

# BIG SPRING DAILY HERALD

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BIG SPRING, TEXAS, SUNDAY MORNING, APRIL 21, 1935

## Time To Remodel, Repair, Rebuild or To Build New Homes, etc.



## Big Spring F.H.A. Organization and These Sponsoring Firms:

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State National Bank  
Tamsitt Tin Shop

# Local Campaign Off To Good Start

## Much Interest Exhibited In Early Stages

### Two Applications Approved, Others Pending Additional Data

Mounting interest in the Better Housing Program being staged currently here featured the end of first week activities Saturday.

Highlights of the week's accomplishments were: Approval of the first two applications under Title No. 1 of the Federal Housing Act for a total of \$1,500; virtually a complete application for a \$10,000 new construction job and another application for a like amount pending; canvassing of the city for needed repairs and modernization; and insistent demand for prompt action by many who have inquired about the program.

By Saturday morning more than 75 individuals had made inquiries into the provisions of the campaign and a vast majority had indicated they intended making application for FHA loans to make the work possible. Others said they could and would finance the work without necessity of the loan.

#### Two Approved

Of the two applications approved, one was for a \$1,000 repair job and the other amounted to \$500. Still another \$500 application was being held up pending additional information.

One man who said he anticipated a \$10,000 new construction project was waiting only to clear up title on land before putting in his application. Those familiar with requirements for FHA loans said the application would in all probability be immediately approved.

More than 500 homes were visited in two days by canvassers sent out by the local Better Housing committee, headed by J. E. Collins. If and when a small number of canvassers are called to work on follow up on present results, they will be taken from the relief rolls and not hired out of the office, it was made plain.

#### Want Action

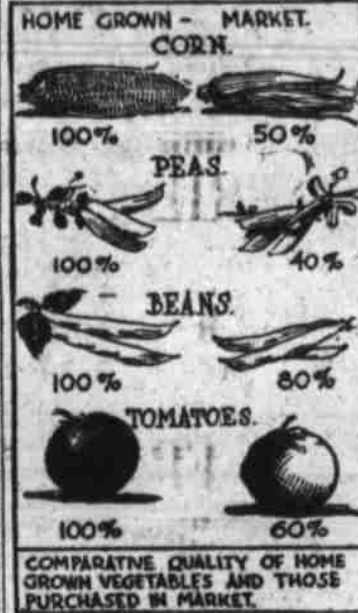
In compiling the information gained on forms used in the canvass, Mrs. Eck Lovelace said that it was not infrequent to find the notation that the property owner wanted prompt action.

A. C. Kyle, FHA field representative, who has been aiding Mrs. Lovelace in setting up the Better Housing machinery in this city, was openly enthused over the chances for success of the Big Spring campaign when he left Friday evening for Fort Worth.

"Big Spring can and ought to be leading West Texas and most of the state in per centage gain in construction and like work within the next 90 days," he said. "There is a remarkable opportunity for tremendous accomplishments in this city," he said, "and I believe

## WHO SAYS IT DOESN'T PAY TO GROW VEGETABLES!

It is a common argument that it doesn't pay to grow vegetables. It is a lazy man's argument. In dollars and cents, figuring leisure hours as business time, the actual vegetables grown in the garden for home use might be more expensive than the same quantity bought in the market. It all depends upon the rate of pay of the gardener.



This basis of figuring is not sound, however, for leisure time is not money-making time and the vegetable garden is healthful exercise for leisure hours. And aside from this argument, something can be raised in the home garden that cannot be bought with any amount of money and that is quality. From the very nature of marketing machinery, transportation, storage and other items, vegetables in the market cannot possibly be as fresh as those in the home garden and freshness is the principal factor in quality vegetables.

People who have never eaten home-grown vegetables do not know first quality vegetables.

from interest shown that the people are going to make the most of this opportunity."

Kyle was to return here Monday to aid further in the inauguration of the local campaign.

#### Private Credit

Money made available through the Better Housing program is not government money but is being drawn from the channels of private credit.

The government stands back of approved loans and guarantees lending institutions they will be made good in case of default.

Loans are made on the basis of an individual's credit rating and his ability to pay. An interest rate approximately 4 per cent lower than the average run of private loans makes the FHA loan all the more attractive. Regular amortization of the loans make them practical. They are extended over a long enough period of time to make them fit the purse of the average man.

Sweet corn, peas and lettuce are never at their best quality except when used within an hour or so of being gathered from the garden, particularly corn and peas.

The quality of freshness is particularly important in the vegetable diet of babies and small children. The vitamins and minerals which make the vegetables so essential in their diet for healthy growth and development are found in greatest quantity in fresh vegetables.

A small home garden provides the healthiest form of exercise. There is as much healthy muscle training in a hoe as a golf club. There is more in a spade.

This is the era of specialization and it is a good plan to specialize in your favorite vegetable. Try specializing in green peas, in corn, lettuce, tomatoes, or in beans. It is an entertaining pursuit aside from the quality food produced. There is a great difference in varieties which the average man never knows.

**Pig Mother Of 20 Piglets**  
FORT WAYNE, Ind. (UP)—James Farnin, farmer near here, owns a Chester White sow that has a litter of 20 pigs. Latest reports were that the mother and "piglets" are "doing nicely."

Current Michigan State athletes set 17 new school records during the indoor season, breaking six freshman and three varsity track records and eight swimming marks.

**Huge Loaf of Bread Baked**  
WILLIMANTIC, Conn. (UP)—Millet Radao, champion eater at Moosup, is especially fond of bread. So, when he was taken to a hospital for an operation, friends persuaded a baker to bake a special loaf. When delivered to the surprised convalescent, it was six feet, three inches long.

**Youths Built Motor**  
SUPERIOR, Wis. (UP)—Philip Johnson and James Lund, local youths, attached the motor from a miniature automobile to their home-made bobbed to achieve a speed of 25 miles an hour.

**BIRTH NOTICE**  
Mr. and Mrs. J. L. Caff, 2207 South Runnels, announced the birth of a daughter, 1:10 p. m. Thursday. She has been christened Mabel Korena, and at birth she weighed

10 pounds. Mother and daughter are doing well.

**Stray Dogs Expensive**  
MANCHESTER, Conn. (UP)—Stray dogs furnish an expensive problem to the Board of Selectmen each year. During one month the board paid out \$110 for 121 rabbits killed by unlicensed canines, for the extermination of 22 dogs, their burial and the services of inspectors.

**Got Roof And Bat**  
TURLOCK, Cal. (UP)—Ernest Gaster, hardware store owner here, is something of a hunter, so when he glimpsed a rat walking along a ceiling molding he reached into a show case for a shotgun and fired. He killed the rat, but also blew out a section of the roof.

## Modernize and Build Under The F.H.A.

We will gladly give you a free estimate on the cost of materials and supplies on any job you may want and assist you to obtain an F.H.A. Loan.

All kinds of lumber, brick, cement, builder's hardware, screens, glass, doors and other materials you need to build anything.

**Burton - Lingo Co.**  
Phone 22 301 E. Second

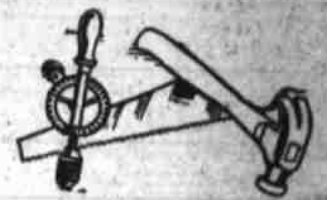
# BUILDERS Hardware SUPPLIES

For More Than 13 Years We Have Been Furnishing Big Spring and West Texas With The Finest Builders Hardware and Tools

We have every piece of hardware needed to build any house or building . . . or needed in the repair of them. When you obtain an F.H.A. loan be sure to specify to your contractor or carpenter **HARDWARE FROM THE BIG SPRING HARDWARE CO.** We will gladly give you an estimate of the cost of any hardware you will need!

## Carpenter's Tools

Ask any carpenter about the quality and wide selection of tools found here! He'll recommend our tools because he uses them himself. From a tack hammer to the most intricate tool in the carpenter's kit will be found in our store at a most reasonable price.



## Acme Paints & Varnishes

Whether you have a big F.H.A. job, a fence to paint, a breakfast set to refinish or any other big or little paint job you have to be done or are going to do yourself, you'll find just the right color and kind here! . . . and you get the most for your money! All brushes and other supplies you need, too!



# Big Spring Hardware Co.

Phone 14

117 Main

## Let Us Do The Electrical and Plumbing Work

On Your F.H.A. Job!

We can do the job RIGHT! . . . and at a price you can afford! We have the largest stock of electrical and plumbing fixtures and supplies in the city. Let us give you a free estimate on any job you may need.

**L. E. Coleman**

Phone 51

Camp Coleman

# Questions On FHA Program Are Answered

**Repair, Modernization,  
New Construction And  
Refinancing Included**

What is the Better Housing campaign? What does it mean to the average man—how can he benefit by participating in the program now running in Big Spring?

Let's ask a few questions about the entire program—good, practical questions. Let FHA answer them for us.

First let us turn our attention to Title No. 1 loans which provide for repairs, renovations, modernization, etc. Secondly, we direct our inquiries toward Title No. 2 which provides for new construction and refinancing.

**Who May Apply?**

Any property owner, individual, partnership or corporation with a regular income from salary, commissions, business, or other assured source. It is not necessary to be a depositor in the financial institution consulted.

**To Whom Do I Apply?**

To any financial institution approved by the Federal Housing Administration; or to a contractor or building supply dealer.

**How Much May I Apply For?**

From \$100 to \$3,000, depending on your income, for improvements on any one property.

**How Long May Notes Run?**

For any number of months from one to five years. However, the term of the notes depends entirely on the discretion of the financial institution which may at its option require loans to be repaid over such lesser periods as justified by the amount you can reasonably afford to pay each month.

**What Security Is Required?**

That you have an adequate regular income and a good credit record in your community. Other security may be accepted if deemed necessary by the financial institution to facilitate extension of credit; or if required by the law governing certain institutions.

**What Assurance Need I Give?**

- (a) That you own the property.
- (b) That the regular income of the signers of the note is adequate to meet the payments on the note.
- (c) That your mortgage, if any, is in good standing and that there are no other past due encumbrances or liens against your property.
- (d) That you will use the proceeds solely for property improvement.

**What Is The Cost Of This Credit?**

The financial institution may not collect an interest and—discount and—fee of any kind, a total charge in excess of an amount equivalent to 3% discount per \$100 original face amount of a one-year note, payable in monthly installments. Charge for longer periods than one-year is on the same basis.

**How Do I Pay The Note?**

By making regular, equal, monthly payments (seasonal payments for farmers) until the note is paid in full.

**May the Owner Of Any Kind Of Property Apply?**

Applications will be considered for credit to improve one-family, two-family or other residences; apartment buildings, stores, office buildings, factories, warehouses, farm buildings.

**Where Do I Make Payments?**

The regular installment payments will be made in person at the place of business of the financial institution; or by mail; or as otherwise arranged. No payment shall be made to any governmental office or organization.

**May I Pay the Note in Full Before Maturity Date?**

Yes at any time. A reasonable rebate will be allowed for prepayment, if charges have been collected in advance.

**May I Make More Than One Payment At A Time?**

Yes, as many as you wish, but such payments should be in exact multiples of the agreed payments—that is if monthly payment is \$10, larger

payments should total \$20, \$30, etc.—not for example, of sums such as \$18 or \$25.

**What If I Am Late In Making My Payments?**

The maker must not permit his payments to fall in arrears. Should a payment be more than 15 days late, the financial institution's expense, caused thereby, should be reimbursed in part at a rate of not more than five cents per dollar for each payment in arrears. Persistent delinquency will make it necessary for the financial institution to take proper steps to effect collection in full.

**What Is The Insured Mortgage Plan?**

A new mortgage system created under the National Housing Act under which mortgage lenders are insured against loss through a mutual mortgage insurance fund applying to a standardized form of home mortgage lending.

**Who Can Borrow Under This New System?**

Any responsible person with a steady income and a good credit record.

**To Whom Do I Apply?**

To any lending institution approved by the Federal Housing Administration to make insured mortgage loans. A list of such institutions in your city will be supplied on request to the Federal Housing Administration office in your State nearest to you.

**What Kind Of Property May Be Financed By An Insured Mortgage Loan?**

Any property primarily to be used as a residence, provided it meets the simple requirements as a location, character of neighborhood, and type of construction.

**What Is The Maximum Amount Of A Loan Under An Insured Mortgage?**

Not more than a maximum of 80 per cent of the appraisal value of

the property, land and dwelling included, and not more than \$15,000 in any case.

**Must The Residence Be A Detached Dwelling?**

No; it may be detached, semi-detached, one of a row, or a building providing for not more than four families.

**What Is The Major Requirement As To Location?**

It must be in an urban community with the usual services, such as water supply, sewage, and paving. It must be in a reasonably stabilized section, and the property must conform reasonably to the general character of the neighborhood.

**What Type Of Construction Will Be Approved?**

Construction types customary to the locality in which they are to be used will be acceptable generally, if constructed of materials and methods of proven durability and suitability. New materials and methods will not necessarily be ex-

cluded, but will be approved upon satisfactory evidence of durability and marketability.

**How Must The Mortgage Loan Be Repaid?**

In equal monthly amounts.

**What Do These Monthly Payments Cover?**

Interest on the outstanding balance of the loan, payment on account of the principal of the loan, the service fee, and the estimated monthly proportion of the annual taxes and insurance premiums on the property and the mortgage.

**What Insurance Is Required?**

Fire and other hazard insurance protection the interest of the lender as well as the borrower, and the mutual mortgage insurance, the basis of this new system.

**Does This Plan Apply Only To New Dwelling Constructions?**

No; it applies equally to present dwellings conforming to the standard requirements under the new plan.

(Continued On Page 7)

## BARROW'S APRIL

# Furniture Sale

--JUST IN TIME--

Furniture prices have raised from 5 to 10%! But these sale reductions are made from the old prices! That gives you double savings! While you are fixing up your home on the F.H.A. Plan don't forget the furnishings to go with the improvements! Buy now while you can save!



DINING ROOM SUITES

Beautiful 8-piece suite! Full size extension table; six chairs with upholstered seats; large, roomy buffet! Beautifully finished in walnut with attractive carvings and trimming.

69.50

Solid oak finished in lacquered stain. The price is exceedingly low for the high quality. The four chairs have splat backs. Save during this sale.

16.50



LIVING ROOM SUITES

All-over upholstered with same materials. Overstuffed divan and button back chair! Serpentine front! A value!

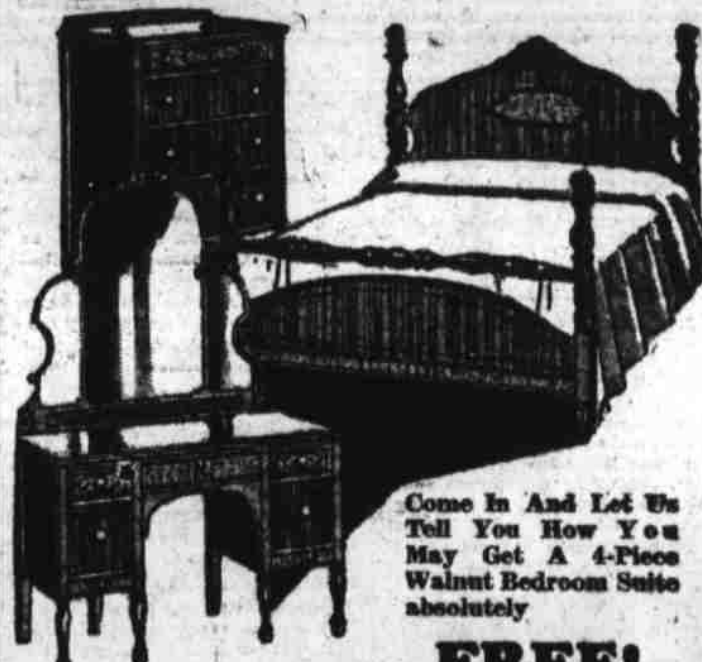
29.50

Club chair, roomy rocker and divan! Three large pieces upholstered 100% in tailored tapestry. Overstuffed! Save now!

49.50

<b>Steel Porch Rocker</b> It's new! Spring steel porch rockers! High colors.....	<b>Mickey Mouse Chairs</b> Folding porch chair for the kiddies
\$7.95	75c

FREE! FREE!



Come In And Let Us Tell You How You May Get A 4-Piece Walnut Bedroom Suite absolutely

FREE!

BEDROOM SUITES

The suite sketched above at a record low price! Four-poster full size bed; chest of drawers; triple mirror vanity and upholstered bench! Buy! Save!

54.50

Triple mirrors in four-drawer vanity; upholstered bench; full-size, 4-poster bed; chest of large drawers. Beautiful walnut finish! See N!

34.50

**Bridge Set**  
Black table with 4 red chairs or green table with 4 black chair.  
**\$11.95**



ART SQUARES

**Occ. Chairs**  
Sag-seat or spring seat chairs with all types upholstery.  
**\$4.95 and up**

9x12 ft. felt base rugs at a record low price! Save now!  
**3.95**

Art square yard goods in new patterns. 6-ft. wide. Per running ft.  
**24c**

**Window Shades**  
Hand-made and oiled window shades in all sizes. Only  
**\$1.00**

**AXMINSTERS**  
Famous Bigelow rugs in new spring patterns and colors. Well-made, long wearing. Finest quality! Full room size at  
**24.50 And Up**

# Barrow Furniture Co.

Phone 850 Big Spring, Texas 705 Runnels

# Success Of Campaign Rests In People's Hands

## Program May Put Jobless Men To Work

### Modernization And Repair Work In Dire Need By Many Houses

"The success of the Big Spring Better Housing Program rests in the hands of the people," Chairman J. B. Collins of the local committee, said Saturday.

"The Federal Housing Administration, under whose jurisdiction the local committee operates, provides the plan and will give all possible cooperation. The rest is up to the public. If all who are able to do so will take advantage of the attractive loan plan made possible by the administration, and repair, alter or improve their properties, benefit to the entire community will result without question.

"It is the hope of the Big Spring Better Homes Program Committee to put to work before winter a considerable number of the jobless men in this city whose livelihood depends upon the many industries related to building. If this aim is accomplished, thousands of idle dollars will reenter circulation; homes that are more comfortable and valuable will grace Big Spring residential sections; a higher morale will be imparted to the public; and economic recovery will be greatly assisted.

"It is known that there are many buildings in this city in need of repair. Of this number, many need complete remodeling in order to bring them up to the standard demanded by modern living. Major repairs, such as re-roofing, re-roofing, re-flooring, etc., are necessary in some quarters. The remainder require minor repairs.

"In addition to the above, there are many buildings not really in need of repair, but which can be made more efficient, more comfortable, or more beautiful through certain changes.

"The Big Spring Better Homes Committee does not wish to urge the property owners to rush into any ill-advised expenditures, but we do feel that where repairs or improvements are needed, now is a propitious time to go ahead with them."

## Expenditure Of \$150,000 May Be Made Here

"The city of Big Spring ought to expend \$150,000 for modernization work during the coming year," officials of the Better Housing Program committee which is cooperating with the Federal Housing Administration.

"Our estimate," they continued, is based on the average expenditure of \$10 per capita in the modernization campaigns of 84 cities in 1932-33. Big Spring, which has a population of 15,000, might therefore be immediately expected to spend \$150,000.

"The National Housing Act has provided for the release of local credit so that property owners may now obtain money at reasonable rates and repay that money in reasonable installments.

"The procedure is simple. The principal requirements for getting a loan are that a person must own his property, his annual income must be at least five times the annual payment on the loan, his credit record in the community must be good, and he must have no past due taxes, interest, of liens against his property."

#### Town's First Talkie

McARTHUR, O. (UP)—The first talking picture ever shown in this village, the county seat of Vinton county, was scheduled to be shown here soon. The county, large in area, but small in population, has no moving picture theatres at the present time.

### FAMILY OF MISSING CHILD



Max Perrot, superintendent of a Chicago tool plant, shown with his wife, Rose, and youngest son, Erich, has reported he was in touch with the abductors of his other son, Richard Max, 4, missing for several days. (Associated Press Photo)

## Exteriors Can Be Modernized At Small Cost

### Paint Jobs Practical, New Surfaces May Be Had Reasonably

Provided the physical structure is still sound, the exterior of an old house frequently can be brought up to date at small cost.

Money for improvements of this kind can now be obtained from your local bank or other financial institution through the credit facilities made available by the National Housing Act.

Paint is the great restorer of exterior appearances. Some times, however, the exterior surface is either out-worn or out-dated, in which case a new surface is required.

There are many materials on the market which lend themselves on this use. New clapboarding, new shingles, waterproof composition board, a coating of stucco or a veneer of brick, are the most common methods of resurfacing.

The modern trend is toward simplicity of design. Removal of gingerbread ornaments or fancy trim will usually make a house look younger.

Property owners are urged to do needed work of this kind during Big Spring's Better Housing Program which is now under way.

Labor and material prices are such that they make improvements of this kind a good investment at the present time.

As business conditions improve, prices rise and investments in property modernization increase in value.

#### Buffalo Gnats Routed Farmers

SOMERVILLE, Tenn. (UP)—Big buffalo gnats invaded fields here in such swarms that farmers, taken unawares, were forced to abandon their plows and flee. The large gnats appeared earlier than usual.

## Costly Cracks May Be Repaired With Funds Under FHA

Since the widespread use of stucco, cracks are among the most common defects to be found in exterior walls. If cracks are unsightly or large enough to admit moisture which may damage underlying structure and interior walls, it is advisable to repair them.

Forty reasons have been found for cracks in ceilings and interior walls. Which makes it easy to understand why almost every household suffers, in one way or another, from this trouble. Structural cracks, map and shrinkage cracks, -o-see plaster, holes in plaster, bulged or hanging plaster, should all be repaired as soon as possible. Prompt plastering should not be

considered an expense, but an economy. It may be suggested here, parenthetically, that it is extremely work-while and cheap to whitewash a dark cellar.

The Better Housing Program here provides for repair work, which will in the end produce saving results.

#### Hard Labor to Keep Hard

BOSTON (UP)—Joseph Bedugnis, 22-year-old fisherman, had one fear when he was sentenced to six months in the House of Correction. He feared he'd get soft, so had his sentence changed to hard labor.

Don Faurot and Chauncey Simpson, new gridiron coaches at the University of Missouri, both have master's degrees.

Read The Herald Want-Ads

**Hen and Rabbit Hatch Eggs**  
LINTON, Ind. (UP)—A Rhode Island hen and a wild rabbit are sharing the duties of hatching the hen's nest of 22 eggs at the farm home of E. L. Silvester near here. Each occupies one-half of the nest.

Mrs. Frank Hamblin and daughter, Kathleen, passed through Big Spring Friday enroute to Royalty where Kathleen will spend the Easter holidays with her parents.

Read The Herald Want-ads.

**Holt Shumake Advertising**  
(Successor to Helms Johnson)  
Signs — Sho-Cards — Gold Leaf Bulletins  
Ritz Theatre Bldg

NOW YOU CAN HAVE **Air Conditioned REFRIGERATION**

Fresh, pure air... constantly circulated at just the right temperature and humidity to keep your food in perfect condition. That's modern air-conditioned refrigeration with ice!

**Odorless, Tasteless Refrigeration!**

Odorless... because the constantly changing air freshens the interior of the modern ice refrigerator, thus removing strong odors. This air-conditioning process makes it possible to place, in open vessels, butter or milk, in the same storage space with onions, cabbage, or other foods with a distinctive odor. The air-washing effect of the melting ice carries all odors out of your refrigerator. Each food retains its own individual flavor. Ask your ice dealer to demonstrate this new method of refrigeration to you.

Use ICE for Air Conditioned Refrigeration

**FREE REFRIGERATORS!**

TUNE IN EVERY THURSDAY — 6:00 P. M.  
**The ICE CARNIVAL of the AIR**  
WBAF—KPRC—WOAI

Each week a beautiful modern Refrigerator will be given absolutely free. The Ice Carnival of the Air brings full details. These programs are brought to you by your local ice dealer in co-operation with the Ice Industry of Texas.

Remodel or Build NOW Under the F.H.A.

**Southern Ice & Utilities Co.**  
Phone 216 211 E. No. First

**These Institutions Extend Credit Under The National Housing Act**

**First National Bank**  
**State National Bank**

**Plumbing, Bathroom Modernization Made Possible By Program**

Perhaps the most frequent plumbing trouble is a leaking faucet. There are a variety of possible causes for such leakage. An expert, however, can quickly determine the cause and remedy it. The thumping noise in a faucet is likewise a simple problem. Flush tank leakage is more serious, and should be cared for without delay, lest it become costly.

Water pipes which are exposed to freezing temperatures should be covered. Also it is advisable to cover pipes located in an unheated cellar or garage. This covering is very inexpensive.

Floor drains in bathroom, cellar and garage floors should be opened and cleaned as often as necessary. When clogged with dirt or grease they cannot properly perform their functions. If there is a floor drain under the refrigerator, it should be cleaned frequently. These precautions are essential to sanitation and health.

Modernization of the bathroom is an investment that pays large dividends in comfort and health. Showers can be installed at a cost that is within everyone's reach. Modern lavatories, bath tubs, flush tanks, are equally inexpensive. Let your plumber explain what he can do to modernize your bathroom.

Read The Herald Want Ads

**Enhanced Values, Greater Comfort Aim Of Campaign**

Modernization and repairs, now possible for many property owners of Big Spring through new credit channels opened by the National Housing Act, write their own golden rewards in enhanced values, increased rentability, and greater comfort.

Emphasizing this Saturday, J. E. Collins, chairman of the Modernization Campaign committee, laid stress on the rich returns that await those who invest even modestly in reconditioning of homes and other buildings that have suffered during the era of economic stress.

"The opportunities now offered to improve and repair properties are greater so far as ease of financing is concerned than ever have been offered before," Collins declared.

"Under the liberal credit plan laid down by the Federal Government's newest recovery agency," Collins asserted, "it is possible to borrow between \$100 and \$2,000 for this form of work at carrying charges much below those normally charged."

"For years it has been possible to

**Hughes' Grandson**



Charles Evans Hughes III, grandson of the chief justice of the United States, is shown on the campus at Brown university, Providence, R. I., where he is a candidate for high scholastic honors. (Associated Press Photo)

**Farms Can Also Participate In FHA Work Here**

Persons who live in towns and villages and on farms near Big Spring should benefit as much as residents of the city from the Better Housing Program fostered by the Federal Housing Administration, according to A. C. Kyle, FHA representative here for the local campaign.

"Success of the program will depend fully as much upon the response and cooperation of the farmer and the citizen of the small community as upon those who live in metropolitan areas," Kyle stated today.

The need on the farm for repairs, alterations and improvements is as great as that in the city, according to a recent Farm Housing Survey of the Department of Agriculture.

Through the Big Spring Better Housing Program, the United States Government offers the farmer as well as the city resident cooperation in bringing his home up to modern American living standards, and his barns and other buildings up to the requirement of modern efficiency.

No money is loaned directly by the government. The money is simply made available as "character loans" through approved lending agencies. These are insured against loss by the Federal Housing Administration up to 20 per cent of the total amount advanced.

**Old Auto Tires Cut Noise**  
KAUKAUNA, Wis. (UP)—Discarded automobile tires are being fitted to Chicago and Northwestern Railroad baggage tracks in the line's shops here to reduce noise of trundling them over station platforms.

**Convicts Get Bibles**  
WAUPON, Wis. (UP)—The Gideon Bible Society, sponsor of the movement to place a Bible in every hotel room, has supplied 300 Bibles to inmates of the Wisconsin State Prison here.

Jimmy Conzelman, head football coach at Washington university, St. Louis, has been a pianist, singer, saxophone player, artist and newspaperman.



**We'll Gladly Give A FREE Estimate On F.H.A. Jobs**  
Calling for Tin or Sheet Metal Work

Our modern methods and equipment assure you of a first class job at a reasonable price. Just call us!  
Chrome Steel Cabinet Covering—Guttering and Down Spouts—Cisterns.

**TAMSITT**  
Sheet Metal and Radiator  
Ph. 446 302 E. Third

**Need BUILDING MATERIALS?**

**WE'VE GOT 'EM**

**We Can Furnish Everything You Need To Remodel or Build Under F.H.A.!**

No need to shop around for building supplies, corrugated roofing, flat sheets, builder's hardware or any other material or supply you need for your F.H.A. Job—we have them all and at prices that will save you money! We will gladly give you a FREE estimate on all the materials you will need for any job.

- Kuhn's Paint**  
"Putting money in Kuhn's Paint is a real savings."
- Prepared Paint**  
Enamels in all colors. Varnish and all paint sundries.
- Screen Doors**  
All kinds and sizes. Also screen windows and screen wire.
- Window Glass**  
Complete stock of window glass—cut to fit your needs.
- Fencing-Posts**  
Cedar posts; gate, corral and wire posts; wolf-proof, barb and all other fencing.



**Wall Paper**  
1935 designs in the best of wallpapers. They are the most colorful, most pleasing designs we have seen in years—price per roll. Just **7 1/2c**

**S. P. Jones Lbr. Co.**  
"A Home-Owned Institution"  
Phone 214 409 Goliad

purchase the things that go into the house—furniture, radios, refrigerators, etc.—on the installment plan, but this is the first time that liberal installment credit has been extended to cover all types of real property improvements.

"Banks all over the country are cooperating in this movement to restore prosperity. They are granting loans for periods up to 3 years, with payments as low as \$10 a month, and the combined cost of interest, fees, and other charges not exceeding an amount equivalent to \$5 to \$100 of the original face amount of a 1-year note, deductible in advance."

"An important point, too," he said, "is that every repair project undertaken now results in a saving to the property owner in two ways: First, reconditioning that seems of minor importance at the present time will prevent costlier repair jobs later on; and second, the cost of building materials and labor are likely to rise as business conditions improve."

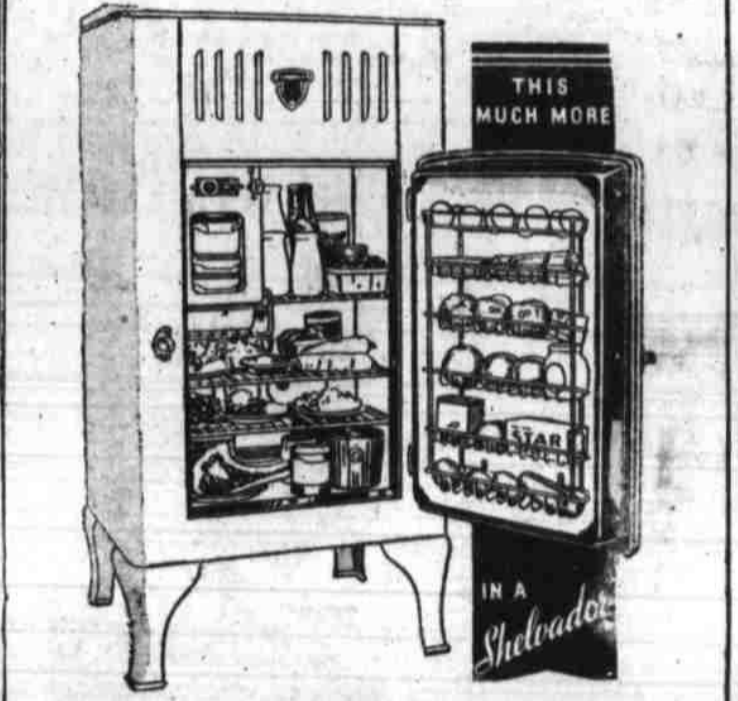
"As Housing Administrator James A. Moffett has so adequately pointed out," the campaign committee chairman concluded, "the Better Housing Program is a sound business proposition. It means money in the pocket of every American."

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# Better Housing Makes Possible Den For Husband

Has your husband always wanted a den where he could putter about and muss things up without being disturbed?

Perhaps you can build one for him now in the basement or in the attic, or in some other unused part of your home. The National Housing Act is designed to make possible needed and desirable improvements of this kind.

You can build such a den now without a down payment and on reasonable monthly terms suited to your income.

See your local bank or other financial institution which has been approved by the Federal Housing Administration. They can now make loans to you for improvements of this sort and at the lowest charges ever offered.

Think what fun you would have in planning such a room. There are so many new products on the market which can be used in finishing it. Most attractive effects can now be provided at little cost.

The photographs here show how one unused basement was converted into a cozy study.

Of course, before you do this work you should see that the floors and basement walls are waterproof. Otherwise the drapes and carpets and decorations may be spoiled. Then it is well, if you have not already done so, to install one of the cleanly new heating units which will give you added space.

Floors can be covered with one of the many colorful materials now on the market. A new stairway might be built leading directly to the room. Built-in book shelves will add to its appearance.

Many projects like this which make for better living are being undertaken by home owners now as a part of the National Better Housing Program.

## FHA Program Can Help Transform Dingy Quarters

What could be a more interesting venture for a woman than to transform an old dingy-looking house into a modern garden home?

You may find the opportunity to do this now as a result of the credit facilities made available by the National Housing Act. You may borrow up to \$2,000 from one of your local banks or other financial institutions which has been approved by the Federal Housing Administration, and pay the money back on easy terms over a period of as much as 3 years (5 years in special cases).

The photographs here show how an old, dilapidated house was transformed. The English garden in the rear, with its vine-covered fences and lattice-work, makes a cozy retreat at the close of day.

In modernizing this property, the brickwork of the house was repainted and cleaned, new shutters, trim, and awnings were added and an attractive rear entrance to the house was built.

How much more attractive this is than the old unsightly back yard.

There is no limit to the ingenuity which can be displayed in bringing old homes up to date. There are so many interesting things which might be done. And you can now do work of this sort inexpensively as a part of Big Spring's Better Housing Program.

Remember that in investing in improvements to your property no down payment is required if the cost does not exceed \$2,000. You can pay the cost monthly according to your income, and the charges are the lowest ever offered.

**Goldfish Was Tough**  
HONOLULU (UP)—Mr. and Mrs. Arthur Enderlin claim the "toughest" goldfish in the world. Timothy, the family cat, several times amused himself by "taking passes" at occupants of the family fish pond. Off guard, he idly took a drink, only to have a vengeful fish bite his pink tongue. Timothy since has avoided the pond.

**Egg Resembled Gourd**  
FORT WAYNE, Ind. (UP)—A pullet on the farm of Jack Miller laid an egg recently which resembled a gourd. It measured about four inches in length, an inch and one quarter in diameter at the large end and one-quarter of an inch at the small end. The egg also had a bow in the middle.

Hen Went Artistic  
KINLOCH, Mo. (UP)—Ella, a two-year-old hen, has gone artistic. Her idea of a good joke was to lay eggs covered with curious projections resembling relief maps of the Ozark Mountains. She pined her stunt for several days before returning to normal egg-laying.

## A YOUNG BUSINESS MAN WORTH KNOWING

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● HE IS WORKING VIGOROUSLY TO MAKE A SUCCESS OF HIS NEWSPAPER ROUTE, HIS FIRST BUSINESS ENTERPRISE, EAGERLY, HE CALLS ON NON-SUBSCRIBERS TO GET THEM TO SUBSCRIBE FOR THE HERALD IN ORDER TO INCREASE THE SIZE OF HIS ROUTE. HE IS JUST AS INTERESTED IN HIS BUSINESS AS ANY MERCHANT OR BUSINESS MAN IN BIG SPRING. EACH NEW SUBSCRIBER OR CUSTOMER WILL INCREASE HIS EARNINGS... EACH SUBSCRIBER THAT CONTINUES TO TAKE THE PAPER FROM HIM ALLOWS HIM TO MAKE JUST THAT MUCH MORE PROFIT!

## He Is Vitally Interested In You... His Subscriber

● HIS AIM IS TO PLEASE, TO GIVE MOST COURTEOUS SERVICE POSSIBLE, AS HE KNOWS COURTEOUS SERVICE IS THE FOUNDATION OF ANY BUSINESS INSTITUTION. HELP THIS YOUNG MAN MAKE A SUCCESS OF HIS ROUTE, GET ACQUAINTED WITH HIM, ENCOURAGE HIM, ADVISE HIM; YOU WOULD APPRECIATE SOMEONE PATTING YOUR SON ON THE BACK AND GIVING HIM THE ENCOURAGEMENT HE NEEDS, WE KNOW.

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# Questions

(CONTINUED FROM PAGE 3)

**Does That Mean I Can Refinance My Present Home Now Carrying An Old-Style Mortgage Under The New Mortgage Plan?**

Yes.

**What Advantage Would This Give Me?**

It changes your obligation under your present mortgage to pay large and inconvenient sums or one lump sum at maturity date, into an obligation to pay off in convenient monthly payments over a term of years usually substantially longer than provided in your present mortgage. It makes possible the merging of a first mortgage with the second mortgage if there is one at present upon your home, thus eliminating the danger to you in owing money to two or more lenders whose interests may conflict. It eliminates the necessity for refinancing your mortgage at more or less frequent intervals. It provides regular payments well within your income. It reduces the cost of your mortgage financing.

**How Does It Reduce My Cost of Mortgage Financing?**

By setting maximum permitted rates of interest for the type of transaction you contemplate; and maximum permitted fees for an appraisal and closing the mortgage; also by eliminating the necessity for recurring appraisals and closing fees now necessary when refinancing the present type of mortgage.

**How Much Time Am I Given to Repay The Insured Mortgage Loan?**

Whatever time is reasonable under the circumstances applying in your case, up to a total maximum permitted period of 20 years. If My Future Circumstances Permit, Can I Pay Off the Entire Mortgage in Full Before It Matures On The Monthly Payment Basis?

Yes.

**Can I Secure An Insured Mortgage And Leave Another Mortgage On The Property?**

No.

**Does the Government Provide the Money Under the Insured Mortgage Plan?**

No. It is private money, loaned by approved institutions who are

simply beneficiaries under the mutual mortgage insurance fund administered by the Federal Housing Administration.

**What Do I Do First to Replace My Present Mortgage With An Insured Mortgage On My Present Home?**

See your own bank or building and loan association or insurance company. If it is not an approved institution write the Federal Housing Administration in your state, and secure the name of an approved institution. Then see it; secure a mortgage application form; fill this form out. One of the officers of the institution will help you complete this form.

**What Happens Next?**

The lending institution will determine whether it desires to make the loan. If so, it will submit the application to the Federal Housing Administration for approval. If approved, the institution will be authorized to complete the transaction with you.

**Am I Limited Under the New Plan To Borrowing Only What I Now Owe Under My Present Mortgage?**

Not necessarily; in many cases it will be possible to borrow enough more to provide money for modernizing your home, or for other purposes.

**If I Want to Build A New Home, What Do I Do?**

Discuss the matter in general with an approved lending institution. Tell them how much cash you can invest in the deal and the value of the land if you already own it. Indicate about the price of the house you wish to build, and how much you can afford to pay each month. With these tentative figures it can determine whether such a loan would be acceptable to it from a credit standpoint. If so, you should have the plans and specifications drawn by a competent architect and estimates made by one or more competent and responsible contractors. With these prepared, you should then make a mortgage application as outlined above.

**What Happens Next?**

If the location and type of house and the mortgage application are approved by the Federal Housing Administration, it will give a firm commitment to the lending institution that it will insure your mortgage when the job and transac-

# Tips on CONTRACT

## DESPITE TWO LOSERS

By Tom O'Neil

Most squeezes will produce only one more trick than could be obtained without a squeeze. This is the case with the simple squeeze, where one defender has to guard high cards in two suits, and with the double squeeze, where each defender has to guard a different suit and both have to guard the same suit.

When one opponent has to guard three suits it is possible at times to make two more tricks than would be possible without a squeeze.

All of which is illustrative of the principles behind play of a hand sent me in two parts by Miss Alice Reardon of West Roxbury, Mass. The first part contained just the hands that opened the bidding and responded, as follows:

**DEALER**  
S-A J T 6 5 3 S-4 2  
H-A 2 H-K Q J 8 5  
D-K 8 D-A J 7 6  
C-K J 4 C-A

The bidding went: one spade; three hearts; three spades; four diamonds; four no trump; five no trump; seven no trump.

Miss Reardon asked how to play the hand if the nine of clubs were opened at the left of the dealer.

I suggested playing all the hearts on the theory that the hand might be made if the defender on the dealers right held the king and queen of spades, the queen of clubs and the queen of diamonds. The only certain tricks are one spade,

clubs, a total of eleven. If the hand were such the end situation after all the hearts had been played might be:

**NORTH**  
S-4 2  
D-A J 7 4

**WEST**  
S-10 9  
D-10 8 3 2

**EAST**  
S-K Q  
D-Q 9  
C-Q 10

**SOUTH**  
S-A J  
D-K 8  
C-K J

A diamond lead from North to the king, followed by the play of the king of clubs, a lead to the ace of diamonds and the play of the jack of diamonds would compel



East to shed a spade honor or the club queen. In either case South would take the rest of the tricks.

Miss Reardon then sent me the complete hand, as follows:

This hand can be beaten if East sheds a spade and holds diamonds and West keeps the spade king guarded. But if on the run of hearts East sheds one of his three diamonds, the hand can be made; for West then would be squeezed by the club king into blanking his spade king or shedding a diamond.

## Lady (Bugs) Liked Milo

**PLACERVILLE, Cal. (UP)**—There's something about Milo Fields that appeals to ladies—lady bugs, anyway. He caught 1,864,000 of the insects and is shipping them to Arizona farmers to combat parasites threatening their crops.

**Flower Show Honored Houston**  
**OTTINE, Texas (UP)**—A wide flower exhibit was held in the recreation hall at Palmetto State Park here commemorating Gen. Sam Houston's march from Gonzales to San Jacinto in March and April, 1836.

**Queer Fish Caught**  
**ST. JOHN'S, N. F. (UP)**—A 28-foot fish, which has a nose like a cow's and a mouth of a shark, was found trapped in a fishing net near here. The monster has a "square face," fine teeth and bones as soft as rubber. Its flesh resembles pork.

The national match-game bowling championship match will begin in St. Louis May 4. Otto Stein, Jr., St. Louis, is the defending champion.

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tons are complete. With this commitment made, you or your contractor can secure a construction loan and proceed with the erection of your home.

**Will Having An Insured Mortgage Prevent Me Selling My House?**

No.

**I Have \$1,500 Cash, \$300 A Month Income, And The House I Want To Buy Is Worth \$5,000, What Sort Of A Deal Could I Make?**

Your \$1,500 cash will provide a 30% down-payment on a \$5,000 house. This will leave \$3,500 to be financed. Interest, repayment of principal, mortgage insurance premium, and service fee will not exceed \$31 a month over a period of 15 years (you will not require the maximum period of 20 years). Taxes and fire and other "hazard" insurance premiums are in addition to this, and, of course, vary with the type of construction, the city in which the house is located, and other circumstances. It is considered good budgeting if shelter does not cost more than 25% of your income. There is more than an adequate margin between the monthly payments of \$31 and 25% of your income (\$30 per month) to cover taxes, insurance, and a fair amount for maintenance.

**Why Was This New System Not Established Long Ago?**

Because never before have such large numbers of both lenders and borrowers realized at the same time the fundamental faults of the old system, and recognized through their representatives in congress the necessity for a National answer to a National need.

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This of course does not mean a saving of a fourth on every item bought from Western Electric. Some supplies... paper, paints, poles, for example... range from 5 to 17 per cent under usual market prices. Others, such as telephones, cables, and switch-

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# Housing Work Aids Trades

## All Business Affected By Construction

### Replacements In Household Goods Possible, Money Circulates

The movement now under way locally to encourage permanent property improvements may extend in many cases to individual purchases of household furnishings and conveniences outside of strictly building material lines, in the opinion of W. T. Strange, manager of the Chamber of Commerce.

This is just a natural development, he pointed out today, as a result of the attention that home owners are giving to new and needed home comforts.

"The immediate need, of course," Strange explained, "is to make the permanent improvements that will safeguard the home investment. This is the purpose of Title I of the National Housing Act. To prepare for making application for the loan, the home owner checks his property carefully to see what must be done and to estimate the cost of the improvements.

"In this study of home needs, it is quite probable he will find that furnishings and furniture and appliances have deteriorated or become obsolete, and it is more than likely that he will purchase many of these accessories as soon as family income will permit. It seems entirely probable that the variety of these needs will extend to furniture, draperies, linens, upholstering and furniture repair work, electrical appliances and other miscellaneous necessities and conveniences, even though financing for these items is not provided for by the Housing Act.

"Our people, I am quite sure, will not over-buy on any home improvements of furnishings. Rather, they will be inclined to budget expenditures against needs, which will result in an increasingly steady series of purchases for the home from a variety of retail lines.

"The spread of this money through the community will affect directly and immediately every line of business—a wholesome prospect for our entire business future."

Read Herald Want-Aids

## Residential Building Statistics Show Definite Improvement For First Thirteen Weeks Of 1935

Residential building for the first 13 weeks of 1935 shows definite improvement over the same period both in 1933 and 1934, but is below the level of 1932, according to an article in the April issue of the Federal Home Loan Bank Review, published today.

A comparison of the monthly totals of home construction for the first three months of 1935 reveals a resumption in March of the acceleration shown in January and interrupted in February. Figures for March show that the average daily volume of residential building contracts awarded was more than 71 per cent above the daily average in February, which is far greater than the normal seasonal increase and represents an increase of 19 per cent over March 1934.

Residential building volume up to March 30 of this year is more than 23 per cent above the same period in 1934. Activity in non-residential construction, due to the falling off in new governmental contracts, remained about 44 per cent below the total for the first three months of 1934.

A chart accompanying the article shows that whereas industrial production had by February 28 reached a level only 8 per cent below the 1923-1925 figure, construction remain 76 per cent below that average. For over a year the cost of building materials and labor has been practically unchanged, while housing rentals moved steadily higher, diminishing the spread between these two factors and providing an incentive for increased residential construction. As contrasted with building costs, all commodities during March continued the advance which began in February 1933.

With this issue, the Review, for the benefit of home-financing institutions, begins publication of current figures on the number and value of one-family, two-family and combination home-and-business structures for which building permits have been issued. The information is compiled by the Federal Home Loan Bank Board from data collected by the Bureau of Labor Statistics. The value of one and two-family home construction in February showed an increase of 9 per cent as compared with January 1935, and was about 72 per cent greater than in February

1934. Figures assembled by the Federal Home Loan Bank Board disclose a continued trend since 1930 toward construction of one and two-family dwellings, in contrast with the large volume of apartment construction from 1926 to 1929. This reversal may be in part a reflection of the greater volume of mortgage credit available to owners of small homes, through building and loan associations and similar institutions, and the relative difficulty of financing large apartment projects in recent years through the traditional investment banking channels.

**Divinity Student Best Liar**  
BERKELEY, Cal. (UP)—William Miles, who is studying to be a minister, won a silver loving cup for being the best liar on the University of California campus.

**Youthful Musician**  
BRAZIL, Ind. (UP)—One of Indiana's youngest musicians is three-year-old Frank Eranhart, son of

Robert Eranhart, Brazil High School music instructor. Making his first appearance here recently, the child musician played a violin solo in a city school concert.

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