



Get Ready for WINTER

An Invitation...

"Get Ready for Winter" is not a command, it's an invitation to have more fun this winter in a home that is always warm and comfortable in the coldest weather . . . that is bright and cheery with plenty of light, new wallpaper, new paint to reflect joyous happiness! And the worst part of the winter is ahead . . . prepare for it NOW!

1 What is a Property Improvement Loan?

A. An improvement loan made by a lending institution and insured by the Federal Housing Administration. The purpose of the insurance is to encourage financial institutions to make such credit more generally available.

2 Who May Obtain a Loan?

A. The owner of the property to be improved (or a lessee under a lease expiring not less than 6 months after the maturity of the loan). The borrower must have a good credit reputation and a reasonable capacity to pay the loan. The borrower may be an individual, partnership, corporation, or other qualified organization.

3 For what purpose may a Loan be used?

A. (1) For repairs, alterations, or improvements upon or in connection with existing structures. For example: Repairs, additions, a new roof, painting, plumbing and heating systems, a new fence or walk, etc.
(2) For building new structures such as a garage, barn, etc.

Loans for equipment and appliances are not eligible for FHA insurance.

4 How much may be borrowed?

A. Not exceeding \$10,000 for repairs, alterations, or improvements coming under the classifications of (1) in Answer No. 3, and not exceeding \$2,500 for building new structures as explained in Answer 3 (2).

5 What types of property may be improved?

A. City, suburban or rural property.

6 What period is allowed for repaying the Loan?

A. Up to 5 years for repairs, alterations, or improvements.

7 How is the Loan repaid?

A. By equal monthly, semi-monthly, or weekly payments. (Rural borrowers, under certain conditions, may make seasonal payments.)

8 May a Loan be made on property which is now mortgaged?

A. Yes, if the lending institution is willing, although it may be required that payments on the mortgage and taxes be up to date.

9 What is the cost of a Property Improvement Loan?

A. The interest rate and other charges which the lender may make on a Property Improvement Loan are a matter of arrangement between the financial institution and the borrower. However, the total charges, including interest, may not exceed the limit prescribed under the Regulations of the Federal Housing Administration.

10 What advantage does this plan offer?

A. Regular payments to retire the debt gradually by easy steps; a low financing cost for this type of loan; a more liberal attitude on the part of lending institutions because of the insurance protection offered by the FHA Property Improvement Loan Plan.

11 Where is application made for a loan?

A. At any of the co-operating dealers listed on this page.

REPAIRS and IMPROVEMENTS



Wouldn't You Like To Play Santa Claus To The Entire Family Without Any Cash Outlay?

An FHA Remodeling Loan Enables You To Do Just That by the Following—

Install

Innumerable new electrical appliances to lighten household tasks — new plumbing fixtures in the bathroom — new linoleum in the kitchen and bath—

Check

the roof to be sure there are no leaks or weak spots in it.

Save

on fuel cost by insulating the whole house and putting weatherstripping on all doors and windows.

Be Sure

the outside is protected from the ravages of cold weather with paint.

Examine

the windows and replace all glass that is cracked or missing.

Consider

the advantages and increased comfort that remodeling will give your home.

Investigate

and discover the low cost of redecorating the whole home for cheerier evenings at home.

Or Build

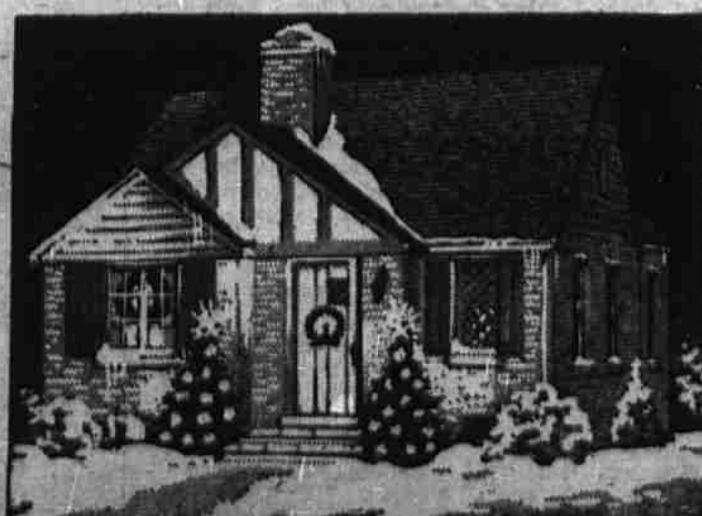
an addition on your own home now because it is the time to build. Labor and material prices are lowest now. Financing is Easy.

OUTSIDE protection — inside comfort — these can be purchased for your home "by the month" on the FHA Plan.

With proper insulation . . . a protective coat of paint . . . new wallpaper . . . a sound roof . . . weather-stripped windows—your home will weather winter's attacks.

With a basement playroom . . . new automatic heating . . . a glowing fireplace . . . a winter sunroom . . . new lighting fixtures . . . a modern kitchen . . . plenty of hot water—long winter days can be pleasant and cozy.

Phone or call on any of the firms listed at right. They will help you plan to make your home snug and comfortable. Estimates, without obligation, on the FHA Monthly Payment Plan.



These booklets, describing the FHA Plan of home improvements on convenient monthly payments, will help you check up on your home. Get one from any of the dealers listed below.

Call or Visit Any of the Following Dealers for Any Information You May Desire On

FHA LOANS

For Winter Modernization

- Burton-Lingo Lumber Company
- Higginbotham-Bartlett Company
- S. P. Jones Lumber Company
- Montgomery Ward & Co.
- L & L Housing and Lumber Co.
- Stahlman Lumber Co.
- Wm. Cameron & Co., Inc.
- Rockwell Bros. & Co.
- Texas Electric Service Company
- Empire Southern Service Company
- J. B. Collins Agency

SOCIETY CLUB ACTIVITIES

THE WORLD OF WOMEN

FASHIONS ORGANIZATIONS

Silver And Red Used For Dinner Appointments

Mrs. McDaniels Is Hostess To Annual Affair

Silver and red appointed the dinner table for an annual Christmas affair of the Cactus Bridge at the Settles hotel Friday evening with Mrs. B. J. McDaniels as hostess.

Annual Luncheon For Forsan Club Held At Settles

FORSAN, Dec. 17—The Pioneer Bridge club met Thursday afternoon at the Settles hotel in Big Spring for their annual luncheon.

Varsity Carnival Gives Students A Gay Time, Adds \$1,000 To The U. Of T. Scholarship Funds

By NANCY PHILIPS AUSTIN, Dec. 17—Come on in, folks, come one, come all, it's the biggest show on earth and you get more for your money.

Class Observes Annual Party

Friendship Group Entertained In Daniels Home Annual Christmas party of the Friendship class of the First Baptist church was held in the home of Mrs. Erwin Daniels Friday.

CALENDAR Of Tomorrow's Meetings

MONDAY FIRST BAPTIST W. M. S. to meet at the church for missionary program under direction of Mary Willis circa at 8 o'clock.

Baptist B. T. U. Entertained In Douglass Home

Gifts Given To Guests From Lighted Tree Mrs. J. C. Douglass, Frances Douglass and Mrs. J. Johnson were hostesses to members of the First Baptist B.T.U. Friday evening with a holiday party.

Gifts Presented To Guests At Party

Gifts from a decorated tree were presented to guests making game in bridge at an entertainment Friday evening given by members of the Lucky Thirteen club honoring their husbands at the home of Mrs. Hayes Stripling.

Ruth Class Entertained At Lutitia Wood Home

Ruth class of East 4th Baptist church was entertained Friday evening in the home of Lutitia Wood with a party.

Medical Auxiliary In A Meeting Here

Big Spring was host to a monthly meeting of the Six-County Medical Auxiliary Friday with a Mexican luncheon followed by an inspection of the new state hospital.

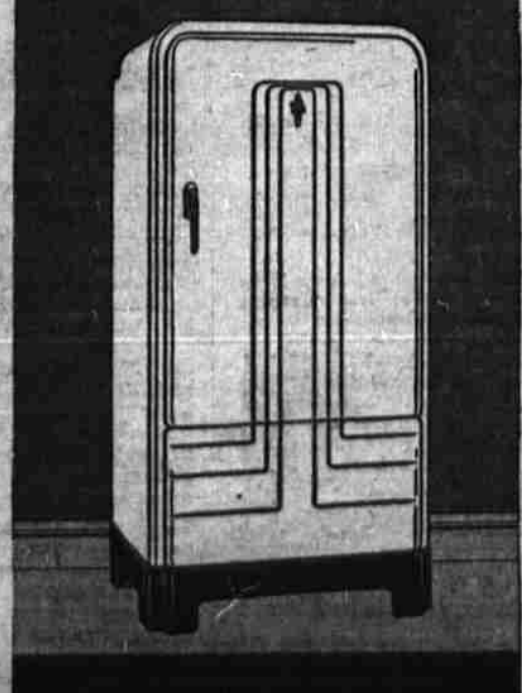


SILENT ...as a Christmas candle

Servel Electrolux makes no noise... IT FREEZES WITH NO MOVING PARTS! New 1939 models ready now for the holidays!



The refrigerator you hear about but never hear... because it has no moving parts in its freezing system to wear or make a noise.



Sherrod Bros. Hdw. Co. 210 - 23 Houston Allen Cox, Mgr.

SERVEL ELECTROLUX THE COOL REFRIGERATOR

Installation Rites Slated For Today

Joint installation services of officers of the Lone Star lodge and Brotherhood of Railroad Trainmen is set for this afternoon at 3 o'clock at the W. O. W. hall.

4-H Clubs Honored At Yuletide Party

Five clubs were represented at a county-wide 4-H Christmas party held Saturday afternoon in the office of Lora Farnsworth, home demonstration agent.

Lola Faye Myers Is Honored On Birthday

Mr. and Mrs. Clyde Myers honored their daughter, Lola Faye, with a party Friday evening on her 13th birthday anniversary.

Shower Compliments Mrs. Carl Hill At Orbin Daily Home

Complimentary to Mrs. Carl Hill, a shower was given by Mrs. Orbin Daily Friday afternoon at the Daily home.

Two Hostesses For Coahoma Club Session

COAHOMA, Dec. 17—The Knifty Knitters club met in the home of Earlene Reid Thursday night for their regular meeting.

Coahoma Class Given A Christmas Party

COAHOMA, Dec. 17—The Young Adult class of the First Methodist church was entertained with a Christmas party at the home of Miss Lucille Thompson.

Enchantment BY LENTHERIC



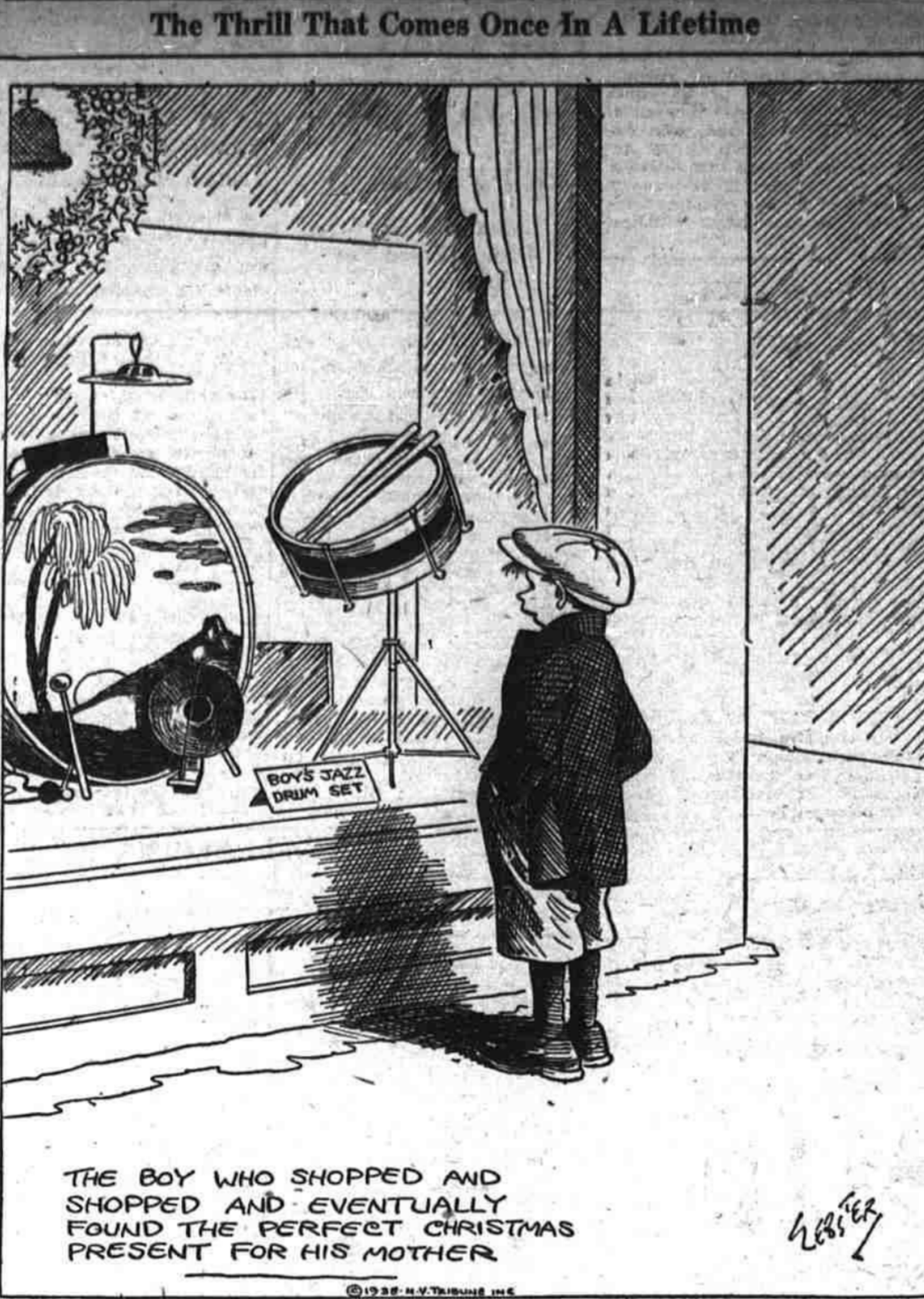
TO GIVE AND TO HAVE... A wealth of enchantment in fragrance lies... enchantment in giving for those who select from the Lenthéric repertoire.

TWEED OR MIRACLE—\$5.00 SHANGHAI—\$5.25 CUNNINGHAM AND PHILIPS FRIENDLY DRUG STORES

They're all Sending FLOWERS The Perfect GIFT for Xmas! OPEN HOUSE Sunday, Dec. 18... 2 to 6 P. M. The Public Is Cordially Invited Christmas Flowers of All Kinds On Display PHILPOTT FLORIST 1701 Scurry Phone 549

Big Spring Herald
Published Sunday morning and
each weekday afternoon except
Saturday by
THE BIG SPRING HERALD, Inc.

Washington Daybook
By Preston Grover
WASHINGTON—Best available
reports are that the president is
thoroughly sold on the national
necessity of an air fleet approaching
10,000 planes and



THE BOY WHO SHOPPED AND SHOPPED AND EVENTUALLY FOUND THE PERFECT CHRISTMAS PRESENT FOR HIS MOTHER

Daily Crossword Puzzle

Crossword puzzle grid with clues: ACROSS, DOWN, Solution of Yesterday's Puzzle.

'NEW YEAR'S LOVE' by Angela Lorden

Chapter Three
BETWEEN THE LINES
'Well probably all be murdered
in our beds, to say nothing of
having your best silver snatched
in the midst of the night.'

Man About Manhattan by GEORGE TUCKER

NEW YORK—Say, Uncle Tuck,
how 'bout telling us a story?
All right, Children, but you'll
have to be good and sit quietly and
not talk.

RUSK COUNTY MAN DIES AT AGE 109

HENDERSON, Dec. 17 (AP)—A
109-year-old Rusk county resident,
William F. Kelley, died today. His
widow, who is 108, survives.

AND ONE FOR DADDY

BUFFALO, N. Y., Dec. 17 (AP)—
Christmas request reported by a
department store Santa Claus, from
a little golden-haired girl:

PERSONAL GIVING

Big Spring, like most other
cities, is making preparation to
spread Christmas cheer among
people who otherwise would have
little if any of the things—material
things—that are usual accompani-
ments of the holiday season.

Output Possibilities Uncertain

There is conflicting information
available as to how fast present
factory equipment in the United
States can put 10,000 planes in the
air.

A CITIZEN OF TEXAS

Big Spring folk were treated to
a dash of that famed Roosevelt
personality Friday night as Elliott—
of the Texas Roosevelt—charmed
a large audience with his friendly
manner and his able talk on Texas
affairs.

PLAN TO BROADEN POLICE POWER IN MINE INDUSTRY

WASHINGTON, Dec. 17 (AP)—
The interior department disclosed
today proposed legislation to extend
federal police power over the
coal mining industries through the
bureau of mines.

CASH REGISTER TYPEWRITER ADDING MACHINE

Advertisement for DEE CONSTANT 1500 KILOCYCLES and other services.

THREE ARE INDICTED

DALLAS, Dec. 17 (AP)—Three
cases from Fort Worth and two
from Amarillo were among indict-
ments received by the federal clerk
here today from a Lubbock session
of the grand jury.

NEWS NOTES FROM THE OIL FIELD COMMUNITIES

Mr. and Mrs. Walter Gamble of
Perkins, Okla., visited in the home
of Mr. and Mrs. Chilton Cottman
last week en route to California to
spend the Christmas holidays.

Man About Manhattan (continued)

Well, let me see. Once upon a
time there were three brothers and
their names were Howell, Edward
and James. Howell was the eldest
and he became a lawyer. Edward,
the second brother, became a
chemist. And James, the baby, be-
came an orchestra leader.

Schedules T&P Trains—Eastbound

Table with columns: No., Arrive, Depart, Buses—Eastbound, Buses—Westbound, Buses—Northbound, Buses—Southbound.

L. F. McKay AUTO ELECTRIC & BATTERY SERVICE

Trimming is FIFTY BARROW'S Quality Furniture for Those Who Care

One Day Service CALL MASTER CLEANERS

NOTICE CATTLEMEN DAIRYMEN FARMERS See Us For Cottonseed CAKE and MEAL Big Spring Cotton Oil Mill PHONE 1598

HERE IS
Sealy's
 CHRISTMAS GIFT
to you!

**USE
 Barrow's
 Lay-Away
 Plan**

\$15.00
 PLATFORM
 SPRING
 FREE!

\$3.00
 Quilted
 MATTRESS
 PROTECTOR
 FREE!

FREE
 Delivery
 Anywhere
 In
 West Texas

\$39⁵⁰

A king could not sleep on a finer mattress than a genuine SEALY. For more than a half century the name SEALY has stood for unalterable quality and dependability. And now you have a chance to purchase a genuine SEALY Innerspring Mattress at the regular price of \$39.50, and get a \$15.00 Spring and \$3.00 Mattress Protector ABSOLUTELY FREE!

Save \$18.00 On This Deal

**An Entirely New Conception of
 Mattress Construction!**

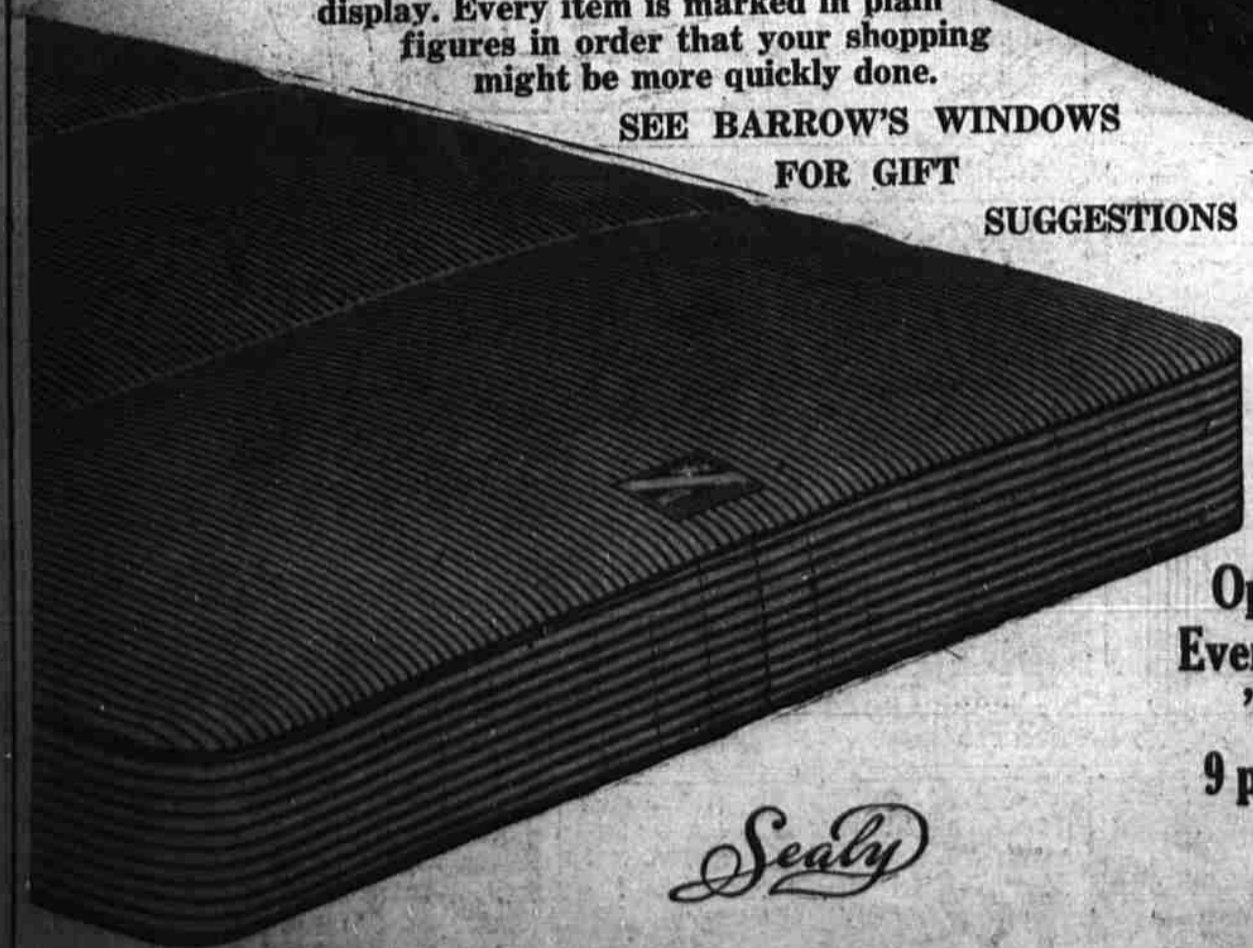
The center section of the Sealy POSTURE PILLOW mattress is scientifically reinforced. Heavier, stronger coils give balanced support to the heaviest part of your body... distributing the weight, evening up the pull of gravity... protecting the part of your body that needs rest most!... THE VITAL THIRD. With this central support, your body lies perfectly level, never sags. You relax completely. Comfort is greater... sleep comes easier... and your rest actually refreshes and renews bodily vigor! Sealy's POSTURE PILLOW is the only mattress designed to protect the VITAL THIRD of your body. Investigate its possibilities for you, today! Seeing is believing!

**Your Choice Of Coverings: Imported
 Damask Or Select Quality Ticking**

**You Will Enjoy Shopping
 at BARROW'S Where
 Hundreds of Items are on
 display. Every item is marked in plain
 figures in order that your shopping
 might be more quickly done.**

**SEE BARROW'S WINDOWS
 FOR GIFT**

SUGGESTIONS



Sealy

TRUEASE POSTURE PILLOW

Never before so much luxury, and such fine making in a mattress at this price!

(Sealy Foundation to match, \$19.75)

\$24⁷⁵

**Free Delivery
 Any Where
 In
 West
 Texas
 By Our
 Trucks
 and
 Experienced
 Men**

SPECIAL
 SUPPORT
 AT THE
 PROPER
 PLACE



**A Gift from BARROW'S
 Is a Gift that Lasts"**

Sealy

**ENCHANTED NIGHT
 POSTURE PILLOW**

The finest which can be found in mattress construction and sleeping comfort. Custom-made!

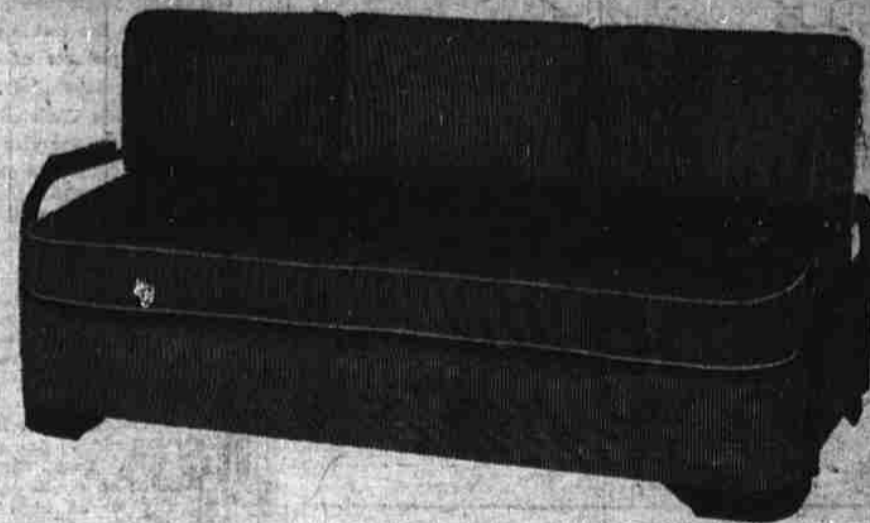
(Sealy Foundation to match, 29.50)

\$39⁵⁰

**VISIT BARROW'S
 DECEMBER SALE**



**Handee Back Sealy
 Couch \$29⁹⁵**
 Easy to open and close.
 Makes full size or twin beds.



Sealy Admiral Couch

Save \$10.00 on this couch which sells regular for \$49.75. The three large pillows are spring filled and will hold their shape. The cold springs in the pad insure solid comfort both as a sofa and bed.

OUR DECEMBER SALE
 PRICE
 Easy Terms May Be
 Arranged

\$39⁷⁵

Sealy's

**POSTURE PILLOW
 MATTRESS**

**WITH PROTECTION FOR
 THE "VITAL THIRD" OF YOUR BODY**

Open
 Evenings
 'til
 9 p. m.

Sealy

**NATURAL REST
 POSTURE PILLOW**

Custom-type making, fine materials, and the Sealy comfort, at a price far less than you'd expect!

(Sealy Foundation to match, \$24.50)

\$29⁵⁰

CONVENIENT TERMS EASILY ARRANGED

BARROW'S

**"Quality Furniture for Those Who Care"
 BIG SPRING, TEXAS**