Goodwin Knight, Speaker of the House, gives Interesting Highlights in Life of Merrim

About 350 persons attended the Merrim-Haffield rally and the high school athletic meet last Thursday night.

Chairman John Hudson introduced Douglas Edger Sunde who gave an enlightening talk on campaign legends and then introduced E. R. Huddleson of Santa Barbara, Merrim-Haffield Association, who delivered his address.

A recent meeting of the Merrim-Haffield Association was held in the Santa Barbara Masonic Temple at 5:30 p.m. in the early part of this month. Mrs. Edger Sunde, delegate from the north county, was appointed to the committee on the subject of the lesson and the subject of the lesson was the "History of the Order of the Ancient American Rite of Jerusalem," which is the subject of the lesson in the north county.

The stage of the auditors had been arranged for the rally and the meeting was called to order. The attendance was reported to be about 350, with about 300 in attendance. It was decided that the rally be held on Saturday, Nov. 6, at 2:30 p.m., at the Santa Barbara Masonic Temple, with the address to be given by E. R. Huddleson, delegate from the north county.

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simply says, "Prove up, or shut up," to call out the troops is just such an instance. Merriam has been made concerning him, but even he could not entirely consist of the many false accusations that have his neighbor, what will be the result? End to all progress. All of our modern increase his earning power so that he may better his condition. Now, if you are going to tell that man that, no given up his idea of doing away with private industry, he is done away with, you will see men trained to work with work hardship and disaster to no avail. Nature still drives man to cling to her primitive rule and rewarding all persons equally may sound well but it through man's selfishness in attempting to better his position, a new translation by James ble, New Testament. The New Testa- menters" by Dumas; "Tarpaper Palace" People" by Burks; "Three Muske- gers; "Isobel" by Curwood; "Pere- fogers and riders. It may seem selfish and hard to some, but one has to care of the weaklings far better than 100 years ago, but this progress has slow and has come through years of education by the very churches and schools which Sin-clair ridicules. In the face of this, it is manifestly impossible for one in a few short years to change greatly the scheme of the universe and every attempt will only work hardship and disaster to no avail. The idea of giving each person their stint of work and rewarding all persons equally so sound well but it is not practical and is far from correct. Would you hitch a race for a crop? Of course not. But Sinclair has not given up his idea of doing away with private industry, he has just changed his "method" and if private industry is done away with, you will see men trained to work with their brains instead of their hands put to all sorts of mental tasks. It may seem selfish and hard to some, but one has to admit that, with few exceptions, all progress has come through man's selfishness in attempting to better his position, a new translation by James ble, New Testament. The New Testa- menters" by Dumas; "Tarpaper Palace" People" by Burks; "Three Muske- gers; "Isobel" by Curwood; "Pere- fects and riders. It may seem selfish and hard to some, but one has to care of the weaklings far better than 100 years ago, but this progress has slow and has come through years of education by the very churches and schools which Sin-clair ridicules. In the face of this, it is manifestly impossible for one in a few short years to change greatly the scheme of the universe and every attempt will only work hardship and disaster to no avail. The idea of giving each person their stint of work and rewarding all persons equally so sound well but it is not practical and is far from correct. Would you hitch a race for a crop? Of course not. But Sinclair has not given up his idea of doing away with private industry, he has just changed his "method" and if private industry is done away with, you will see men trained to work with their brains instead of their hands put to all sorts of mental tasks. It may seem selfish and hard to some, but one has to admit that, with few exceptions, all progress has come through man's selfishness in attempting to better his position, a new translation by James ble, New Testament. The New Testa- menters" by Dumas; "Tarpaper Palace" People" by Burks; "Three Muske- gers; "Isobel" by Curwood; "Pere-
BETTER HOUSING PROGRAM UNDER WAY; FUNDS CAN BE OBTAINED AT LOCAL BANK

Rules Governing Loans Listed Below

Have you been dreaming for years of the improvements you would like to add to your home or business property if the cash were available?

If you have, it is now possible for you to realize your dreams through the aid of the NATIONAL HOUSING ACT. The primary obstacle in the path of many homeowners to help is the necessity of a large outlay of cash. However, the act makes it possible for owners to have the cash that can enable them to go forward with needed improvements.

Loans may be obtained from financial institutions authorized by the government to advance the money, and to security is necessary except good title. It is the act that the borrower's income can take care of subsequent payments.

Questions and answers regarding these loans are given below:

1. WHO MAY APPLY?
   Any property owner, individual, partnership or corporation with a regular income from any source, regardless of income, or other means owned. It is not necessary to be a depositor in the financial institution concerned.

2. TO WHOM MAY I APPLY?
   To any National Bank, State Bank or Trust Company, Savings Bank, Industrial Bank, Building and Loan Association, or Fiduciary Company approved by the Federal Housing Administration, or to a contractor or building supply dealer.

3. HOW MUCH MAY I APPLY FOR?
   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 or to a contractor or building supply dealer.)

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 or to a contractor or building supply dealer.)

5. WHAT SECURITY IS REQUIRED?
   That you have an adequate regular income and a good credit record in your community.

6. WHAT INTEREST RATE IS TO BE CHARGED?
   That you will use the proceeds SOLELY for property improvements; or for general office or organization.

7. WHAT SIGNATURES ARE REQUIRED ON THE NOTE?
   (a) That you own the property.
   (b) That you will use the proceeds SOLELY for property improvements.
   (c) That you have an adequate regular income and a good credit record in your community.
   (d) That you will use the proceeds SOLELY for property improvements.

8. WHAT IS THE COST OF THIS CREDIT?
   This opportunity is free from interest and or discount and or fee of any kind, a total charge in excess of an amount equal to 15% of the principal amount of note.

9. HOW DO I PAY THE NOTE?
   By making regular, equal monthly payments (seasonal payments later in the year) of an amount equivalent to $5 discount per year per $100 original amount of note.

10. MAY THE OWNER OF ANY KIND OF PROPERTY APPLY?
    Yes, as many as you wish, but such payments should be in exact multiples of the agreed payments—that is if monthly payments in $10, larger payments should total $60, $80, etc.—not for, example, odd sums such as $15 or $20.

11. WHAT IF I AM LATE IN MAKING MY PAYMENT?
    Should a payment be more than 15 days late, the financial institution may not collect as interest and or discount and or fee of any kind, a total charge in excess of an amount equal to 15% of the principal amount of note.

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 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.

14. WHAT OTHER CONDITIONS MUST I COMPLY WITH?
    The borrower must sign a statement that he will use the proceeds SOLELY for property improvements.

To the above are added statements to the effect that the borrower will have an adequate regular income and a good credit record in the community where the property is located.

Another condition is that any property conveyed under the loan arrangement will be conveyed free from encumbrances.

Remember we carry a complete line of

LUMBER PAINTS KALISOMINE
BUILDERS HARDWARE

F. L. SMITH
CONTRACTOR and BUILDER
700 LINDEN AVE. CARPINTERIA PHONE 231

Are You Groping in the Dark?

YOU DON'T NEED TO!

A Government Loan Will Provide You With Funds to Bring Wiring in Your House Up to Date.

Install Switches and Outlets Where They Are Needed

Do Away With Dark Corners and Dark Closets

Carpinteria Electric
700 LINDEN.AVE. CARPINTERIA PHONE 233

The Better Housing Program Means More Business and Less Unemployment

Uncle Sam Has Made It Possible to Re-Model Your Home on the Installment Plan. Avail Yourself of This Opportunity.
The IPECAC Plan

On the Cover: Medicine Chest by Uphold Snare

Polly Says:

HAMBURGERS ARE OUR SPECIALTY

And you can get two small Texas Tamales, covered with chili and beans, for 25¢.

BILL & JERRY'S
SEASIDE SERVICE STATION
Carpinteria

CHIROPTORISTS OPPOSE PROPOSAL 9 AND 17


Before any person claiming to be a chiropractor shall practice in California, he shall take an oath and pay a fee as prescribed by law. Candidates for the examination must be citizens of the United States, of good character, and shall be not less than twenty-one years of age.

Proposition 17. Initiative.

The California State Legislature is hereby empowered to enact a law which shall provide for the establishment of a State Board of Chiropractic Examiners.

At a meeting of the California State Board of Chiropractic Examiners, the following resolution was adopted:

"We, the undersigned members of the California State Board of Chiropractic Examiners, hereby express our strong opposition to Proposition 17 and urge all voters to vote 'No' on this proposition.

PROTECT YOUR FARMS—Safeguard Your Homes!

California farmers know about land colonization from previous experience. The State land colonies at Delhi and Durban were disastrous and costly failures.

And California Taxpayers—Especially California Farmers—Paid the Bill to the Tune of $230,000.00! Do you want a repetition of this ghastly failure?

Tax-constitutional independent farm property—glutted markets from over production—terrific tax bills—competition with State owned farms selling at cost—spoil run for the independent farmer.
BREVIETIES

Mr. and Mrs. William C. Hebbard, and son Billy, and Mrs. Helen C. Hebbard, and son Alvin Hebbard, of Santa Barbara, were present last week in San Francisco. Mrs. Hebbard attended the annual meeting of the California League of Women Voters, and received a telegram from their son, Mr. Al Hebbard.

Captains and Mrs. K. Bryant Sprong, of San Francisco, have been spending the week with family and visiting friends, Mr. and Mrs. Frank Thompson.

Mrs. Bethia Macallan of Santa Barbara has been visiting at the home of her daughter, Mrs. J. B. Lape.

Dr. and Mrs. Robert N. McMullin of San Francisco, attended the meeting of the Woman’s Association of the Community church last Wed.

Mrs. Lila A. Hevel and Miss Myrtle Bailard were
without the necessary level with lubricant but the proper level with lubricant but the keep the transmission filled to the BREVITIES

Four measures on ballot designed to curb crime

LOS ANGELES—The four measures were passed by first time in California have received the endorsement of the Federation of Protestant Workmen, ac

said to the press that the party was

earnest and keep other child

by Mrs. Dominic Pomatto, Mrs. Mary McNeary and Miss Myrtle Bailard. Those in the party were

Mrs. Lila A. Hevel, Eleanor and

Miss Caroline Braley of Ventura attended the closing of the school last Tuesday.

Miss Caroline Braley has received promotion to the position of clerk at William Clark’s, in Kansas City.

Mr. and Mrs. Lewis H. McGeory, Mrs. Burchell

members present were: Mrs.

Mrs. Cora Lewis was elected district chairman, Mrs. Nancy Evans, Director of Roadside Service of the California league of Women Voters, Mrs. Burchell, Mrs. J. Henry Shepard was hostess at the home of William James.

Mr. and Mrs. Howard G. Williams attended the meeting of the Woman’s Association of the Community church last Wed.

Mr. and Mrs. D. A. Caron had an accident at their home Monday afternoon, Mrs. E. L. Shepley of Santa Barbara.

Some of the important positions of the California league of Women Voters are: Mrs. Mabel Hill of Los Angeles.

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SWIPLE TAKES A BOW

to take a bow for her performance in "Baby, Take a Bow," which opens today. She possesses the grace and intelligence that will carry her far.

In "Baby, Take a Bow," she also has an important part running turns in a truly remarkable performance. She deliv...