

Federal Housing Program Explained

Following is a list of questions and answers relative to the Federal Housing program which will be of interest to anyone planning to repair or remodel their home:

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

2. To Whom Do I Apply? To any National Bank, State Bank or Trust Company, Savings Bank, Industrial Bank, Building and Loan Association, or Finance Company approved by the Federal Housing Administration; or to a contractor or building supply dealer.

3. How Much May I Apply For? From \$100 to \$2,000, depending on your income, for improvements on any one property, and in connection with not more than five properties unless approved by the Federal Housing Administration, Washington, D. C.

4. How Long May Notes Run? For any number of months from one to three years. (Notes extending from 37 months to five years may be submitted to the Federal Housing Administration by financial institutions for special consideration.)

5. What Security Is Required? That you have an adequate regular income and a good credit record in your community.

6. What Assurance Need I Give? (a) That you own the property. (b) That the income of the signers of the note is at least five times the annual payments on the note. (c) That your mortgage, if any, is in good standing, and that there are no other past due encumbrances or liens against your property. (d) That you will use the proceeds solely for property improvement.

7. What Signatures Are Required On The Note? Signature of the property owner; and (except in special cases) if the owner is an individual and is married, also signature of wife or husband. No

other co-signers or endorsers are required.

8. What Is The Cost Of This Credit? The financial institution may not collect as interest and discount and or fee of any kind, a total charge in excess of an amount equivalent to \$5 discount per year per \$100 original face amount of note.

9. How Do I Pay The Note? By making regular, equal, monthly payments (seasonal payments for farmers) until the note is paid in full.

10. May The Owner Of Any Kind Of Property Apply? Applications will be considered for credit to improve one-family, two-family, or other residences; apartment buildings, stores, office buildings, factories, warehouses, farm buildings.

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

12. May I Pay The Note In Full Before Maturity Date? Yes, at any time. A reasonable rebate will be allowed for prepayment, if charges have been collected in advance.

13. May I Make More Than One Payment At A Time? Yes, as many as you wish, but such payments should be in exact multiples of the agreed payments—that is if monthly payment is \$10, larger payments should total, \$20, \$30, etc.—not, for example, odd sums such as \$18 or \$25.

14. What If I Am Late In Making My Payment? The maker must not permit his payments to fall in arrears. Should a payment be more than 15 days late, the financial institution's expenses, caused thereby, should be reimbursed in part at the rate of not more than five cents per cent dollar for each payment in arrears. Persistent delinquency will make it necessary for the financial institution to take proper steps to effect collection in full.

10. Professional, service trades, all wholesale and retail codes, except food.

Plan To Cut 682 Codes To 250

Washington.—General Hugh S. Johnson remained at the helm as the first drastic reorganization of the NRA began.

Represented here by his son, Kilbourne Johnson, the fiery NRA chieftain started a virtually complete reclassification of the 682-code agreements.

Young Johnson, who serves as an NRA aide to his father, flew here to announce the code groupings. He had been at Bethany Beach, Del., with General Johnson.

The first reorganization move is to reduce the number of codes from 682 to approximately 250.

During this pruning process, NRA officials hope they will diminish the fire of criticism directed recently against the high cost of NRA code administration, a bill which the public eventually pays. They also claim that allied lines will receive identical treatment on common problems and that much duplication will be eliminated.

A charge that the right hand of the NRA does not know what the left hand does will lose its force through clarification under the new groupings, it also was pointed out.

The 682 codes will be divided into 22 sections under the present program, but these sections eventually will be classified under 10 divisions, as follows:

1. Food and farm products.
2. Textiles, furs and leather.
3. Basic materials, steel, lumber, building supplies and fuels.
4. Chemicals, drugs, paints, paper and rubber.
5. Equipment, machinery, tools, fixtures and vehicles.
6. Manufacturing of use goods—from household appliances to musical instruments.
7. Construction in all branches.
8. Public utilities, transportation and communication.
9. Finance, graphic arts and a-

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Dukeville Items

Miss Mary Jones, daughter of Mr. and Mrs. J. P. Jones, has gone to Charlotte to enter Shufford's Beauty School.

Mr. and Mrs. Roy Black and children have returned home after spending several days with relatives in Mount Holly.

Mr. Arthur Jones has returned home from Roanoke Rapids, where he has been employed this summer, to spend several days with his parents, Mr. and Mrs. J. R. Jones, before entering Chapel Hill this fall.

Mrs. Brucette Farrington and daughter, Elsie, of East Spencer, spent Sunday with Mr. and Mrs. R. D. Farrington.

Mr. and Mrs. T. C. Raines returned home Tuesday evening after attending the burial of Mr. Raines' father in Inman, S. C.

Mr. and Mrs. J. A. Peacock and family attended Walton's reunion at Peeler's Lake Saturday.

Mr. Volta Stafford, of the U. S. Navy, is spending ten days with his parents, Mr. and Mrs. R. B. Stafford.

Franklin News

Miss Fleta Miller spent last week in Spencer with her sister, Mrs. Willie Sparks.

Miss Edna Shoaf is spending a while with her brother in Greenville, S. C.

Mrs. Bill Tucker, of Greensboro, is spending the week with her sister, Mrs. Ezra Miller.

Miss Ruth Shively is visiting relatives in Philadelphia, Pa. Before returning home Miss Shively will visit in Youngstown, Ohio, and New Jersey. She will be away two weeks or more.

Franklin school opened with a very good attendance, with Miss Ada Bobble, of Spencer, teacher.

The weeks' meeting of Calvary Baptist church was well attended. About 38 members were added to the church. The baptizing was Sunday afternoon at Weant's pond near Spencer. A large crowd attended.

There were no weddings reported in our community for the month of August.

Not sick are you "Mr. Weant Town?" We failed to read your news in the Watchman on the 31st. Suppose we will let you uoff this time.

Cress News

Mrs. Leve Shoe is recovering nicely after having an operation at the Albemarle hospital.

Mrs. W. R. Bostain was visiting relatives in this community last week.

Mr. and Mrs. Delmer Huffman and little son spent the week-end at the home of Mr. and Mrs. C. R. Menius.

Mr. and Mrs. George Morgan spent Sunday evening with Mr. and Mrs. A. A. Stafford in China Grove.

Miss Evelyn Menius has been sick for the past few days.

Mr. and Mrs. J. P. Cress visited Mr. and Mrs. Foil Corriher Sunday.

Quite a number of the fifth degree members from this community attended a grange meeting at Barber Grange hall Friday night. The fifth degree was conferred after which every body was invited over to eat watermelon.

Mr. and Mrs. Gilbert Cress visited at the home of Mr. and Mrs. I. R. Cress Sunday.

The Cress school has opened with a good enrollment. Miss Mary Bassinger is the teacher.

Driver Of Death Car Is Exonerated

Coroner Tatum's jury Tuesday afternoon investigated the death of Henry C. Miller, who was fatally injured a week ago when his car was in collision with one driven by Dan Yoder, a young Catawba county man.

The jury decided there was no criminal negligence on the part of Yoder and he was released from his bond. He was then placed under bond for a later hearing on the charge of having a pistol in his car.

KILLED IN PARACHUTE JUMPS

Miss Margaret Kelly, 19, of Cape Charles, Va., met death Sunday when she attempted her first jump in a parachute from a plane in an air show at Galax, Va. It seems that she failed to pull the cords, the chute failing to open. A similar fatal accident occurred at Scarborough, Me., when the chute of a Massachusetts flier failed to open in a leap.

\$14,578.89 Is Given State In Bad Checks

Raleigh.—Bad checks now held by the state, to which they were offered as payment of taxes of one or another kind, amount to date to \$14,578.89, Revenue Commissioner A. J. Maxwell said.

Editorial comments on the improved collections in this field suggested in some instances that the overhauled revenue department is functioning now in a way to bring respect if not terror to these phoney taxpayers. Mr. Maxwell has a field force about twice as big as he has been accustomed to carrying. They are doing about twice as well as their predecessors.

Better times are also helping. Business has improved so that all taxpayers are putting up more than they have been doing. The checks offered have worried no little. But whereas there were, February 1, 1934, the considerable figure of 1,299 bad checks outstanding in the amount of \$33,466.28, and 1,162 received since February 1, 1934, to August 30, 1934, amounting to \$38,536.41, making an item of \$72,002.39, there are just now only 439 bad checks amounting to \$14,578.89.

THAT SCHOOLGIRL COMPLEXION

The young mistress sent her colored maid, newly-hired, for a number of toilet articles.

"Mandy," said the mistress a few days later, "where is that tar soap you got for me the other day?"

"Lawsee, Miss," exclaimed Mandy, "what does a blonde baby like you want with tar soap? Ah thought you ordered it for mah own pussional use."

NORTH CAROLINA, ROWAN COUNTY.

In the Superior Court, Before the Clerk.

W. J. Hughes, in behalf of himself, and all other creditors of the Estate of Lee Walker, Vs.

Mary L. Wilson, Administratrix; Henry Walker; Theo Walker; Mary Wilson; and Jesse Walker, minor; et al.

NOTICE OF SUMMONS

The defendants, Henry Walker, Theo Walker, Jesse Walker, and all unknown heirs at law of the late Lee Walker will take notice that an action, entitled as above, has been commenced in the Superior Court of Rowan County, North Carolina, for the purpose of selling the real estate belonging to the Estate of the late Lee Walker for the purpose of making assets to pay the debts of the said Estate; that said defendants will further take notice that they are required to appear at the office of the Clerk of the Superior Court of said County, in the courthouse in the City of Salisbury, N. C., on the 6th day of October, 1934, or within ten days thereafter, and answer or demur to the petition in said action, or the petitioner will apply to the Court for the relief demanded in said petition.

This the 5th day of September, 1934.

B. D. McCUBBINS, Clerk Superior Court of Rowan County, N. C. Geo. Uzzell, Attorney for Petitioner.

Sept. 7—28

NORTH CAROLINA, ROWAN COUNTY.

In the Superior Court, Before The Clerk.

J. W. Sloan, Administrator of M. Lula Sloan, and J. W. Sloan Vs.

Walter Sloan and wife Emma Sloan; Theodore Sloan; Maderie McLean Suggs and husband Clarence Suggs, et als.

NOTICE

The defendants Walter Sloan and wife Emma Sloan, Theodore Sloan, Maderie McLean Suggs and husband Clarence Suggs will take notice that an action entitled as above has been commenced in the Superior Court of Rowan County, North Carolina, to sell land to make assets with which to pay the debts of plaintiff's intestate; and the said defendants will further take notice that they are required to appear at the office of the Clerk of the Superior Court of said County in the courthouse in Salisbury, N. C., on the 5th day of October, 1934, or within 10 days thereafter, and answer or demur to the complaint in said action, or the plaintiff will apply to the Court for the relief demanded in said complaint.

This the 5th day of September, 1934.

B. D. McCUBBINS, Clerk Superior Court of Rowan County, North Carolina.

Sept. 7—28.

Rockwell News

The Rockwell schools opened the past week with one of the largest enrollments in the history of the schools.

Mrs. J. M. Clark, of near Organ E. L. church is quite unwell at the present.

The young men of the Luther League and men of the Brotherhood of Organ church played a game of ball last Saturday in which the Brotherhood won by a score of 3 and 2.

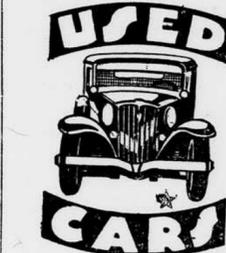
Much lespedeza hay has been cut and cured the past week.

Members of the Rockwell Methodist church served a supper last Saturday night which was quite a success.

There will be a special called meeting of Washington Camp No. 12, P. O. S. of A., Rockwell Saturday night, September 8th. There will be no meeting on Thursday night, September 6. All members are urged to be present.

Some improvements are being made on the streets of Rockwell. The Parks Local Grange held a picnic at Happy Trex lake last Saturday evening.

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1928 Ford Sedan

1931 Chevrolet Truck

1929 Chevrolet Coach

1932 157' Ford Truck

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People Will Talk

If you listen to all that is said as you go; You may get through the world but 'twill be very slow. You'll be worried and fretted and kept in a stew For meddlesome tongues must have something to do— And people will talk.

If quiet and modest, you'll have it presumed, That your humble position is only assumed.

You're a wolf in sheep's clothing, or else you're a fool. But don't get excited—keep perfectly cool— For people will talk.

And then if you show the least boldness of heart, Or a slight inclination to take your own part,

They will call you an upstart, conceited, and vain, But keep straight ahead—don't stop to explain— For people will talk.

If threadbare your dress and old-fashioned your hat— Someone will surely take notice of that—

And hint rather strong that you can't pay your way; But don't get excited, whatever they say— For people will talk.

If your dress is in fashion, don't think to escape, For they criticize them in a different shape—

You're ahead of your means, or your tailor's unpaid; But mind your own business, there's naught to be made— For people will talk.

Now the best way to do is to do as you please, For your mind, if you have one, will then be at ease.

Of course, you will meet with all sorts of abuse; But don't think to stop them—it's not any use— For people will talk.

—Author Unknown.

Youngest Negro Boy Is Now In "Death Row"

Raleigh.—Booker T. Watson, 15-year-old Nash county negro and one of the youngest persons ever sentenced to be electrocuted in North Carolina, has been placed in a cell on "death row" at State's prison.

Watson was sentenced to die October 26 for the killing of Hinson by T. Williams, prominent Wilson county farmer who lived near the Nash county line.

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