







Advertisement for Idaho Evening Times, including subscription rates and contact information.

Advertisement for Beach Club Girl, featuring a woman in a swimsuit and promotional text.

Advertisement for History of Twin Falls City & County, a historical record set.

Advertisement for New Record Set at Yellowstone, a travel record set.

Advertisement for 'You May Not Know That', a collection of interesting facts.

Thinking Needed: What this nation needs is more thinking men and women... persons with minds of their own...

Men were guided in their acts by the impulse of the moment, the opinion of a neighbor, the declaration of some demagog. They depended for advice, too often, upon someone more harassed than themselves...

As the depression gives its dying gasps and the evidences continue that a degree of normal conditions approaches, bigger opportunity for successful lives exist than ever before.

Travelers leaving Germany are not allowed to take more than ten marks with them.

A Bluff is Called: The "soap gun" attempt to escape, staged by death house convicts in the Ohio State Penitentiary at Columbus, O., is another proof of the bluff and bravado by which the underworld has cowled society.

Dillinger and his wooden pistol were the first symbol of this gangster philosophy.

Only by such action as that displayed by the riot squad in the Columbus jail, in thwarting the jail break led by Dillinger's pals, can the underworld be made to realize that society intends to call its bluff.

An Illinois candidate for congress says the U. S. has gone back to the town crier days. He should say so—six of them on every corner.

The women's western pocket billiard tournament to be held in Chicago ought to reveal great skill—women are experts at getting into pockets.

With a few whisky days followed by a spell of bear weather, the Veteran Rounder is trying out his change of pace.

Red cars are a new note in the feminine get-up. Maybe the girls have heard what is being said about those hats.

A writer for the Nation says that Upton Sinclair "is not an organic artist with an integrated metaphysic." Is this a beef or a boost?

A recent law decreasing that Persian women must no longer wear veils ought to increase the hat business in Persia.

Ed had been going home soon and about a mile from town. His chauffeur had driven him to the long car and taken away the trunk box and about a ton of personal equipment...

She finished because the floor had, standing in the doorway and smiling indulgently, seemed to be reading her very thoughts.

Edward glanced, contemplating the list, "Some old granger," he said. "Roast lamb, roast beef, chicken, etc."

"You did that beautifully, just one-year-old," she cried. "Oh, I'm getting there all right."

"What's for supper?" "The handkerchief was from the New Marton Hospital was from the nurse."

When Ed came home the next night, the nurse was gone. He had come down on the bank in his father's motor car.

Paul Mallon's News Behind the News: An Exclusive Evening Times Daily Report on the Past-Moving Events in the Nation's Capital by an Expert Interpreter and Commentator.

COOPERATION: There can be no doubt about the confidence in the efforts now being made by the most prominent New Dealers to effect a mutual better understanding with business.

SENSE: What seems to have happened in the "Tugwell wing of the brain trust" here, has been saying all along that the fate of business men was just waiting to be decided by the New Deal.

FINCHOFF: The estrangement of Pinchot in Pennsylvania is no secret. It is based in some small degree on Party's own activity for his friend, Joe Guffey, the Democratic senatorial candidate, although there is, of course, more to it than that.

15 Years Ago: Thirty-eight vicarions of the local I. O. O. F. are now out on a strike. They ask a 25 per cent increase in wages.

27 Years Ago: Supt. Potter has resigned his position in the school on account of the business interests. The whole school will be affected by Supt. Potter.

NAB COUNTY'S BIGGEST STILL: NEW TULAREH, CALIF., Oct. 9.—A still of 800-gallon capacity, was seized here recently by state liquor agents. It had a 1,500-gallon water capacity and was valued at \$5,000.

WASTE: Jesse Jones is no politician, either, but you may have noticed his recent announcement of a "waste" in the government.

SEEL-CHUCKING: The best inside joke at the NIRA Conference was a new one. It concerned the "waste" in the government.

ART: This vast commonwealth department building has a way to go. It is a masterpiece of modern architecture.

YELLOWSTONE PARK, Wyo. (Special)—As a result of a plan from Secretary of the Interior to make this a "National park year," a new annual travel record was made.

Rupert Woman Dies After Long Illness: RUPERT, Oct. 9 (Special)—Friends here were mourning today Mrs. William Davidson, who died Sunday afternoon at the Rupert general hospital after a long illness.

WOMAN DEAD AT 103: ALFACANTE, Spain (AP)—Mrs. Maria Myrtila, 103, died here after a long illness.

Constitutional Amendments: A detailed list of proposed amendments to the Idaho Constitution, covering various aspects of government structure and powers.

Society

P. T. A. PLANS FIRST CITIZENS' COUNCIL

Announcement of the first citizens' council meeting of the year was made last evening at a meeting of the Twin Falls Council of Parents and Teachers...

SIMPLE CEREMONY UNITES YOUNG COUPLE

A simple ceremony at the home of the bride's parents, Mr. and Mrs. Earl Pratt, at 401 Third avenue...

Calendar

M. S. and H. club will meet at the home of Mrs. C. W. Grogg Wednesday at 2:30 p. m.

ALBION TO MEET ALUMNI VISITORS

Motor Cars Will Offer Free Passage from Burley as Homecoming Aid

High School News

At a meeting of all students interested in inter-school debate...

M'FARLAND BODY TAKEN TO OGDEN

The body of Albert R. McFarland was taken to Ogden, Utah, this morning for burial...

DANCING CLASS IS POPULAR AT ALBION NORMAL

ALBION (Special). The largest one class at the Albion Normal school...

GREAT 'PASSION PLAY' COMING

METHODIST CHURCH WED. OCT. 10--7:30 p.m.

CAMP FIRE GIRLS SELECT OFFICERS

Mrs. W. A. Van Engelen Will Be Chairman of Guardians For Coming Year

Practice Starts on High School Drama

'MURTAUGH, Oct. 9 (Special). "The Old Game Back" is the Murtaugh high school play...

Infant Succumbs

The infant son of Mr. and Mrs. Homer Control, who live north west of Burley on the George E. H. road...

Roy Gray Named to Service Honorary

UNIVERSITY OF IDAHO, Moscow, (Special). Roy Gray, Twin Falls, representative of the University of Idaho...

Agent Speaks

Speakers at the meeting were Miss Magdalena Clements, home demonstration agent...

FESTIVE NEW MEMBERS

Members of the Inter Non club of Pler entertained at a formal dinner last evening in the banquet room of the Park hotel...

CASTLEFORD Popular Grove P. T. A. Group

Popular Grove P. T. A. group held their first meeting of the year in the school house, Friday evening...

Chest Meeting

The future of the Twin Falls Community Chest is to be determined at a meeting to be held Tuesday at 7 p. m. at the office of the Twin Falls Chamber of Commerce.

ZANFRETTA MORRISON DANCE SCHOOL

10 LESSONS FOR \$5.00 Evening Lessons for Business Girls

To help you AVOID COLDS VICKS VAPOR-NOL. Clinically tested by physicians... ON THE AIR!

CLASS ENJOYS COVERED DISH DINNER

Mrs. L. V. Smith entertained the Amora class of the Baptist church at her home last evening...

SISTER HONORED

AT ATTRACTIVE LUNCHEON Honoring her sister, Mrs. E. P. Hopp, Santa Monica, Calif., Mrs. Hopp entertained at a 1 o'clock luncheon at the Park hotel...

NUISANCE GROUP HEARS INTERESTING BOOK REVIEW

Mrs. Richard Smith entertained at a well attended meeting of the Nuisance Group...

Modernization LOANS It is our earnest desire to assist in the Government's Modernization Credit Plan... Twin Falls Bank & Trust Company

Luckies They Taste Better Good Taste! It's the taste that counts... why Luckies use only clean center leaves

WANT ADS

TELEPHONE 38... TIMES CLASSIFIED RATES... Each insertion, per line 5c...

MISCELLANEOUS... Anyone wanting fruit trees... FOR EXPORT Key and Jack services...

BURLEY FOREIGN SILVER BUYING PLANNED

U. S. Government Purchasing Purchases to Balance World Trade... (Clayton, 1934) (United Press)...

Today's Markets and Financial News

LIVESTOCK... OGDEN LIVESTOCK... CATTLE: 1,395; and today saw market work to improve...

WHEAT ACHIEVES HALF-CENT GAIN... NEW YORK, Oct. 9 (U. P.)—The market closed lower...

N. Y. STOCKS... NEW YORK, Oct. 9 (U. P.)—The market closed lower...

ASSASSINATIONS DEPRESS MARKET... NE YORK, Oct. 9 (U. P.)—Assassination at Moscow...

New Today... LOST Ledger book... FOR SALE: Wooded corn... FOR RENT: Good upright piano...

FOR SALE: Remington Automatic Shotgun... FOR SALE: 15 ton alfalfa hay...

Under this plan, it was disclosed, the United States government will spend a dollar for foreign purchase of silver for every dollar...

SCHOOL DANCING WILL FACE VOTE... Dances restricted to Twin Falls, and school board will vote...

U. S. DISPLAY WILL EXHIBIT AAA BENEFITS... An exhibit of a "typical adjusted farm" showing the advantages...

GRAIN TABLE... Wheat—Open High Low... Dec. new 60 67 68 65...

CASH GRAIN... CHICAGO, Oct. 9 (U. P.)—Cash grain market...

Local Markets... The following market quotations are corrected daily by the Idaho Evening Times...

GOVERNMENT WORK... 100,000 additional persons hired by Uncle Sam...

WANTED MISCELLANEOUS... WANTED: Furniture repairing...

Under this plan, it was disclosed, the United States government will spend a dollar for foreign purchase of silver...

U. S. DISPLAY WILL EXHIBIT AAA BENEFITS... An exhibit of a "typical adjusted farm" showing the advantages...

POTATOES... (Furnished by Sudler, Wegener and Company)

N. Y. CASH EXCHANGE... American Super Power 100...

FAIRFIELD... The American Legion and Auxiliary met at the home of Leland...

Classified... LOST AND FOUND... HELP WANTED...

FRUITS AND VEGETABLES... CALL 1333M for squash by ton or lb...

Under this plan, it was disclosed, the United States government will spend a dollar for foreign purchase of silver...

U. S. DISPLAY WILL EXHIBIT AAA BENEFITS... An exhibit of a "typical adjusted farm" showing the advantages...

NEW YORK POTATOES... NEW YORK, Oct. 9 (U. P.)—Potato market steady...

INVESTMENT TRUSTS... (Furnished by Sudler, Wegener and Company)

HAVALIA UNIONS HALT WALKOUT... HAVANA, Oct. 9 (U. P.)—Striking workers ordered back to work...

HAIR DRESSERS... MOVED from 461-3rd Ave. E. to 236-6th Ave. East...

LIVESTOCK AND POULTRY... Hampshire shows ready to farrow to place on shares...

Under this plan, it was disclosed, the United States government will spend a dollar for foreign purchase of silver...

JOHN D. GOES SOUTH... JOHN D. GOES SOUTH... JOHN D. GOES SOUTH...

MINES TRAPPED... SAULT STEARNS, Oct. 9 (U. P.)—Twenty-one miners were trapped underground today...

BUTTER, EGGS... SAN FRANCISCO, Oct. 9 (U. P.)—Butter: 92 score 24 1/2...

Time Table... Schedule of passenger trains and mail delivery...

APARTMENTS FOR RENT... FOR RENT: Furnished apartment, adults only...

LEGAL ADVERTISEMENTS... NOTICE OF SALE OF REAL ESTATE AT PRIVATE SALE...

Under this plan, it was disclosed, the United States government will spend a dollar for foreign purchase of silver...

Real Estate Transfers... Information Furnished by International Title Guaranty Company...

THURSDAY, OCT. 4... Deed of W. Patterson, Adm., to I. G. Goshing...

INSURANCE FILES... Insurance Files... Opened to G. O. P...

MAN'S HARNES SHOP... Repairing Leather Coats a Specialty...

SHOE REPAIRING... OUR WORK IS MORE THAN COBBLING...

TEMPERATURES... Low High Precip... Boise 48 68 0.00...

Under this plan, it was disclosed, the United States government will spend a dollar for foreign purchase of silver...

CATTLE RETURN... BARRON, Wis., says - Barron county dairy cattle are returning home...

THURSDAY, OCT. 4... Deed of W. Patterson, Adm., to I. G. Goshing...

INSURANCE FILES... Insurance Files... Opened to G. O. P...

REDECORATE NOW!... At the price we are offering on Sherwin-Williams Paint...

OPTOMETRIST... DR. WILLIAM D. REYNOLDS, 220 Main Avenue South...

LEGAL ADVERTISEMENTS... NOTICE OF SALE OF REAL ESTATE AT PRIVATE SALE...

Under this plan, it was disclosed, the United States government will spend a dollar for foreign purchase of silver...

THURSDAY, OCT. 4... Deed of W. Patterson, Adm., to I. G. Goshing...

INSURANCE FILES... Insurance Files... Opened to G. O. P...

AUCTION SALE... 80 HEAD OF STOCK CATTLE, HEREFORD BREEDING...

REDECORATE NOW!... At the price we are offering on Sherwin-Williams Paint...

ENGRAVING... WEDDING ANNOUNCEMENTS and calling cards engraved...

LEGAL ADVERTISEMENTS... NOTICE OF SALE OF REAL ESTATE AT PRIVATE SALE...

Under this plan, it was disclosed, the United States government will spend a dollar for foreign purchase of silver...

THURSDAY, OCT. 4... Deed of W. Patterson, Adm., to I. G. Goshing...

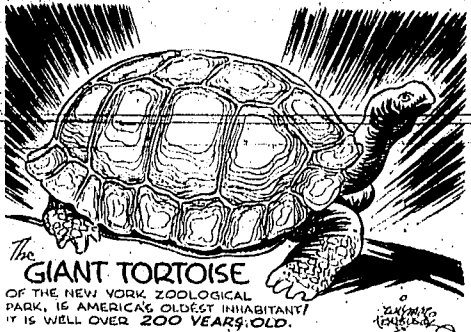
INSURANCE FILES... Insurance Files... Opened to G. O. P...

REDECORATE NOW!... At the price we are offering on Sherwin-Williams Paint...

REDECORATE NOW!... At the price we are offering on Sherwin-Williams Paint...

THIS CURIOUS WORLD

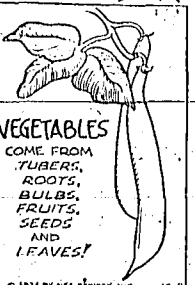
By William Ferguson



The GIANT TORTOISE OF THE NEW YORK ZOOLOGICAL PARK, IS AMERICA'S OLDEST INHABITANT! IT IS WELL OVER 200 YEARS OLD.



TEN WEEKS ARE REQUIRED TO HATCH THE EGGS OF THE EMU, A BIRD OF AUSTRALIA.



VEGETABLES

COME FROM TUBERS, ROOTS, BULBS, FOLIAGE, SEEDS AND LEAVES!

Potatoes are tubers, radishes are roots, onions are bulbs, cabbages are leaves, tomatoes are fruits, and beans are seeds. Vegetables may be any part of a plant that serves as food, but the word is seldom used in connection with plant foods that are sweet.

SIDE GLANCES

By George Clark



"Partner, how much did they attack us for these chops?"

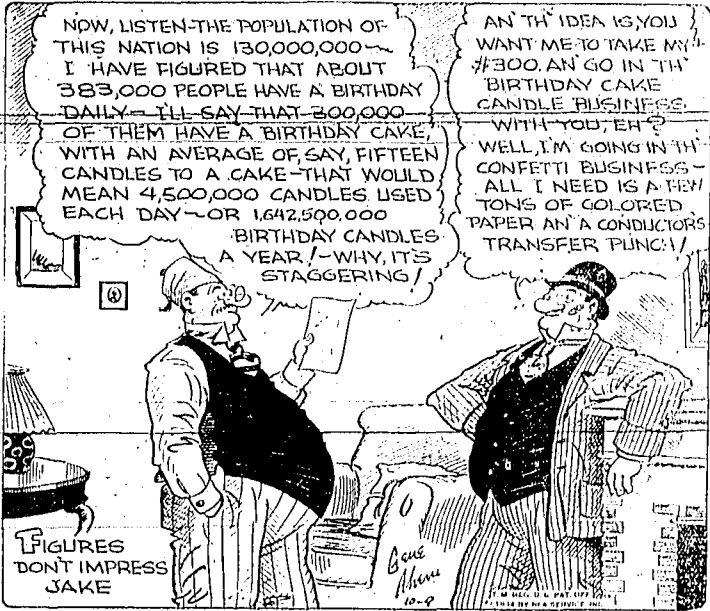
Famous Invention

Word puzzle section with 'HORIZONTALS' and 'ANSWER TO PREVIOUS PUZZLE'.



OUR BOARDING HOUSE

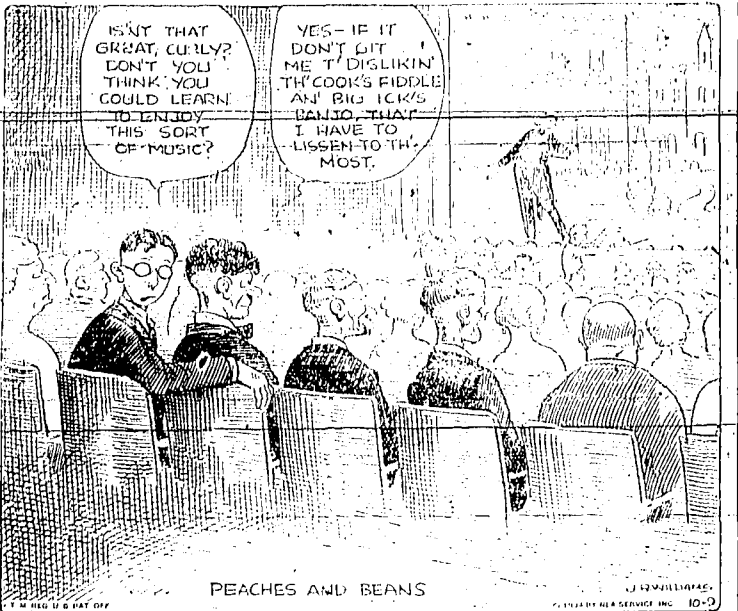
By Albert



FIGURES DON'T IMPRESS JAKE

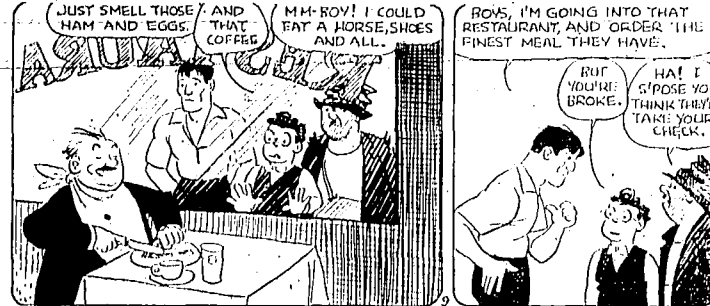
OUT OUR WAY

By William

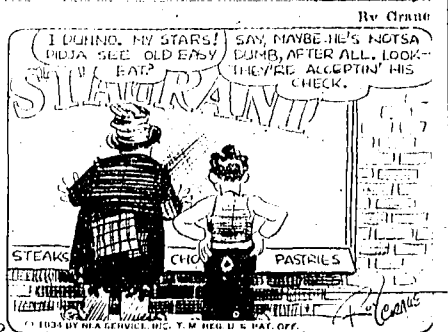
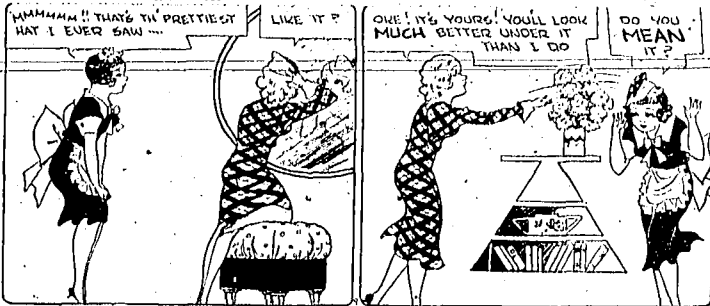


PEACHES AND BEANS

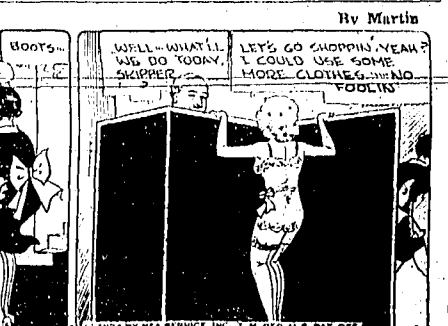
WASH TUBBS



ROOTS AND HER BUDDIES

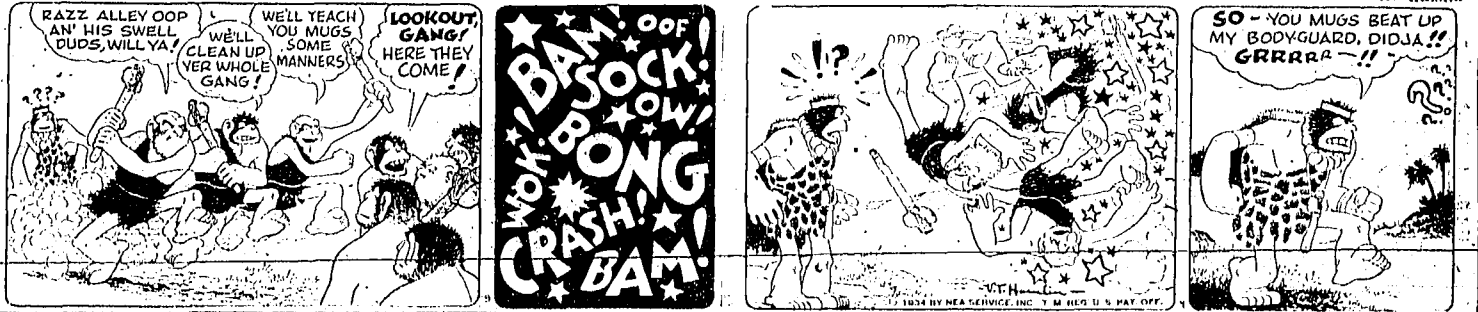


By Charles



By Martha

ALLEY OOP



By Hamilton

SALESMAN SAM



By R.M.A.T.

FRECKLES AND HIS FRIENDS



# It's the Common-sense thing to BUILD and REMODEL Now!

THE FEDERAL HOUSING ACT OFFERS YOU AN UNUSUAL OPPORTUNITY TO MAKE IMPROVEMENTS ON YOUR HOME.

## HOME CAMPAIGN AID IN RECOVERY

**Fundamental to Program of Upward Climb, Dunn Says At Conference**

The home improvement program being undertaken through the federal housing act is fundamental to national recovery, said Edward J. Dunn, associate director for Idaho, in a conference with the local campaign committee at the Park Hotel here yesterday.

He pointed out that the program is not relief, and is not paternalism, but will create labor, increase values, better homes and a happier citizenry.

**Plan Campaign Here**

As the result of the conference, which was presided over by Capt. J. W. Porter, local chairman, there will be a home-improvement campaign made in Twin Falls to complete a survey of contemplated improvements on the part of home-owners. While the housing act, makes provision for loans to builders, the committee voted to stress also the making of improvements from private resources.

Dunn said that the 8 per cent interest charged on the money borrowed through the banks for improvement, represented the lowest installment interest in vogue.

Urged to cooperate with the committee in making a home improvement survey will be the agricultural clubs, women's clubs and other civic organizations.

**May Widen Drive**

It was intimated by Dunn that commencing Nov. 1, the program would be augmented by the creation of a home-building campaign, with a method made for financing such projects.

At the conference, there were 24 in attendance, these including members of the local campaign committee headed by A. L. Swain, chairman, and Rose Williams, representing the loan committee.

Headquarters of the local campaign will continue to be at the Chamber of Commerce, it is stated. R. E. Leighton is there to receive applications for loans.

## Here Are Answers Giving Modernization Summary

1. What is the Housing Administration Program?  
Government aid to modernize and repair homes, to stimulate building trades and heavy industries—a loan to private capital.

2. How will it operate?  
By modernizing 10,000,000 homes and buildings now in need of repair, will give work, aid steel, lumber, machinery, cement, copper, brick, masonry and other industries. Later, through mortgages, will enable private capital to make insured loans for new construction and modernize existing mortgages.

3. Who is eligible for loans?  
"Any property owner, individual, partnership or corporation with a regular income from salary, commission, business or other assured source." Loans will be made largely on "character" basis without regular rates or interest.

4. How much can be borrowed?  
From \$100 to \$2,000, depending on the income.

5. Where can the money be borrowed?  
From any National, State, or Industrial Bank, Trust or Finance Company approved by the Housing Administration.

6. What kind of property is eligible for loans?  
One and two-family residences, apartment buildings, stores, office buildings, factories, warehouses and farm buildings.

7. What security is necessary?  
Income of the signers of note must be five times the annual payments. Mortgages, if any, must be in good order and no past due items. Assurance must be given that money will be used only for improvement. Good community reputation is necessary.

8. Is a mortgage necessary?  
No, only the promissory note, insurance by the government provided.

9. What is the Housing Bill makes them unnecessary?

10. What signatures are necessary?  
Only that of the property owner, and wife or husband, if married, except in special cases.

11. How long can be taken to repay?  
From one to three years. (Three to five year notes may be made with special arrangements.)

12. How are payments to be made?  
Regular monthly (or seasonal) payments. Prepayments, and more than required payments can be made.

13. Where?  
At the place of business with whom the loan has been made, NOT to any government office.

14. Who governs loans?  
The local institution. The loans are primarily local with private capital. The government only acts as an agent to protect the banks against loss.

15. What does this credit cost?  
Interest and (or) discount may not be more than \$5 per year per \$100.

16. Will labor benefit?  
Direct and indirect benefit to 5,000,000 wage earners is expected to be felt soon, not only in actual repair and construction, but in indirectness. Act has been hopelessly called "Big Birth of Recovery."

**STUDY HEATING NEEDS**

One of the important adjuncts to comfort in the small home is an efficient heating system. It requires an expert to determine the heating requirements of a home, the proper type of furnace, type and size of radiators, etc. Once these things are decided, the system must be properly installed and kept in good condition if it is to render efficient service.

## INSULATION CUTS COSTS OF FUEL

Home construction authorities assert that by insulating homes with rock wool, fuel expenses may be cut anywhere from 25 to 40 per cent yearly. Rock wool insulation is blown by a special process or placed in bats between the walls of the house. It keeps the temperature of the home 15 per cent cooler in summer and eliminates the "summer room." The blowing process is done from the outside with no inconvenience to the occupants.

**OLD STAIRS DANGEROUS**

An old and shaky stairway is often the cause of a serious accident. Color and attic stairways are most likely to cause trouble. It is not difficult to install a new and sound stairway with funds provided under the Federal Housing Administration's modernization plan.

## LABOR RECEIVES CHIEF BENEFITS

Labor gets the lion's share of the dollars that are going into the modernization and repair work being done under the Better Housing Program of the Federal Housing Administration, my official reports.

The larger part of labor's share goes to residents of the community in which the work is done. They get 44 cents out of every dollar.

Factory, mill, and dollar labor get 21 cents out of every dollar spent—in this work—labor—on sources of material, such as mill and forests get seven cents and transportation labor four cents, making a total for labor of all types of 76 cents.

The remaining 24 cents goes to building supply dealers, to manufacturers, for raw material and for transportation.

## Enough Insurance ?

Before the disaster is the time to answer that question to your satisfaction. "Enough Insurance" means an adequate amount to replace fully the loss of your home, property or business. And remember the present upswing is increasing values.

ANYTHING LESS IS YOUR LOSS

**PEAVEY-TABER COMPANY**  
LOANS — INSURANCE  
SURETY BONDS  
PHONE 201

## A Glassed-in Porch is an asset to your home WHY NOT DO IT NOW WHILE THE MONEY IS AVAILABLE?

See Us for Estimates  
**W. MONTTOOTH & SONS**  
325 Shoshone St. E. Phone 378-W

—THE—  
**Federal Housing Act**  
WILL HELP YOU TO FINANCE THOSE LONG DESIRED IMPROVEMENTS  
**REBUILD — INSULATE — REPAIR**  
MAY WE SERVE YOU AND HELP YOU GET YOUR LOAN?  
**Ostrander Lumber Co.**  
PHONE 44

### REMODEL NOW!



The National Housing Act makes it easy to finance your remodeling.

We do all kinds of carpenter work, build your new home complete or remodel your old one.

We have a shop full of special machinery and exact original designs accurately and efficiently.

Estimates Cheerfully Given Free

### Wellner's Planing Mill

144 3rd Ave. South Phone 003

### We Can Handle Your Pump or Water Softener, Heating and Plumbing, Sewer and Septic Tank Work.

Expert workmanship and the best of materials fully guaranteed. Have your plumbing done by a plumber—it costs no more.

**HOME PLUMBING & HEATING CO.**  
138 3rd Ave. East Phone 283

### We'll Help You....

Every day we are helping home owners plan their improvements... supplying estimates and helping them secure loans under the provisions of the Federal Housing Act.

We are qualified to help you... just ask us.

No matter how beautiful the home it can be improved with our quality building materials.

## HOME Lumber & Coal Co.

HERMAN HINZE  
"The Farmers Friendly Supply Headquarters"  
Phone 34

### WE ARE INSTALLING THE FAMOUS SUNBEAM WARM AIR FURNACES in Accordance with the Financing Plan of Federal Housing Administration

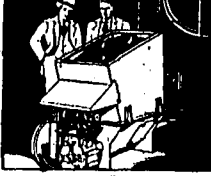
no down payment  
Lowest Financing Rates in History  
Small Monthly Payments  
1 TO 3 YEARS TO PAY  
NO DELAYS — NO RED TAPE  
Sunbeam Air Conditioning Units which warm, humidify, clean and circulate the air in your home all winter are also financed on the above terms.

PHONE — WRITE — OR COME IN AND SEE US

**Ballantyne Pibg. & Htg. Co.**  
145 2nd Ave. East Phone 231-W

## IRON FIREMAN

is easy to buy... easy to pay for under the National Housing Act!



**For Commercial Boilers up to 300 h. p.**

A national survey of this type of installation over 100,000 square feet shows 11,000,000 per cent savings in fuel cost over the cost of iron fireman.



**For Practically Every Kind of Home Heating Plant**

Quickly detailed in warm air, hot water, steam or vapor heating plants. A national survey shows 45,000,000 per cent savings over previous methods of heating.

## DETWEILER COAL CO.

Marlatt Pibg. and Htg. Co., Gooding McKean Furniture Co., Burley  
Iron Fireman - Frigidaire - Insulation  
Peerless Coal - Furnace Cleaning

### CHECK Your Home

Take stock of your home surroundings—now that owners of homes everywhere in the United States can secure the benefit of the National Housing Act sponsored by the U. S. government.

### Here Are A Few Suggestions:

1. First signs of decay may already be apparent on your buildings—a leaking roof, weather-worn outside timbers, sagging doors, rotted sheet metal—remedy these things at once before expenses accumulate.
2. Is your kitchen modern? The everyday usefulness might be greatly increased by a new sink, enough cupboard space, built-in equipment, and wiring outlets.
3. How about the bathroom? Does it need new wall covering, plumbing, new paint, new fixtures? Would an additional bathroom mean greater convenience?
4. Does the outside of the home need paint or stucco? These materials are for protection as well as for appearance. If old painted surfaces are blistered or peeling, remove the old paint before new coats are applied.
5. Do floors need refinishing? How about the appearance of your painted woodwork? Check these things very carefully.
6. How about hot water? The problem of irregular hot water may be solved by new pipe coverings, new water heater, new pipes or, perhaps, new tank.
7. Is your home well heated? Perhaps it needs new radiators, registers, or repairs to the boiler. Corroded pipes should be replaced.
8. Sanitation. Every plumbing system should connect with sewer or modern septic tank. Cesspools should be eliminated.
9. Modern plumbing. It may be wise to completely revise that obsolete bathroom, kitchen or laundry.
10. Are light fixtures poorly placed? Additional outlets in the proper spots are a great convenience.
11. Is the garage in good condition? Does it need repairs, paint, additional space, or a tool shed?
12. For the farm home, re-equip with a new water system or light plant?
13. New furnace? Perhaps the old one can be repaired or replaced.
14. Is your basement neglected? Its easy to convert those unused areas into recreation or play room, laundry or workshop.

This is not a complete check list but every item mentioned is very important. We can help you with all the problems mentioned above and can furnish practically all the materials needed for the improvements outlined. Come in and let us give you full information on the National Housing Act.

### Get This Free Help in Repairing & Remodeling Your Home

Uncle Sam Now Has Made Possible Money for Home Fixing on Easy Terms!

We are making our yard a Home Remodeling and Repair Headquarters under the National Housing Act. We can furnish full details on materials, installations and loans.

### Get A Free Home-Modernizing and Repair Report

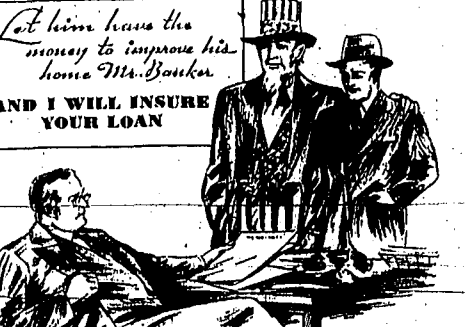
We are distributing free a simple form that lets you check-up your home for needed repairs and alterations, that provides space for listing what is to be done, and an estimate of cost. This form lets you tie your whole job in a knot and simplifies the application for a repair and remodeling loan.

Let us save you time and steps by giving you a copy of this report.

Get in touch with us at once, and let us help you take advantage of the new U. S. legislation to get your home repaired or remodeled.

### Gem State Lumber Co.

Filter Twin Falls Kimberly



Let him have the money to improve his home Mr. Banker

**AND I WILL INSURE YOUR LOAN**

### Let Us Be Your Banker

We Will Finance Your New Furnace on the Government's Easy Payment Plan

If you prefer to pay us on the government's easy payment plan we will finance your new furnace on 12 to 36 months time.

You can save in fuel and other costs more than your easy payments will cost.

See us about the government's easy plan to give your family the comfort and good health of a gas-tight steel furnace.

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### BRIZEE METAL WORKS

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TIMES WANT ADS GET RESULTS

## WIDE RANGE CAN SECURE CREDITS

Although the credit channels opened up by the provisions of the National Housing Act are expected to be utilized mostly by home owners, the benefits of this important piece of legislation are by no means restricted to this class of borrowers.

The same sources that supply the funds for improving homes are ready to make advances to owners of industrial, commercial and other business properties up to \$2,000, of course, for needed modernization.

Industrial and commercial lenders are quick to concede that a well maintained store, apartment house, garage or factory is an important part of a successful, paying business. New clients and customers are attracted by convenient, sanitary surroundings, and by the same token, old ones are retained.

**Prices Low**

Owners of business properties who undertake improvements at this time will find that they are still many percentage points below the level of normal years. A glimpse into the building supply price list shows that the most important and far-reaching innovations in the realm of property maintenance. The loan competition that developed in the construction trades as a consequence of declining activity during the era of economic stress has been productive of advances in design and millworkmanship that are almost revolutionary in character.

## ATTIC CONVERTED INTO NEW ROOM

Many a home has an unused room tucked away in the attic or in some wasted space in the basement.

If it is in the attic, a little building board, wall paper, paint and varnish will develop it into a neat and cozy bedroom or study. The newly discovered room will help insulate the home. Such additional insulation, it has been found, saves from thirty to forty per cent of the fuel bill, and will pay for itself in the right out of savings from the coal bill or oil supply.

A wasted basement corner may be turned into a recreation or "pumpkin" room with a partition and some colored concrete, concrete masonry, stucco or cement plaster and a small amount of wire and decoration.

The Better Housing Program of the Federal Housing Administration will help finance the project for some owner who can not afford rather not pay cash for the addition of these rooms.