

# Only! Two Great ITY DAYS

Downstairs Store... Opportunity will be knocking on Fine QUALITY and Fashion... probably not be duplicated again... Right now! Every department is ready! at 9, for prices are on the up, Up, UP!

Knocks With  
Fashion, Value In  
**DRESSES**  
**\$3.00**

Ready-to-wear are going up. Piece making any more summer materials; for each group of dresses we buy, our buyer can duplicate these \$3 workmanship. Buy now. This opportunity.

and Junior Sizes!

DOWNSTAIRS AT AYRES.



**WOMEN'S SHOES**  
**"AGAIN" PRICE!**

**.00**  
PAIR

Where, you can't afford to pass up the able to give you this quality gain. You'll be boasting of buy-and fall. There are shoes in the for 4 and 5 times these BUT gives you these shoes at

Whites • Black  
Beige • Brown

Exceptional Value  
on all Sales or Refunds!

**Stock Sale of  
n's Shoes**

Walt Shoes. \$1.39  
Broken sizes, 8½ to 3.

Children's Shoes... 69c

and Ends of  
... 29c

**STAIRS ★ STORE**

## Opportunity Day Headliners!

**Wide Wale Pique, 19c Yd.**

White and colors.

**White Pique, 12½c Yd.**

1 to 6 yd. lengths, mostly narrow wale.

### Silk and Cotton Remnants

Fine Silk Remnants... 39c Yd.

Fine plain and printed flat crepe, many pieces of rough crepes and sand crepes.

2,000 Yards Wash Goods Remnants, 5c Yd.

Remnants of Pique and Organdy, 10c Yd.

Some seconds, mostly white, some colors.

**Good Quality Hope Muslin,  
10c Yd.**

Limit 10 Yards to a Customer

**White Rayon and Cotton  
Crepe, 19c Yd.**

**Pastel Crepe, 10c Yd.**

Lengths from 1 to 5 yards.

**Printed Lunch Cloths, 29c**

Sizes 42x42 and 38x48.

**Part-Linen Toweling, 9c Yd.**

Unbleached with colored borders.

**Women's Cotton Crepe  
Pajamas, 2 for \$1.00**

One and two-piece styles. Pastel shades. Sizes 16 and 17.

Women's Cotton Crepe Gowns, 2 for \$1.00

Full cut, slip-on style. Sizes 16 and 17.

Printed Batiste Dancettes... 2 for \$1

**Women's Rayon Bloomers,  
39c**

Flesh and Peach. Sizes 34 to 42. Elastic run at waist and knee reinforced.

**Women's Muslin Gowns, 39c**

Cool, V-neck, narrow lace trimmed at neck, flesh or white gowns. Sizes 16 and 17.

**Women's Cotton Knit Union  
Suits, 3 for \$1.00**

Sizes 36 to 44.

**Women's Muslin Slips,  
3 for \$1.00**

Neatly tailored, in several bodice top styles. White and flesh. Sizes 36 to 50.

Plain White Batiste Stepins... 3 for \$1

Women's Muslin Bloomers... 3 for \$1.00

Soft muslin, summer weight. White and flesh. Medium sizes.

**Women's Rayon  
Stepins, 50c**

Substandards of Realsilk, yoke front, elastic back, Ecru lace inserts. Sizes 34 to 40.

Women's Rayon Panties... 50c

Stout sizes. Yoke front with elastic back. sizes 44 to 52.

Another Great Sale! Sample Line  
**Summer HATS**  
**\$1.09**

Cartwheels! Flattering Brims! Chic Turbans!  
For Women of All Ages—All Headsizes!

Plenty of Whites.

Also Blacks... Browns... Navy and Pastels.

Ballbuntls

Felts

Rough Straws

Baku

Crepes

Novelty Straws

DOWNSTAIRS AT AYRES.



## MEN'S SUMMER NEEDS

Low Priced for Opportunity Days!

**Men's Wash Slacks . . . . . \$1.49**

Sanforized light cotton stripes and seersucker.

**Men's Linen Knickers . . . . . \$1.49**

For Opportunity Days only!

**Men's Knit Athletic Shirts, 3 for 65c**

Sizes 34 to 44.

or 25c each.

**Men's Shorts . . . . . 3 for 65c**

With elastic sides. Sizes 28 to 44.

or 25c each.

**Men's Shirts . . 59c Ea. or 2 for \$1**

Sizes 14 to 17. All collar attached. Fancies, plain white, blue, tan, and green.

DOWNSTAIRS AT AYRES.

Opportunity Knocks at Your Bedroom Door!

**BED**

(2 styles, full size or twin)

**\$7.95**

**SPRINGS**

(Guaranteed Double Deck Coil Springs)

**\$7.95**

**MATTRESS**

(Guaranteed Center-spring Mattress)

**\$9.95**

3 Pieces Complete for

**\$24.50**

**Beds—**

Your choice of Jenny Lind or 4 Post Styles.

In walnut finish only!

Ask About  
Ayres' Deferred  
Payment Terms!

DOWNSTAIRS AT AYRES.

Close Outs! Odd Lots  
**Cotton and Chenille Rugs**  
Special for Opportunity Days!

Heavy Oval Rag Rugs, 2x3... 79c  
Heavy Oval Rag Rugs, 2x4... \$1  
Chenille Rugs, 27x54... \$1.59  
Cotton Orientals, 26x52... \$1.59

Chenille Rugs, 2x4... 79c  
Chenille Rugs, 2x3... 59c  
Wilton Carpet Samples 18x27... 59c  
DOWNSTAIRS AT AYRES.

**HOME OWNERS,  
FACING LOSSES,  
TO RECEIVE AID**

Loans From New U. S.  
Group Granted to Prevent  
'Real Distress.'

By Scripps-Howard Newspaper Alliance

WASHINGTON, July 12.—Three major policies in the administration of the new \$2,000,000,000 Home Owners' Loan Corporation, have been evolved by the federal board, now engaged in extending benefits of the system to debt-distressed home owners.

Home owners will be required to show that they are in danger of losing their property before they will be eligible for a direct loan from the corporation.

A system of state and county advisory boards is being established to assist state and regional managers to administer the act to the best interests of the home owner.

Appraisal Methods

Methods of appraising properties have been set up to determine the extent to which the agency will extend its refinancing privileges. The administrative details are outlined in a list of regulations issued to local managers.

The system of appraisals, which has been one of the most troublesome features due to the decline of property values, involves three factors.

Appraisers are instructed to give equal weight to, first, the market value at the time of appraisal; second, the cost of a similar lot at the time of the appraisal, plus the reproduction cost of the building, less depreciation; and, third, the value of the premises as arrived at by capitalizing the monthly reasonable rental value of the premises over a period of the last ten years.

Rental Value Weighed

"To illustrate this instruction," the regulations say, "Let us suppose that a typical home was soundly worth, in 1928, \$10,000. Assume that this home today has a market value of \$5,500. The present cost of such a lot, plus a reproduction of the house, less depreciation, gives us a value of, we will assume, \$6,500."

"We assume that the house had a rental value of \$100 a month ten years ago and now has a rental value of \$50 and that the average monthly rental has been \$75. Capitalizing these rentals on the basis prevailing in the community, we arrive at a value of \$7,500. We average the three figures of value and have an appraisal of \$6,500."

The regulations governing direct loans to the home owner specifies that advances will be made only "in cases of real distress." This type of loan is authorized by the act in cases where the mortgage holder refuses the corporation's four per cent bonds for the mortgage and the owner is in danger of foreclosure.

Outline State Setup

"Managers and the public are reminded," the regulations say, "that \$200,000,000 of cash (the system's capitalization) can not take up \$20,000,000,000 of mortgages and this cash, therefore, is to be used only in a limited way so as to relieve the greatest distress."

The proposed state and county advisory committees will be composed of three members each and will be appointed by the state managers with the approval of the Federal Home Loan Bank board.

Duties of the state committees will be "to observe the operation of the state office and to make such inquiry as may appear to be appropriate as to the operation of the offices of any assistant state manager."

**BEDROOM SCENE IS  
RELATED TO COURT**

Wife of Wealthy Chicagoan Seeks  
Divorce for Unfaithfulness.

By United Press

RENO, Nev., July 12.—Mrs. Helen Cirese Hunnewell, Oak Park, Ill., today testified in her divorce suit that she found her husband, Harry H. Hunnewell, wealthy Chicagoan, and one Charlotte Barron together in a bedroom of the Hunnewell home at Beverly Hills, Cal.

Mrs. Hunnewell said both were intoxicated. She said she again found them together the same day, Sept. 21, 1931.

Hunnewell sued for divorce here March 20, 1932, charging cruelty, and then left for Tahiti in the south seas. Mrs. Hunnewell countered with a cross complaint charging Hunnewell was unfaithful.

Hunnewell is a beneficiary under the will of his late great grandmother, Mrs. Isabella P. Hunnewell, Wellesley, Mass., and her two sisters, the late Susan Jones and Jane Welles of Boston.

**M'NUTT FACING 'RUSH'**

Speaking Dates to Occupy Much  
of Time in Next Few Weeks.

Speaking dates will occupy much of Governor Paul V. McNutt's time for the next few weeks.

He will be on the Indiana day program at the Chicago Century of Progress Thursday and on July 20, leave for the annual Governors' conference at Sacramento, Cal.

Returning from California he will be one of the principal speakers at the meeting of the Indiana Editorial Association at Lake Wawasee, Aug. 7 and 8.

**NO BARKING ALLOWED**

Council to Pass Law Against Dogs,  
But What of It?

By United Press

FALLS CHURCH, Va., July 12.—The town council Tuesday ordered its committee on law and order to prepare a statute making it illegal for dogs to bark within the city limits.

Committeemen said they would have the law ready for adoption soon, but that they doubted whether the dogs would obey.

Man Killed by Train

By United Press

HAMMOND, July 12.—Joseph Gresko, 40, was killed Tuesday when he was struck by a Pennsylvania passenger train in front of several persons who had been waiting for the train to pass.