---: | :---: |
| FOR | COLE'S |

1938 Ford truck. 1 , 1 tons,
long wheel base
Jones Mor Mor Co.
NEW LOCATION
YORK \& PRUITT USED CARS
3rd and Lancaster St.
Moved from Runnels and
WE NEED MORE
2 -Used Cars Wanted

|  492 w. 4-Trucks |
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| and delivery service any part of citv. | We snecialize in automotive and truck repair. All makes |
| :---: | :---: |
| HILBURN'S | and models. Phillips 66 gas and oils. |
| HILBURNS | Your Business is Welcomed |

J. E. DUGGAN
N


| ${ }_{5}$ | National |
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| 6 -For Exchange |  |
|  | Rego |

ANNOUNCEMENTS

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Air Conditioning Units




\section*{ <br> 



STARTING TUESDAY


Plus "Pathe News", and
"Electronic Mouse Trap"
Anti-Poll Tax Bill Brought Up Again
$\qquad$
Calls For Embargo On Steel Products




 ?
We Have An Exclus
Dealership In Leddy Shop-Made Boots
Hand Tooled Belts and Billfolds Shoes Expertly Rebuilt Balch's Modern Shoe Shop

The CHIROPRACTOR-and You


 $\qquad$
Big Spring Chiropractic Clinic ${ }^{409}$ Rumes

## States Plan Reciprocal Motor License

Stamford Rodeo Opens Wednesday
 Niswisw ularly employed ranch hands shoot mouth disease in Mexico may co
at top prize. A special division the United Statee up to sono.oon
had been created this year for
Doo. Rep. H. Carl Andersen (R amateur rodeo performers.
Among the new events
old-timer's call old-timer's calf roping event. On
cow-bys over 55 years of age a
cilibile.
Included in the three-day pros. Chuck wagons will take part in
the grand parade next Wennesda
They will serve roundup stvele din ners to spectators and performer
during the remainder of the re
union.
old cowboys have ${ }^{\text {a }}$ specia
bunkhouse in which to meet and rest at Stamford.


## A\&M Vets Lash

 Probe Results ond"1. To provide public ald to
localities for low rent housing for
fanilies in the lowest income
group.
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DDI Sprayer Is At Work

## program of housing research assist industry in progressively. ducing the cost of housing!.

Dystentery Cases

## Reported Locally Resenots of several addition municable incere inceased co musease totals here d



Slated Tuesday
Slated Tuesday
Big Spring Boy Scouts
onm. Tuesday in the
district court rom.
W. .Clankenhip. advancement
chairman for the Big Spring dis-
trict, will be in charge of the court.
ON VACATION TRIP
County Superintendent and Mrs

Ten Contracts Of Markets


Hayhiul Well
Public Records


big springis favorite department store


