
the newark post, newark, delaware

BETTER HOUSING CAMPAIGN
BRINGS RESPONSE FROM CONSTRUCTION INDUSTRIES machinery. It has set the wheels in motion. But the Administra-
tion cannot knock at our door and hand you businss. The suc-
cess of your local Better Housing Program and the amount of cess of your local
business it brings

Your New Immediate Market
Any man or woman in your community who owns property and has a good credit record and a s steady income may borrow
from 8100 to $\$ 2000$ to pay for property improvements. He may from sto to
secure this credit from any local financial institutation or local contractor or building supply dealer cooperating with the Government in the Better Housing Program. He may repay the loan in
from twelve to thirty-six equal monthly payments, or if he is a from twe ave to thirys-six equal mones the proceeds, from the sale
farmer, at periods when he rese farmer, at pe His cost for this new financing is extremely reason-
of his rops.
able and the arrangements are simple and direct. His opportunity is large-but your opportunity is even larger, for you have goods

The Campaign In Your Community The Federal Housing Administration has set up a close-knit
organization to cooperate on the Better Housing Program with munity.
The local committee in your town, through its Chairman, will command the cooperation of the State Director or the Federa-
Housing Administration, and throush him, the ervices and counsel of the Aminstration at Wash actering house so that every successful method used
will act as and in any community will be mades availabe tirectly related to building, read the following payes anyhow. You win ind. Kes. Keep in- mind
suggestions which you can apply to your bus as
that the Program means profits to you just as surely as to those
in the building industry.
What can $y$ yur contribute now-regardless of the nature of your business? You can contribute your time, Your money and
your efforts to make the program succeed. Your truck, window your eforts to make staff can render first rate help to your local
space, oftice and
committe. You can improve your own home and business property as an example, encourate your friends and employees to do
the same. You can advertise vigorously in line with the local
Pre profits come back to you! The Housing Administration suggests that all persons and firms associated with the building industry should have a special
committee to include architects, engineers, local trade and labor officers, building material manufacturers, distributors, jobbers contractors, ret others directly concerned in selling their services
tatives and all oth
or products as a part of the Better Housing Program, and that aggressive sales enforts shoud section as folloys
ing field, and concludes this set
"Making it eass" for the property owner to finance his im-
provement job will affect directly the amount of business which comes your way. Every estimate you amake should be fain tair thich property owner and fair to yourself - with your future business
in mind. You will receive cash for your work and materials, and you should always quote the lowest cash price. The reputation
of the building industry at this time rest, in every sense, on good materials. Yood wor interest in cooperating with the volunteer campaign
Your int
and Points For The Property Owner

1. As business improves, prices may rise. Money is saved by
2. A stitch in time saves nine.
Show him how, if he makes certain repairs which may be minor at the moment, he will save himself money in the long run
If he neglects them too long, they may later cost a great deal more within a short time, . Pimn that certain modern types of equipment
save so much in operating expense that, aside from greater comsave so much in operating expense that, aside from greater com4. Modernized properties bring higher rentals and better
sales prices. . No investment returns greater dividena the
satisfaction than money spent on the home.
3. Money spent on additions may increase the owner's rental
 as a citizen, heps to reineve distress among the unemployed
reduce relief taxes and improve business conditions in his city.


 or Trust Company, Savings Bank, Industrian Bank, Building and Loan Association or Finance Company approved by the Federal
Housing Administration; or to contractor or building supply deale
4. Do 1 borrow money from the government? No.
5. How much may 1 apply for? From $\$ 100$ to $\$ 2,000$ depend ing on your income, for improvements on any one property.
like amount in connection with not more than five properties ( $\$ 2,000$ maximum on each). Approval by the Federal Housing Administration, Washington, D. C., must be secured by the lender in advance for loans on more than five properties.
4 (a) . Should 1 wait until 1 can spend $\$ 100$ ? is Better Housing, and the time is favorable. If you can pay cash for lesser improvements-do it now!
5 . How loug may notes run? For any number of months from one to three years. (Applications involving notes extended
from 37 months to five years may be submitted to the Federal from 37 months to five years may be submitted to the Federal
Housing Administration by financial institutions for spectal con sideration.)
quate regular income and a mood credit record in your have an ade
hat assurance need I give? That you own the property. (Lessees under repair-
ing leases" may qualify under special circumstance
which the local lending institutions can explain.) That the annual income of the signers of the note at least five times the annual payment on the note.
That Jour mortgage if any, is in good standing, and that there mare no past due taxes, interest or liing, and phonerty.
That you we we the proceeds solely for propert 8. What Aigmaturu are requivel? Signature of the propert.
wnor; and (exeot in pecial cases) fo the owner is an indvidual and is married, also signature of wis

## HOME IMPROVEMENTS

by Paul T. Haagen, A.I.A.
$\square$ MODERNIZE NOW! $\square$ I


rPlan of Alcove "B do you need book
 9. What is the cost of this credit? The financial institution
may not collect as interest and or discount and or fee of any
kind, a total charge in excess on an amount equivalent to os per
\$100 of the original face amount of a oone year monthly install-
ment note, deductible in advance. or
For example: If you need $\$ 285$ for housing improvements, For example: If you need $\$ 285$ for housing improvements you might sign a note for $\$ 300$ payable in 12 equal monthly install-
ments In tis. case the note would not bear interest, becuse the
maximum charge permitted ( $\$ 15$ ) would be included in the face
of the note. borrow a larger amount, or if you repay in equal
Ionthy youstalments extending beyond one year- from 13 moth



 available. The reduced cost is made possible because of the Gov-
and ernment credit insurance to the financial institution.
This type of loan makes it possible for you to spread the pay deposit with the institution mau do not have You do not hay give a mortgage except with certain institutions required by state laws to make loans only on morttage security. You need
not have friends or others sign your note, and you reap the bene12.
How do 1 paut the note? By making, regular, equal
monthly payments until the note is paid in full, (seasonal payments for farmers in accordance with crop income dates). tions will be considered for credit to improve onof family, twobuildings, fact 14. Must I use specifect building material? No
esting your own money (even though borrowed) in Bette Housing. There will be no restrictions on your rights as an owne
0 use such materials and employ such methods of construction as you may desire-provided they meet the approval of the lend ing agency.
15. May I borrow to buy housing equipment? Yes, if the
equipment is an integral part of the improved building Furni ture, refrigerators, stoves, etc., are movables (unless built in) 16. Where do $I$ make palments? The regular installmen
ne are not permited und payments will be made in person at the place of business of th
financial institution, or by mail, or as otherwise arranged. $N$ on ayment shall be made to any goverumentol office or organisation loan under the terms of the National Housing Act, you may be
eligible for a conditioning loan from the Home Owners' Loan Corporation, which has recently established a Reconditionin
Divion. Any one of the banks in your community will advise Buil--in Equipment Approved For Insured Loans Cortain housing equipment is considered "buit-in" under the
reculation of the Federal Housing Administration. The list which follow are suggestions only, selected to indicate the appli cation of a basic policy covering items for insurabie loans. There
estate when installed." Many items of equipment, imilar to thoy
listed below may also be included. If your own interprevation estate when installed. Many nems
listed below may als ob included.
the policy leaves you in doubt, the
 will be glad to rule on any spec
Plumbing equipment, including

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\begin{aligned}
& \text { Plumbing equipment, including tubs and } \\
& \text { Individual lighting plants and equipment } \\
& \text { Incinerators and other garbage disposal }
\end{aligned}
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\begin{aligned}
& \text { Individual lighting plants and equpment. } \\
& \text { Incinerators and other garbage disposal systoms, if fails in } \\
& \text { Non-detachable heating systems and squipment ( coant, } \mathrm{mol}
\end{aligned}
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\begin{aligned}
& \text { Incinerators and other garoage disposal systems. if lauilt in } \\
& \text { Non-detachable heating systems and squipment (coal, vood }
\end{aligned}
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il, gas or electricity).
Domestic water heating equipment if non-detachable,
Conversion oil burners, including oil storage equipment hermostatic controls.
Heating control device
Automatic stoking and ash removal equipment, if permi-
nently attached to heating unit. tly attached to heating unit.
Lighting fixtures if integral part of wiring or yas system,
Radiation, if part of heating system, including valves and Individual gas-making machines and equipment. Wells and cisterns, i
Individual sewerage disposal systems, including soptic tank Aater supply and sewerage connectio
Air-conditioning equipment, if built-in
Humidifying equipment, if bur
Aumidifying equipment,
Wall and floor tile
Built-in ventikating equipment, including fave
Forced heat circulating equipment
Fire escapes.
Sprinkler systems.
Fire and burglar alarm system
Elevators and dumb waiters.
Kitchen units, including ranges
Kitchen units, including ranges and refrigerat Linoleum and other floor covering, if laid
Built-in ironing boards, dinettes, flower boy Built-in ironing
Built-in laundry chutes.
Built-in refrigerators, including automatic refriveration,
Fitted storm doors and sash built for porches, windows, ete New. doors and windows of all kinds.
Built-in door or wall mirrors.
Automatic garage door openers.
Automatic garage
Weather stripping.
Awnings and other sun-protection made for whitowa antil
Coal chutes.
Built-in package receivers and mail boxes.
Coai chutes,
Built-in packege receivers and mail boxes,
Conealed residential wall safes,
Door stops, and other building hardware.
Aside from specific equipment, such as indicated nfove, the
cost of making all types of repairs, alterations sud improvements
to any type of building (both labor and materials) may be in.
cluded in insured loant, In addition, such improvements to the
grounds on which the buildings stand as-
Grading and landscaping.
Sidewalk, curbs and driveways, of permanent materials,
where property is improved with buildings.
Underground lawn-sprinkler systems.
Demolition of old buildings (labor).
Silos, barns, sheds, and other buildings on improved farms,
New garage and out buildings.
And similar items.


PRAYING MANTI

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## Themes of the Thoughtful

 will. ${ }^{\text {T }}$ The essence of good and evil is a certain disposition of the Certainly existence can bewitch us; it can compel us to crwell as to laugh: it can hurt, and that is its chief claim Certainly existence can bewr, and that is is its chief claim
as wel as to laugh; it can hurt,
respect. Its cruelty, however, is as casual a sits enchantments.

Liberty presupposes that men are equal before the law. Ye
Les has not the means to defend his rights in a court of law if a man has not the means to defend his rights in a court of hat
he practically has no rights of which he may not de deprived.
-Everett Dean Martin.

Who can be tolerant without courage? And must not he who Who can be tolerant without courage? And must not he who
tolerant and human, who has courage and humor, also be sport
-Alexander Williams. manlike


The man that hails you Tom or Jack,
And proves by thumping on your back, His sense of your great merit, Is such a friend that one had need
Be very much his friend indeed
A number of years ago we heard a man say that he carried his real office in his pockets and the minmum essentials of home
in his traveling bag. The latter contained a special compartment for books and papers, an ingeniously fitted letter case and sketching outfit, a small photograph case, smoking kit, and one of the handsomest old hand-wrought silver utility boxes we have ever
seen. The man was an architect whose chief interest was the designing of small houses. He designed apartment houses when he had to make ends meet or give himself means for travel in the interest of the small house. He lent to
ment all the proportions, attractions, and conveniences, that could be adapted from the small house. He believed the architect re-
sponsible for the major contribution toward making a house a sponsible for the major contribution toward making colors should
home. Design, proportion and detail, materials and suit the exterior to its setting and give to the interior the inde-
scribable livable quality and satisfaction of beauty-loving instinct that would transcend almost anything a tasteless occupant coutd
do to the house and be a constant inspiration to those with taste. Such an ideal is miles beyond any striving for the picturesque. This high ideal is none too high for the better housing ca paign that undertakes to deal with present conditions in ever community. It should move the citizen, the investor, the banks landscape architect, the town and community planner, in all plans for improvement for it is true also that the values, monetary a human from possessing a house or apartment that is a home are
only at their best if the occupant can look out of it and step out of it into a suitable and attractive environment. The present better housing campaign should enlist the active
support of every resident of the community, for it can be made not only to improve the places where we live and work, but to create a demand for the real housing program that is the essential
need of a country in which millions live in dwellings unfit for habitation and millions more do not have even a traveling bag in which to carry the minimum essentials of home.

## REAL HOUSINC

We believe that the direction and aims of New Deal are many times better than the direction and aims of Old Deal, and we are can take place. The people generally, even those who vote blindly will leave their representatives, of whatever party, in no doubt
about their demand that the right to work and to decent living about their demand that the rifht to work and to decent living
conditions be recognized and effectively acted upon. But we have our criticism of specific lacks and failures of the New Deal under the abandonment and side-tracking of the real housing movement which has been worked upon by experts for years and
which was considered, and believed accepted, by the President when he took office. The real housing program included the immediate devotion of five to ten bilions or more of Federal funds to was vital and fundamental. It still is. No patching and tinkering can touch the national housing need for "decent dwellings" in
which the millions of today's children should be given the start which the millions of today's children should be given the start
that will enable them to become the saving strength of the future life of this nation Such a program, with its immediate broad base of employment might have turned the economic trend defi nitely and permanently upward. It may still be the one most essential measure to foll back upon

REPUBLICAN PLATFORM
The heart of our feeling about the expressed Republican policy, national and local, has been said for us in an article by
E. Francis Brown in the September number of Current History. It follows:
"The Republican alliance with industry and finaice of neces-
sity made the party conservative Now the conservat sity made the party conservative. Now the conservative, by his
very nature, can be a far more dangerous person than the radical.
His desire to very nature, can be a far more dangerous person than the radical.
His desire to preserve the status quo rrequently becomes a fetish;
his refusal to adjust himself to new situations or to make adjustments quackly enough ofttimes leawd to his being overwhelmed by
forces that in the beginning could easily have been rept in check forces that in the beginning could easily have been kept in check.
But it is in time of risis that this weakness of the conservative
becos becomes most apparent. Then it it that he eseems to lack initiative,
to be devoid of imagination, to be incapabale of anything better
than deploring the sad days that heve that deploring the sad days that have come to pass. And one does not have to be a trained observer to discover that it is these
qualities of Conservatism which have disabled the Republican
party"

THE NEWARK POST, NEWARK, DELAWARE

PERSONALS


| ```Katharine Wilson Williams Goneral Insurance 104 Enst Main stroot Phone 204 Nowark, Dolewaro``` |
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I boat missed her boat landed The the the the towever,
and Miss Litte returned by train. Miss Madeline Willard has returned
home after pending the past wek
in Wiminton with her aunt, Mrs.
Henry Condif. win

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WEDNESDAY AND THURSDAY, SEPTEMBER 5 and 6 -
WHEELER AND WOOLSEY In

## "Cockeyed Cavaliers"

Fashioned Way," "Black Cat", "The Life of Yergie
"Litle Man," What Now, "Til Tell the World."

## ROBBERS' ROOST

Zane Grey

BANK LAW HASSAYS STEPHENSON
timat 
some late commercial truck a
ning corpy have nlso been son
anfected by the drought.
STATE'S CURRENTASSETS GIVEN$\$ 11,090,790.8$
Treasury Balance on Jul
1st of $\$ 634,951.96$


Stradding the Bench He Sat Down
to Run Through the Bille.
 brought the horees down. Whereupon
Hays nbrupty left. And he did not
 eirity arter treakfant to rice with tred

 that surpausa

## "Marvelons" shig exclaimed.






PROCESSING TAXSHARED EQUALLY
BY CONSUMERS

 WORKERS FOR RED
CROSS HELP FAMILIES CROSS HELP FAMILIES
IN KENTUCKY

## SEVEN MILLION

 EVEN MILLIONCHILDREN SUFFR
FROM DESTITUTON


PENNSYLVANIA
PEACH CROP IS
BEING HARVESTED





8
WAGE WAR IS PART OF STRUGGLE
TO DETERMMNE THE FUTURE CONTROL
OF AMERICAN INDUSTRIAL POLICIES R. L. Duffus Concludes His Series Of Articles On Labor In the Magazine, TODAY, Following An Analysis Of Strike Causes.

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| the magazine TODAY written by R. L. <br> Duffus, the author of "Our Starving |  |
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| going on for control of American in- |  |
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| \%eek's issue, Mr . Duffus diss |  |
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| e getting down to the actual pic- |  |
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| tures of specific conflicts he says: "Industrial America, on both sides |  |
| of the barbed-wire fence, is in an |  |
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| gentry hired by the dozen from New York or Chicago and professionaly one studies cases, the harder it is |  |
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| st generalize, the more evident it omes that there is still an over- |  |
| Whelming muss of neutral opinion in |  |
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\section*{|  | PARENT-TEACHERS ASK PARTY PLANK ON EDUCAT |
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| fected without both political and eeonomic opposition. Yet, it may be the |  |
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| the wage earner is, in his own perthe goods that industry can produce are to be bought, he must be geared to consumption, as well as to production. |  |
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| "Nor will he consent that they |  |
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| searcity of labor, but this method does not, in the long run, give him ge-curity. What he gaina in real wages at the beginning of a period of pros |  |
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| perity he may casily lose at the end large, are in accord with a better method of determining wage pay- |  |
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|  | Mrs, Robinson announced the ap- |
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| "There are grave difficulties in the way of any such reform as is here |  |
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| bulties. A A stable waze policy would help to ron out economic cyces, but, |  |
| as long us they continue, under any system, labor must be prepared for wage contractions at certain times, |  |
|  |  |
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| times. Employers, on the other hand, |  |
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| must curb their tendency to be arrogant and nutocratic-a fruitfil causeof industrial wara. They may own |  |
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| their factorios; they do not own their employes. |  |
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| strikes without repealing the Thir- |  |
| silavery and involuntary servitude." It can, however, determine the condi- |  |
| It can, however, determine the conditions of fair competition, for em ployes as well as for employers. |  |
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THE NEWARK POST, NEWARK, DELAWARE

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| at it has in in common is its de- |  |
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| Ployer and its rebellion against the |  |
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| pigs, is a commodity whose price |  |
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| ply and demand. So far us it is |  |
| scription applies at present to not much more than one-tenth of gainfully empioyed-it is beginning |  |
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| to regard a pob as property and the |  |
| creasing dividend from the proceeds of material progress. That is what ing aetually are coming to mean. |  |
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| Ste this has ever been nttaind without |  |
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| it ever been defealed except by the same means. America's problem is to |  |
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| cal confice to as smand dimensions as |  |
| have been at certantn earilier stages in our history, but because the objective |  |
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| is more precisely realized than it used to be, |  |
|  |  |
| two or three generations, |  |
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| the right of workers "to organize and bargain coll etively through representativen of their own chooning." Ther |  |
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## TAY COMEDY THIS WEEK ENDS ROBIN HOOD <br> ROBIN HOOD SEASON

## Assigned To Eight and A Half Miles Of Concrete

 On Approval" Is Providing
Fans Of Arden Perform
ances With Enjoyable Close

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## Ira C. Shellender

Funeral Director

## Succosoror to E. C. Wilhon

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SEES PERMANENT SEES PERMANENT
EFIT IN SHELTER Great Tree-Planting $p$
Through Drought Ara Give Work and Add BOUNDARY OF BE


