

## OLD SETTLERS' PICNIC TO HAVE MANY SPEAKERS

The Rev. Edward H. Kistler Will Be Principal Speaker.

The Rev. Edward H. Kistler, former pastor of the Fairview Presbyterian church, will be the principal speaker at the annual Marion county Old Settlers' reunion and picnic at Broad Ripple park Aug. 22.

Other speakers will include Ernest Cloe of Noblesville, former Hamilton county circuit court judge; the Rev. J. Ambrose Dunkle, Presbyterian church pastor, and William Bosson Sr., Indianapolis attorney.

The Lawrence (Ind.) young people's band, winner in the annual state band contest, will give a special concert during the afternoon. Another musical feature will be an old-time choir contest in which songs of a century ago will be sung.

Entries for the various contests, which will include the largest family gathered for dinner; oldest man and woman, oldest married couple, newest "newly-weds," best looking old lady, prettiest boy and girl babies, best looking girls, 12 to 16 years old; best looking young woman, 16 to 21 years old; best old-time choir and best old-time fiddler, should be filed with Emsey W. Johnson, 707 Peoples Bank building, president.

A silver cup will be given to the largest family and cash prizes will be awarded to other contest winners, Mr. Johnson announced.

## LUDENDORFF EXPLAINS RIFT WITH HINDENBURG

Former Chief of Staff Attacks Certain Newspapers.

MUNICH, Aug. 11.—General Erich Ludendorff, Von Hindenburg's chief of staff on the western front, today broke his silence regarding his refusal to attend funeral services for the late president, declaring he had refused to participate in the ceremony commemorating the anniversary of the battle of Tannenberg even before the president died.

Ludendorff attacked "certain newspapers" for their refusal to print "a true account of my participation in the fall of Liege."

## DR. CARTER IS NAMED HEAD OF LEGION POST

Paul Coble Chapter Elects Other Officers.

Dr. J. C. Carter is the new commander of Paul Coble post No. 26, American Legion, it was announced today.

Other officers are Dr. Edgar T. Haynes, first vice-commander; Dr. Bernard Larkin, second vice-commander; Dr. J. K. Berman, adjutant; Dr. Cleone Nafe, finance officer, and Dr. Charles Myers and Dr. J. H. Grimes, delegates to the state convention.

Dr. Walter Kelly will serve as chaplain for the coming year.

## AGENT IS PROMOTED

Assistant Superintendent Wins New City Post.

John E. Craigie, former assistant superintendent of the Indianapolis No. 1 district of the Prudential Insurance Company at 333 North Pennsylvania street, has been assigned as supervisor of that district. He has been in charge of the Louisville No. 1 since Feb. 6, 1933.

## BAR EXAM. REVIEW

Prepare yourself completely for October bar examination. Method used has been tried and tested. Classes begin Tuesday, Aug. 14, at 7 p. m. Register now. 335 Lemcke Bldg. LI. 9434

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The Indiana National Bank of Indianapolis

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## Indiana in Brief

**MUNCIE, Aug. 11.**—The city has received another warning from the federal government that the approved grant and loan toward construction of a sewage disposal plant and intercepting sewers will be revoked unless city authorities move immediately to authorize construction. Blame for the delay has been placed squarely on the doorstep of Dr. Roll Bunch, Democratic candidate for mayor, and Lon Bracken, prominent Democratic attorney, by Otto Carmichael, leading figure in the campaign for the sewage plant.

Notice of the government's impatience was served on Charles Morrow, board member, by F. M. Logan, Indiana engineer of the public works administration.

Members of the council insist the delay is due to a desire to effect a plan that will provide for an equitable method of repaying the loan.

## Gasoline Kills Boy

**ROCHESTER, Aug. 11.**—Fred LeRoy Denton, 18-month-old son of Mr. and Mrs. Frank Denton, is dead as the result of drinking a quantity of gasoline which he found while at play on the back porch of his parents' home. The child died in Woodlawn hospital a few hours after drinking the liquid.

## 'B' Banks Reopens

**EVANSVILLE, Aug. 11.**—The Lamasco bank has reverted to private management with the presentation of formal notice in superior court that the state department of financial institutions has surrendered possession of the bank.

Reopening will be on a restricted basis, according to Forest Condit, attorney for the state department. Classified as a "B" bank, the institution is not permitted to accept or pay out deposits. As soon as sufficient capital is raised to bring the deposits under the federal deposit guarantee law the bank will be reclassified as an "A" bank and permitted to handle deposits.

Officers and directors in charge of the bank when it closed are seeking to refinance the bank with a 100 per cent assessment against stockholders.

## County Free of Disease

**DECATUR, Aug. 11.**—For the second consecutive week no cases of

communicable diseases have been reported in Adams county, elated health authorities have disclosed.

## Robs Nurses' Home

**SULLIVAN, Aug. 11.**—Police are searching for an early morning prowler who entered the nurse's home, connected with Mary Sherman hospital here, haphazardly inquired from one of the nurses if the superintendent was about, and then leisurely ransacked several rooms, making off with \$30 in cash.

## I. U. Enrollment Set

**BLOOMINGTON, Ind., Aug. 11.**—The orientation program for new students at Indiana university will begin Tuesday, Sept. 11, it was announced here today. The first three days of the orientation program are not required for new students, but recommended by university officials, especially for students participating in sorority and fraternity rushes. The compulsory orientation program is scheduled to begin Friday morning, Sept. 14. All students, both old and new, may register beginning Wednesday, Sept. 12.

Enrollment in classes will take place Monday, Sept. 17, and regular classroom work will begin Tuesday morning, Sept. 18, at 8.

Compulsory mass meetings, physical examinations, payment of fees, registration and conferences between students and faculty advisers are included in the orientation program for new students.

## Tonight's Radio Tour

SATURDAY		WKBF (1400) Indianapolis	
3:30—Orlando's Cosmopolitans (NBC)	WABC	4:00—Al Pearce and his gang (NBC)	WABC
4:00—Jack Little orchestra (CBS)	WABC	4:30—Tom Coakley orchestra (NBC)	WABC
4:30—Jack Little orchestra (CBS)	WABC	5:00—Tom Coakley orchestra (NBC)	WABC
5:00—Jack Little orchestra (CBS)	WABC	5:30—Tom Coakley orchestra (NBC)	WABC
5:30—Jack Little orchestra (CBS)	WABC	6:00—Tom Coakley orchestra (NBC)	WABC
6:00—Jack Little orchestra (CBS)	WABC	6:30—Tom Coakley orchestra (NBC)	WABC
6:30—Jack Little orchestra (CBS)	WABC	7:00—Tom Coakley orchestra (NBC)	WABC
7:00—Jack Little orchestra (CBS)	WABC	7:30—Tom Coakley orchestra (NBC)	WABC
7:30—Jack Little orchestra (CBS)	WABC	8:00—Tom Coakley orchestra (NBC)	WABC
8:00—Jack Little orchestra (CBS)	WABC	8:30—Tom Coakley orchestra (NBC)	WABC
8:30—Jack Little orchestra (CBS)	WABC	9:00—Tom Coakley orchestra (NBC)	WABC
9:00—Jack Little orchestra (CBS)	WABC	9:30—Tom Coakley orchestra (NBC)	WABC
9:30—Jack Little orchestra (CBS)	WABC	10:00—Tom Coakley orchestra (NBC)	WABC
10:00—Jack Little orchestra (CBS)	WABC	10:30—Tom Coakley orchestra (NBC)	WABC
10:30—Jack Little orchestra (CBS)	WABC	11:00—Tom Coakley orchestra (NBC)	WABC
11:00—Jack Little orchestra (CBS)	WABC	11:30—Tom Coakley orchestra (NBC)	WABC
11:30—Jack Little orchestra (CBS)	WABC	12:00—Tom Coakley orchestra (NBC)	WABC

WFBM (1230) Indianapolis	
4:00—Bully Hays orchestra (CBS)	WABC
4:30—Bully Hays orchestra (CBS)	WABC
5:00—Bully Hays orchestra (CBS)	WABC
5:30—Bully Hays orchestra (CBS)	WABC
6:00—Bully Hays orchestra (CBS)	WABC
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11:30—Bully Hays orchestra (CBS)	WABC
12:00—Bully Hays orchestra (CBS)	WABC

SUNDAY	
7:00—Children's hour (NBC)	WABC
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## HOUSING ACT IS EXPLAINED BY CONGRESSMAN

Ellenbogen of Pennsylvania Says Home Is Peg of Recovery.

**BY REP. HENRY ELLENBOGEN**  
Written for The Indianapolis Times

The new national housing act singles out the home—its financing, construction, upkeep, repair—as the peg on which to hang a program of national recovery.

Its purpose is to stimulate the flow of private capital into real estate channels, thereby reviving a practically moribund construction industry and furnishing employment to a substantial percentage of workers.

Part one of this program calls for the modernization, alteration and repair of existing property. John Jones goes to his bank, trust company or other financial institution and asks for a loan up to \$2,000 to build, let us say, a sun porch, or a garage, or a cement cellar. The government's inducement to the bank is a guarantee of 20 per cent of such loans—not of individual loans, but of the total amount of loans Banker Smith will make.

**Billion Dollar Total**

The government's total liability is \$200,000,000 in this part of the program, making a total of \$1,000,000,000, which can be placed in circulation, most of it for wages.

The question is whether one billion dollars will be coaxed from hiding in bank vaults. I venture the opinion, based on the banks' past performances, that it will not. For the last five years banks have been turning down applications for just such loans—even on unencumbered properties free of liens and mortgages—and it is questionable whether underwriting 20 per cent of the possible losses for such loans will make the proposition sufficiently attractive.

Another argument which has been advanced for the repair provisions of the housing act is that it will put money in general circulation, and did the government's GWA and federal relief programs. Overlooked is the fact that it draws the money out of circulation rather rapidly, since repayments on these loans begin immediately. In the final analysis, the end result will be a reduction of general buying power, plus an addition to an already heavy debt structure.

## Repair No Panacea

I am not presuming to condemn the housing act. It is a measure of the first magnitude, but it is this very importance which makes it necessary that the problems the act tackles, and the several means it presents for their solution, be scrutinized most carefully.

No single piece of legislation will produce a panacea for all our ills, and I do not like to see this act, or any other, hailed as such.

The sections of the act having to do with insurance of mortgages on new and existing structures are intended to be much more productive. For the last few years the amount of money loaned by banks and other financial institutions for home building has been negligible. Formerly a substantial part of a bank's business was centered in realty and mortgage loans, but these institutions have been limiting themselves to little more than the mere routine of banking. In order to start the wheels of construction, it was first necessary to start the cogwheel of financing.

## Banks Protected

The act has accomplished this through permitting the lender to insure the mortgage he has received in exchange for his loan with the government at a small interest charge paid by the borrower. Under the act, the banking institution surely need hesitate no longer to make home loans, since the financial institutions not only are insured against loss, but need not even pay for that insurance.

This section of the act has great potentialities, and if carried through will be the strongest stimulus the construction industry has received thus far.

**\$2.06**

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Red, Green or Blue Black Cash Price—Not Delivered

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ROCKWOOL Will keep your home and warmer in winter.

ASBESTOS SIDING Lasts for ever, fireproof, ends house painting.

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## REEROOF MODERNIZE REMODEL

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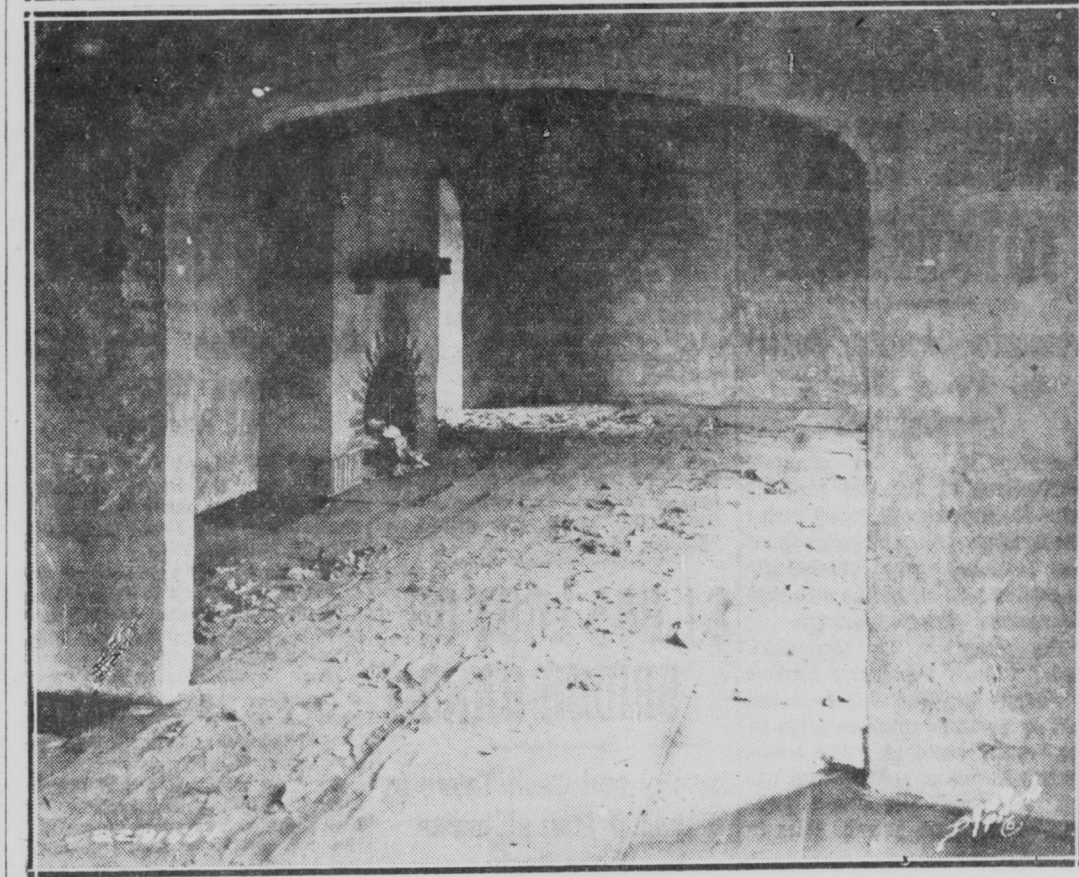
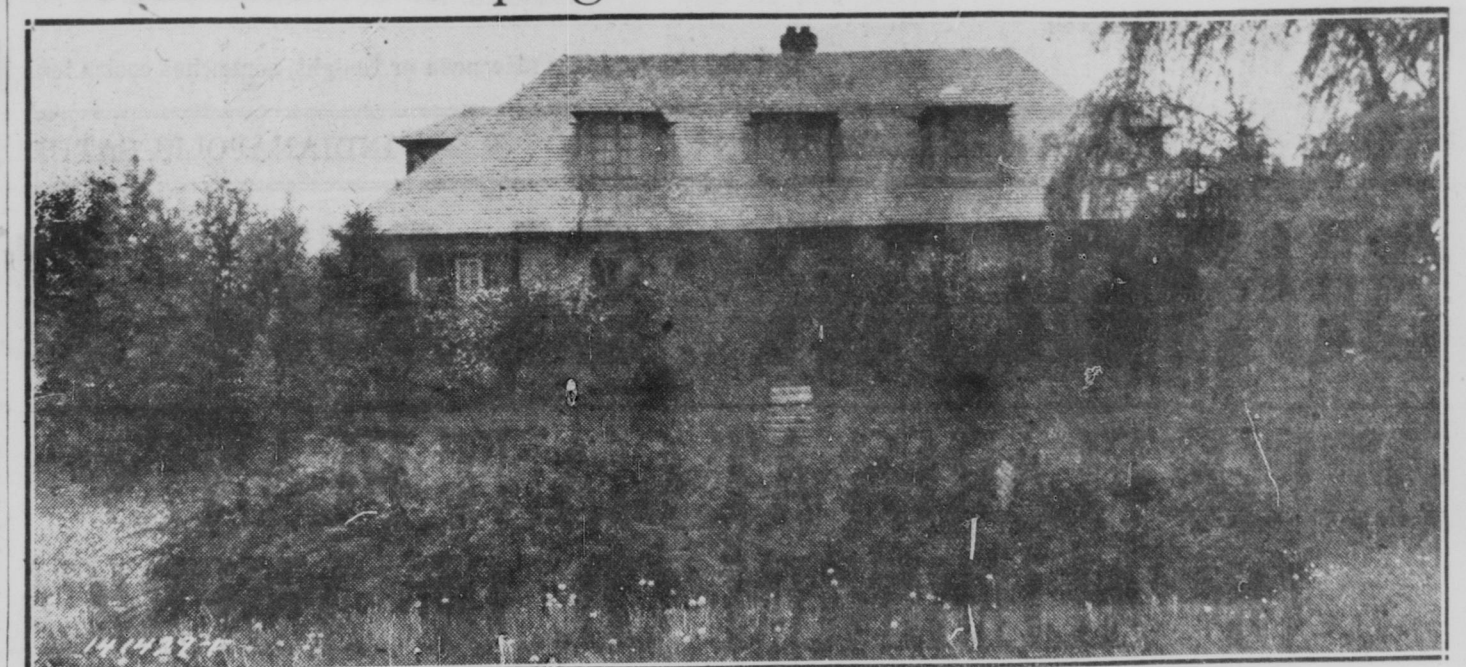
ALL TYPES Home Insulation

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## 'Sample House' Being Remodeled In Line With National Campaign for Residence Modernization



Property in Program Is at Westfield Boulevard, Kenwood Avenue.

The "sample house," Kenwood avenue and Westfield boulevard, now being remodeled by the Rail-roadmen's Building and Savings Association in connection with the Ladies' Home Journal national home modernization demonstration, will be open to the public the latter part of the week.

Many people will remember this house as the model home shown in the Indianapolis home show in 1924. Now, ten years old, it affords an excellent opportunity to show just what can be done to improve property that has been neglected.

The project is directly in line with the program for home modernization as set forth by the national government. Similar projects already have met with success in at least twenty other cities throughout the United States where campaigns also are sponsored by the Ladies' Home Journal.

The local undertaking is in charge of C. C. Grove, manager of the real estate division of the Railroadmen's Building and Savings Association. The remodeling plans have been made by Virgil C. Hoagland member of the Architects Guild, which organization is overseeing the work, their purpose in organizing being to offer the opportunity of plans and building supervision for the smaller homes.

## Roofing Special

Few Days Only!

Red Green Blue Black Duro Green

Regular \$2.40 Birds' 8-10, slate surface roof roofing—

**\$2.30**

Less 6¢ for cash and carry 108 So. St.

Nails and cement included.

**VONNEGUT'S**

## SINK and EDWARDS

Free Estimates on Furnace Repairs Gutter & Spouting We Vacuum Clean Furnaces

REPAIRS IN STOCK ALL MAKES OF FURNACES

## Semi-Annual STORE-WIDE SALE

Furniture Rugs Draperies

**Sander & Recker FURNITURE COMPANY**

Meridian at Maryland

Upper—This is an exterior view of the "sample house" located at Kenwood avenue and Westfield boulevard.

Lower—One of the rooms which is being modernized in the national modernization drive.

Persons interested in any feature of home-modernizing now will have an excellent chance to watch the various stages in the process of actual plans being put into action. It is expected that additional "example houses" soon will be sponsored by similar building organizations and private concerns which undoubtedly will stimulate interest in the nation-wide drive to bring real estate property up to date. Automatically, the value of the property in each neighborhood will be increased just as soon as each owner begins the remodeling of his home.

The necessary wrecking of portions of the "sample house" and the preliminary reconstruction soon will be completed and those who attend the "open house" will see the improvement in the French bungalow. The exterior walls of stucco and the interior of rough plaster will be renovated. And the original cottage will be made into a one-and-a-half-story house with the addition of two bedrooms and bath on the second floor.

It is interesting to see this unfin-

ished attic made into an attractive and livable upstairs. A new stairway has been built from the hall where the main entrance now is located. Dormer windows on both sides and at each end afford excellent cross ventilation. A guest bedroom remains downstairs.

There originally were two bedrooms on the first floor a plan suitable for the small family, but by cutting an archway from the front bedroom into the living room, a library has been created.

The kitchen will be rearranged to conform to the specifications prescribed by the Architects Guild as the result of tests made to determine the most labor-saving and efficient kitchen arrangement and equipment.

A laundry room will be included in the newly constructed garage which this time adjoins the house.

**Huber Contracting Co.**

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**TRY AN ELECTRIC RANGE**

For Six Months at Our Risk!

You can enjoy the cool, clean convenience of electric cooking for 6 months at our risk.

When Remodeling Your Home or replacing heating or plumbing equipment—make it a point to visit our showrooms before you make your selections.

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Regular \$2.40 Birds' 8-10, slate surface roof roofing—

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Less 6¢ for cash and carry 108 So. St.

Nails and cement included.

**VONNEGUT'S**

**SINK and EDWARDS**

Free Estimates on Furnace Repairs Gutter & Spouting We Vacuum Clean Furnaces

REPAIRS IN STOCK ALL MAKES OF FURNACES

**Semi-Annual STORE-WIDE SALE**

Furniture Rugs Draperies

**Sander & Recker FURNITURE COMPANY**

Meridian at Maryland

## TRY AN ELECTRIC RANGE

For Six Months at Our Risk!

You can enjoy the cool, clean convenience of electric cooking for 6 months at our risk.

the modern way to COOK

You pay only \$9.90 for a 6 months' trial in your own kitchen. Let us tell you about this low-cost modernization plan.

**24¢ Electric Cooking Rate TODAY'S BIGGEST BARGAIN**

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