#  <br> YOUR HOME COUNTY PAPER" 



# An The WDMANN'S Page K 

Three Scurry County Women Attend Methodist WMS Conference at Pampa

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WHY PAY MORE? We Will Pay 14c in Trade for Eggs BULK SEED Ohlenbusch Dry Weather English Peas, Porter's Tomato Seed,

 | 6-Lb. Pail.\$1.05 |  |  |  | BROOMS | 25c |
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Be Kind to Animals



DRIVERSAVED FROM BURNING Lubbock Man's Leg Crushed, Scal
Lacerated as He Crashes Into
Bridge Near Snyder $\begin{gathered}\text { Lacerated as } \mathrm{He} \text { Crashes Into } \\ \text { Bridge Near Snyder }\end{gathered}$
A before-dawn highway accide

IS SCURRY COUNTY A SLACKER?

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## The Srurry County Cimes

# Clean Up! Paint Up! Fix Up! 

COOPERATE IN SNYDER'S CONCERTED CAMPAIGN

# CILENUUP MEEX <br> Monday through Saturday, April 24-29 

Everybody Pulling Together in a Drive for a Better and Cleaner City in Which to Live-

CITY AND COUNTY OFFICIALS<br>CHAMBER OF COMMERCE<br>LIONS CLUB<br>BOY SCOUTS

SCHOOL CHILDREN
WOMEN'S CLUBS
BUSINESS MEN
HOUSEWIVES


## Proclamation

Clean Up, Paint Up,
Fix Up, Give Jobs
KNOW ALL MEN, WOMEN AND CHILDREN
BY THESE PRESENTS:
THAT, Whereas the NATIONAL CLEAN UP, PAINT UP AND FIX UP CAMPAIGN has resulted in many advantages to community life throughout the country,

In safeguarding HEALTH and SAFETY;
In promoting EMPLOYMENT and THRIFT:
In furthering FIRE PREVENTION:
In promoting BETTER HOUSING;
In stimulating CIVIC PRIDE, and
In making the "HOME AND CITY BEAUTIFUL";
NOW, THEREFORE, Be it known that plans have been perfected for a thorough CLEAN UP, PAINT UP AND FIX UP CAMPAIGN in Snyder, beginning Monday, April 24. This date will mark the opening of a real campaign of persistent and constructive effort in cleaning up, fixing up and KEEPING IT UP. In this worthy movement of Cleaning, Painting, Repairing and general Rehabilitation and Beautification I urge each citizen to do his or her best to make our community

Clean, Healthy, Thrifty, Safe and Beautiful
(Signed) H. G. TOWLE, Mayor.

| SNY |
| :--- | :--- |

WELl BUILD
them for You


Built-in Cabinets for clothes, linens, books, dishes, ironing board and many other uses are featured in every modern home today. In your home-corners, large wall areas and waste spaces can easily be utilized.

Will be glad to consult with you on any construction or repair job of carpentering.

LANDO HALL, Carpenter

CANS WILL BE HAULED AWAY

Cans and trash will be hauled from every section of the city at the close of the Clean Up, Paint Up, City Council, which several days ago gave its hearty approval of the drive. Citizens are requested to place
their cans or trash in boxes at easily their cans or trash in boxes at easily
accessible locations, in order to aid the trash haulers.

## WORK NEEDED BY MANY HERE

Literally dozens of men and women in Snyder are hoping for-and Their services during the clean Up. Paint Up, Fix Up Campatgn will not only help make our city cleaner-they will help make many work is scarce.
If you want a job during the campaign, phone the Scurry County Chamber of Commeree or The Times office. Or, if you want a worker, and the job together!

Keep an open mind and profit by criticism.S. W. Hoffman.

FIX UP YOUR WINDOWS

*. . are on the "must" lisf of many famous Interior ance to all rooms. ance to all rooms.
sizes in a large variety of slat and
Stock Blinds $\$ 3.95 \mathrm{Up}$ BRYANT-LINK CO.


## Campaign Aims At Attractive Snyder

 MONDAY TO BE Yard and Garden Contest Sponsored OPENING DAY By Altrurian Daughters Club Worthy

Wren's Is Headquarters for Your CLEAN-UP PAINT-UP FIX-UP SUPPLIES


Tools of All Kinds, Lawn Mowers, Garden Hose, Sprinklers

[^0]| Wren's Is Headquarters for Your |  |
| :---: | :---: |
| CLEAN-UP |  |
| PAINT-UP |  |
| FIX-UP |  |
| SUPPLIES Natas |  |
| 425 |  |
| E1 Shovels |  |
| Mops, Bucket |  |
| Tools of All |  |
| Lawn Mowers, |  |
| Garden Hose, |  |
| Sprinklers |  |
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can dip a brush in a can of paint and dab it on a wall, BUT-
only a knowledge of materials and their reactions on different surfaces . . the use of good materials . . . and skill behind the brush. . . prodace beautiful long-lasting decorations.
Our experience is your assurance of perfect work - decorating we can both be proud of.

TRAVIS RHOADES

show local citizens that their neigh| Right in line with snyder "cep ean | show local citizens that their neigh- |
| :---: | :--- | :--- |
| up, paint up, fix up and keep up | bors take great pride in their sur- |
| campaign comes the city yard and | roundings. Improvements made | campaign comes the city yard and garden contest, which is being spon-

sored by Altrurian Daughters Club Civic pride of the sponsoring organthe young home-lovers group of res idents, prompted their year's project Entries in the yard and garde
contest the last names were file early in March-have reached near 50. Many of the entrants are worl ing on more than one section of the contest.
Two main divisions of the conte are the most beautiful yard or gar-
den and the most improved yard garden. Smaller sections, for whtch prizes will also be awarded, are Prettiest back yard, prettiest pool, nicest grass lawn, window box, rose garden and bed of annuals. Prizes in each of the major divi-
sions offer two cash awards and a third prize of six rose bushes to
be given by Bell's Flower Shop. The be given by Bell's Flower Shop. The
first prize will be $\$ 5$ cash given by first prize will be \$r cash given ond prize of $\$ 2.50$ cash will come from the local Chamber of Com-
merce. Individual members of the club are responsible for arranging awards in the smaller sections. To stimulate interest among clu the one of Altrurian Daughters who has made the most improvements In her yard. Mrs. Herman E Doak is president of the club, and
Mrs. Herman Darby is contest chair Mrs. H
man. In the improved division, first in spections have already been made Judging will be completed about
mid - summer, according to Mrs Darby, who says the exact date will depend on late freezes or other setbacks to the shrubs. Each group of entries will be judged at prime, the contestant calling Mrs
Darby when her flowers or are ready for final inspection. Recent drives about over tow

## Schools Assist In Drive; \$8.50 In Prizes

## SPECIAL WORK FOR HALF DAY <br> Home Ownership Is Easily Achieved Under Federal Housing Plan Now

Many potential home owners may $\mid$ fixed charges, including mortgage isfaction derived from occupying a lance premium, taxes, and hazard inresidence of their own due to unfa- surance; and give him an added miliarity with the comparatively simple procedure now available fo acquiring one, according to Federal Housing Administration officials. Moreover, many responsible pership under the impression the initial equity requirements as well as the subsequent payment of the mortgage debt is beyond their capacity. Probably one of the best ways to settle the question of whether to build or buy a home and whether one's resources are sufficient is to
consult any of the local lending consult any or ene local lending Housing Administration that are making home-mortgage loans. There are thousands such agencies, incluing branches, in the country These institutions are banks, trust companies, mortgage companies,
building and loan institutions, and other such financial institutions that possess the necessary information to guide the potential home owner n his centare.
In addition to the information on local conditions, the advisability of venturing into a home-buying pro-
gram and other vital advice, the local lending institution's service is further augmented by the National Housing Act provisions. These probuyer a better picture of whether visions also give the potential home he is at present able to buy or
build; deter him if his ability to repay the indebtedness is not suffirepay the indebtedness is not suffipayment on one mortgage only ail

## And the Clean-Up Campaign Will Include of Course-

## PLANT UP!

Nothing sets off a beautiful home and "makes it" like plenty of growing trees, shrubs and flowers. We have the plants and seeds necessary to help you beautify
your place-be it small or large.

Maybe we can give you some advice-result of our years of experience -that will assist you in beautifying your place with plant life.

There Is Still Time to Plant Trees and Shrubs -But You'll Have to Hurry!


WHO OWNS HOMES Pifty-two per cent of family heads over 40 years of age own their own
homes, whereas only about cent under 40 own them, according to a recent survey of over a thousand representative families, as reported in Architectural Forum.

Poached eggs on toast take on
new and improved flavor if served with minced ham. Spread the ham on the toast and reheat slightly before placing the eggs on top.

important question of whether he should build or buy and whether he
is able to finance such a venture.

LOANS FOR IMPROVEMENTS, Types of existing structures for hitch loans may be made under the Federal Housing Administration in claude homes, apartment houses, mut tiple-family houses, hotels, office buildings, or other commercial buildings, hospitals, orphanages, colleges, schools, manufacturing and industrial plants, and any other distinctive function anal use.

Spots on painted walls can be removed by rubbing with a cloth amount of ammonia has been added.

## Make YOUR HOMIE <br> Place of Eeanaty!

We can brighten up your home with Better Furniture at Lower Prices!


Visit our store and see our large, well assorted stock of Furniture, Stoves and Rugs!

## A. E. Duff-Furniture <br> 2409-11 AVENUE S



Enhance the natural beauty of your home or garden with properly constructed stone and concrete work. Years of experience behind us assure you of Quality Workmanship.
Consult us about any masonry you contemplate. Prices are reasonable.
JOHN COLE
 As Money Savers in the Long Run

| job of painting not only beautifies a home; it is necessary to the preservation and protection of that home against the widely varying hazarels of weather. <br> Furthermore, paint judiciously chosen and effectively applied will serve to revive the value of a home that is losing paste among its neighbors. <br> Paint looms most importantly in the building and modernization field, which is now a dominating interest as a result of the efforts of industry and government to make better homes avallable to all peopie. Good Paint Qualities. <br> In order to serve its purpose of preserving and protecting a house from the hazards of the weather and decay, a paint must be proof against expansion and contraction of the surface it covers, against the abra- <br> Chief Stresses Snyder's Need of Fire Prevention <br> The importance of the Snyder Clean Up, Paint Up, Fix Up Campaign in preventing fires and providing greater safety has been emphasized by N. W. Autry, fire chief. <br> "No one can ever estimate the number of persons whose lives will be saved through a citywide cleanup campaign," said the chief. <br> "Typhoid fever today is almost wiped out because of medical research. Many other diseases have been conquered because of the discovery of an antitoxin. <br> "The antitoxin which will guarantee good living conditions conducive to public health and safety are bound up in the thorough rejuvenation of each city in the spring. The success of every worthwhile undertaking, every notable achievement in community welfare has been due to the proper coordination of citizens. |  |
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sive action of sand, hall and rain pears on the surface. For a good job of painting not only beautilies against the widely varying hazard of weather.
, paint judiciousi serve to revive the value of a home Paint looms most importantly in field which is and modernization interest as a result of the efforts of better homes avallable to all peopic Good Paint Quatities. preserving and protecting a house from the hazards of the weather and decay, a paint must be proof agains surface it covers, against the abra-

## Chief Stresses

 Snyder's Need ofFire Prevention
phere gases. Experts point out that inferio
paints must be applied in greater amounts than the better grades to accomplish anywhere near the desired results. The inferior grade will not last as long and are far les reliable.
A recent publication of the United says:
"Even when low initial cost of painting is the chief consideration it usually proves cheaper to use
high-grade paint in the minimum number of coats, because the labor for a paint job usually costs several times as much as the paint." Authorities on proper painting advise at least three coats of pain
on new wood: a first cont which on new wood: a first cont, which
should spread into the pores; a sec ond of flat paint to hide the grain of wood; and the third, a finishing coat to give a perfectly smooth sur-
face, face. is also commonly said that a It is also commonly said that a
paint job is no better than the
painter is skillful at his trade. This painter is skillful at his trade. This
suggests the wisdom of seeking out suggests the wisdom of seeking out
reputable painting contractors who maintain forces of able painters fo whom th
sponsible
For uniform consistency of paint as spread over the home and for unfformity of matched tints, it is
important that only an expert unimportant that only an expert un-
dertake the job. dertake the job.

## should be relieved of

In the cleaning gasoline should be used as it va porizes quickly and this vapor mixed with air is highly explosive. Ali conditions which might produce
spontaneous ignition should be spontaneo
checked.
"After thorough cleaning has bee done it is time to beautify th premises with a coat of paint whenever necessary. This maintains the value of the property at a much
higher level and increases pride in ownership. Then clean up the yard and remove the possibility of grass or rubbish fires endangering the neighborhood. "If every citizen of Snyder work religiously in this campaign, the rc-
sult will not only be assistance a general civic campaign that highly important but it may eve mean that some man, woman o edy," Autry declared.

## 

By Spending Time OUTDOORS-

Here's how! Simply send your wash-
ias to Snyder Steam Laundry instead of trying to do it at home! Spend that precious time outdoors in he Spring air and sun-it costs no work, save time save home! Save easy way and start to really enjoy


PHONE 211

## Snyder Steam Laundry

dio you plan to build al home?

## 劫昜

 expect to modermize your present home..? WE CAN HELP YOU!*You are invited to inspect our plans of distinguished homes, representing the most modern developments in planning, construction and equipment.
*We will be glad to offer constructive suggestions as to plans, materials and financing your new home, or modernizing your present home.
*Our yards are fully stocked with quality lumber and other building materials.
*Why not visit us soon?

## WE CAN HELP YOU in Your BUILDING

Why not add a porch, a new roof, or repaint or repaper--and pay for it as little as $\$ 5$ per month? Buy the modern, easy way - by the month - and keepyour property in good repair!

Or, if you wish to build a small business building, we can finance that for you-both material and labor. See us now while the time is ripe!

See us if you are interested in buying or trading for a ready-built modern home. We have some for sale.


Color is a dominant factor in today's living. Certain colors hold the style spotlight-then give way to others. Paint is no exception to this rule. TODAX - There is a definite style trend toward brighter and more colorfut home exteriors. The predominating style now is white or cream outside walls with brightly painted doors, trim and shutters. Now is the time to repaint your home Our quality paint will make it stylish and beautiful.

We will be glad to assist you with FHA Loans to build or remodel. No obligation for consultation, of course!

## Burton-Lingo Co.

Slogans Star in Abilene's Recent

## Clean Up Drive

Fire Plugs Will Be
Painted Quite Red
The city government of snyder is on a pretty sound financlal basis but it is nevertheless "going
red" during the city-wide Clea Paint Up, Fix Up Campaign. Reason: Every fire plug in town
will be painted a brilliant red-one of the city gestures of cooperation with the campaign The fire-plug painting will fall in line with the red paint that was recently placed on light posts and
other "extras" in front of the new city hall.

## Modern Closet Is

Compact;Excess

## Space Is Wasted

## The home owner who obtains

 property-improvement funds from any private financial institution with Federal a contract of insuranc tion for the purpose of modernizing his house should acquaint himsel with the important facts of closetplanning, if the changes he plans planning, if the changes he plan
will affect this type of storage space.
A home seeker is frequently lured by the term "fine big closet." Actually, such a closet is often a waste of space. If the actual use of the
space of such a closet is alalyzed space of such a closet is alalyzed
it will be found that only the spaces occupied by the clothes rod, the shelves above and at the sides, and
possibly a shoe rack on the door are utilized.
For example, a closet four feet For example, a closet four feet
wide and four feet deep could be wide and four feet deep could be
described as a fine big closet. The described as a fine big closet. The
door would take two and a half feet from one side, leaving one and a hair feet of that wall for use. If nine inches on each side of the door If a clothes pole is placed across the back, that with the clothes hang-
ers, will extend two feet from the

- It costs only a few dollars to paint and restore its original brightness.
We use factory methodsbest materials-guarantee a satisfactory job-give quick service


## Yoder Garage <br> Touch up-rop tinishing-

complete painting.
ers, will ext
rear wall. each side of the door, nine inche wide and two feet deep. Either shelves can be put in these spaces
or hooks can be placed in the wall If shelves are used, they cannot be wide enough for hats and are of little use, as they interfere with the hanging space at the back. Only two hooks at the most can be placed used, and the hanging facilities are ouly slightly increased. All the
pace in the center serves no useful purpose.
Rake and clean that vacant lot!


> FHA Will Assist Home "Wanters" Or With Repairs

## Spring time is housecleanin

 Thikewise repairing time. This spring, the Federal Housing me nistration stands ready to take scort him owner by the hand ana in making needed repairs. There's that leaky roof that needs replacing or patohing, and the cellings that it has damaged could stand repair.Perhaps the garage or storeroom needs renovating, or maybe now is the opportune time to add that ex-
tra room or bath you've been talking about.
You can sand and refinish all yo'r floors, enclose your premises evellinge. Your house may need levelling, or maybe you'd jump at a chance to bulld an entire new foundation for it, FHA will help
you. you.
Here fix-up items for which FHA will make you loans.
Plumbing, including necessary fixtures as a part of the plumbing system.
Sewage Sewage disposal systems; water and sewerage
public mains; air-consitioning equipment, if permanently built inte structure; cabinets, if built in; linoleum, if cemented to the floor; built-in ironing boards, dinettes, Nower boxes, bookcases.
New doors and wind New doors and windows of all
kinds; built in door or wall mirrors weather stripping; awning and shutters; all applied wall coverings.
These repair jobs can be accomplished with FHA loans as low as 350 , and as much as $\$ 400$. They can
be repaid over 36 -month period about $\$ 5$ per month for each $\$ 100$ borrowed.
Or, if you prefer other than FHA nnancing, there are private chansociations and bulding and loan as panies, it is stated.

## YES, IT'S CLEAN-UP WEEK ON OUR USED CAR LOT!



Here Are Some of the Used Car Bargains You'll Find Now at Stimson Motor Company:

| 1936 Dodge Pickup | 1934 Chevrolet 2-Door Sedan | 1931 Chevrolet 2-Door Sedan |
| :--- | :--- | :--- |
| 1937 Studebaker Pickup | 1936 Dodge 4-Door Sedan | 1935 Chevrolet Coupe |
| 1936 Chevrolet 2-Door Sedan | 1937 Buick 4-Door Sedan | 1933 Chevrolet Coupe |

1936 Chevrolet 2-Door Sedan 1937 Buick 4-Door Sedan 1933 Chevrolet Coupe

## Stimson Motor Co.

Better Home Are Made Possible for
More People Than Ever Before in US
"Research shows that over 20 million American families, representing 71 per cent of the market, canto $\$ 30$ monthly for housing at the present time. Therefore, the Insured Mortgage System of the FHA,
in its new liberalized form, makes in its new liberailzed form, makes it more possible than heretofore Ior to aspire to home ownership. "Just as the motor industry met the same mass market, deluged it the nation on wheels, so the housing industry can produce good house within the price range that 20 million families can afford to buy.
Thus does Stuart Ralph, promi nent building industry leader, summarize the opportumit now available to American citizens.

Insurance on Homes For the home owner, the FHA
under the new provisions, will un dertake to insure mortgages up to 90 per cent on houses costing $\$ 6,000$ or less, if the mortgage is made pilior o the construction of the house, on
terms which involve a financing cost that strikes a new low.
The net effect of the financing provisions of the new FHA plan on the under $\$ 6,000$ house is to have the initial equity requirement while reaucing the over-all charges from $61-4$ to 5 1-4 per cent, with the re-
sult that the monthly payments ncreased only fractionally over their old levels despite the smaller down payment of 10 per cent in place of 20 per cent formerly re quired
Dr. Isador Lubin, Commisioner on the Housing Bill that "To the buyer or renter of new properties, this change on a 20 -year amortization basis, as a reduction, is as ef fective a reduction of cost as a de rease of 11 per ce uilding operations.

Saving to Builder
"This decrease in interest rate what the buyer has to pays month, is equal to a cut of 30 per cent in the wages of the workers on the building. In other words, the actual saving of 1 per cent carrying period is equal to a 30 per cent saying in building labor costs., "In our industry," said Mr. vances have been rapid in recent years and the selling prices of our


Doors that lead to nowhere-and What old house hasn't at least one?
If they have a sufficient depth they may be fitted into a revised room plan in a manner that justiIn a unused doorway background may be converted into a small dressing center with a built-in mirror in the and other make-up aids below. Another practical use for this space
is to equip it wih shelves for shoes suit cases and hat boxes.
In the domain of the male, an untively decorated and used as a cubby hole for a desk. This will keep the nondecorative piece of office
furniture from marring a planned furniture from marring a plannec
interior and, if shelves for reference books, paper and files are added, will serve as a compact private office A china and glass cupboard can be developed from a doorway recess
in the dining room. The kitchen in the dining room. The kitchen can always find use for an extra
closet or built-in cabinet, so it may be seen that wherever there is an unused door space there is an opportunity to add to the comfort of a room without interferring with
the appearance and at slight cost. the appearance and at slight cost Let Truth uncover and destroy
orror in God's own way, and let human justice pattern the divine -Mary Baker Eddy.

## FIRE <br> It CAN HAPPEN You!

NO BUILDING IS IMMUNE from FIRE but... everybody can follow these common sense precautions and help reduce the hazards:

1. Clean Up your premises
2. Clean Out trash from attics, cellars and closets
3. CHECK YOUR FIRE INSURANCE POLICY - be sure you are fully covered-both buildings and household effects
4. If you have any insurance problems, or desire additional coverage, phone Boren-Grayum Ins. Agy


Credit Plan For Modernization Is Boon for Repairs
Too frequentiy insufficient con ideration is given to the roof strucModernization Credit Plan of the Federal Housing Administration roofs may be rebuilt or repaired. In building the framework for a sloping roof, it must be borne in mind that the welght of the rool
has a tendency to cause the strucuse to spread, therefore the rafters
ure of the slopes must be tied together as close to the bottom as possible to counteract this tendency.
Wherever possible the celling joists that occur at or near the point where the rafters meet the slde
walls should run parallel with the walls should run parallel with the
rafters and serve as the tie at this low point. If it is impoesible to run these joists in this direction, there should be metal straps attached to the rafters and run over and nalled
to at least four joists. In addition to at least four joists. In addition
there should be tie beams from raf to rafter as near the bottom of the spread as possible.
The covering may be of many types and materials: Slate, tile wood, composition, asphalt either in single units or in strips. Slate should The thicker grades are longer and give a lovely texture of the roof. Tile may be a variety of de signs and costs.
Wood shingles should be edgegrain and of first quallty and should be laid with generous lapping and comparatively small exposure.
bestos-composition



Pago Eight
Housing Plan of
FHA Explained to Likely Borrowers

THE POCKETBOOK of KNOWLEDGE roph

fHA insures.
The Federal Housing Administration lends no money, It insures stitutions operating under provision of the National Housing Act.
Abe had shot a man, and was sentenced to be electrocuted. On the
morning of the execution the warmorning of the execution the war-
dea told him how sorry he was, and how it was going to cost the state $\$ 500$ to electrocute him. "Pretty bum business," spoke up
Abe. "Give me $\$ 50$ and I'll shoot Abe. "G1
myself."
the case of loans up to $\$ 2,500$ fo new dwellings. Such security would consist of a mortgage or deed of
trust. In the case of a lon trust. In the case of a loan in ex-
cess of $\$ 2,500$ the FHA feels it would be good business for the bank to take security. It is up to the lend-


COLOR MAGIC, There is no mystery in the use
color in redecorating work miracles and do seemingly impossible things when properly ap
plied. Color can make a room sce larger or smaller, higher or lowe wider or narrower, dismal or gay In a class of Greek history the battle of Thermopylae. The lad had unusual descriptive ability and proceeded with great
zest. No detail was left out. The heroic stand was described vividly. "-and they fought and fought fought until they lost their arms. Then they usud their hands."
Spectal rates for short-term sub scriptions on The Times, Star-Telegram and Abilene Reporter-New:
are now being offered. Inquire about them at Times office.

[^1]
## Well-Built Home Needs a Good Roof And Solid Walls for Long Wearing

Solid wall construction, sturdy
foundations and an enduring roof $\begin{aligned} & \text { and building and loan institutions } \\ & \text { can provide information and advice }\end{aligned}$ lamdations and an enduring roof
are listed as the three essentials of
on this phase
the backbone of the permanent 4. Reputable bullding materials home, by F. A. Andrews, a noted au- can "insure" a trouble-free home.
thority on home construction and building materials. "Materials recently developed after years of research now make available at average costs the type of construction previously to be had
only in the most expensive only in the most expensive houses,",
he declared in urging prospective he declared in urging prospective
home owners to become better acquainted with the details of sturdy construction that they may avoid jerry-building and inferior work. He sets forth five basic points Which he urges every person who
going to build a home, to observe Here they are:

1. Learn as much as posstble tion. Knowledge of good buildin practices will aid in discussion of the house with the architect and
bullder and in understanding the builder and in understanding
various steps in erecting it. 2. Good design and efficient plan 2. Good design and efficient planments and unattractiveness, keep well-built homes from becoming liabilities. An architect is not as expensive as many people think and
his services will prove many times his services will prove many
more valuable than his fee. more valuable than his fee.
2. Sensible financing, such as the amortized mortgage plan of the Federal Housing Administration, makes it simple to own a house out-
right after a period of years. Banks right after a period of years. Banks $\begin{aligned} & \text { ous desire to render to everyone } \\ & \text { that which is his due.-Justinian }\end{aligned}$


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