

THE "BETTER HOUSING PROGRAM" HELPS EVERYBODY

The BUSINESS REVIEW COLUMNS guide you to service and value

C. H. Morse & Son Rubber Stamps

New Location Money's Funeral Directors

GENERAL INSURANCE Egbert F. Ashley Co.

Men's Suits Ladies' Dresses (plain)

"Service of the Better Kind" TAXI? Main 1100

CENTRAL LAUNDRY & SUPPLY CO., INC.

GLEN, 6772 Town Talk Bakery Inc.

GET A BRICK OF Bartholomay QUALITY Ice Cream

Announcing Good Health Dairy Products Co.

LOWE BROTHERS' QUICK-DRYING ENAMEL

Barnard, Porter & Remington

WIDMER'S OLD DINNER WINES

BELIEVE IT . . . Not By REV. OWEN E. McGUIRE, D.D.

(Continued from Page One) Rule of Faith: that its private interpretation was the rule for each individual.

But where were the Bibles to be found for every man before the invention of the art of printing? It may be said that the Bible, that is the New Testament did not exist before the third century.

Of the twelve Apostles only five wrote anything at all, and three of the five only some short letters. Yet the twelve were sent forth to preach the Gospel to every creature.

But to come nearer home. When St. Augustine with his fellow-monks arrived from Rome in what is now called England, how many Bibles did he bring with him?

I would not have you think that all who today combat the Christian religion are subject to this fallacy in the interpretation of history.

On the point we have just been discussing, the fallacy of judging the past in an atmosphere of the present, he has written much. For instance, in his preface to "Saint Joan" (a thoroughly bad book) he wrote: "To understand Saint Joan's history, it is not enough to understand her character."

It is not necessary to labor further so plain a point. These principles of Shaw, however wrongly he may apply them in Joan's case, are perfectly sound and should be obvious to any reflecting mind.

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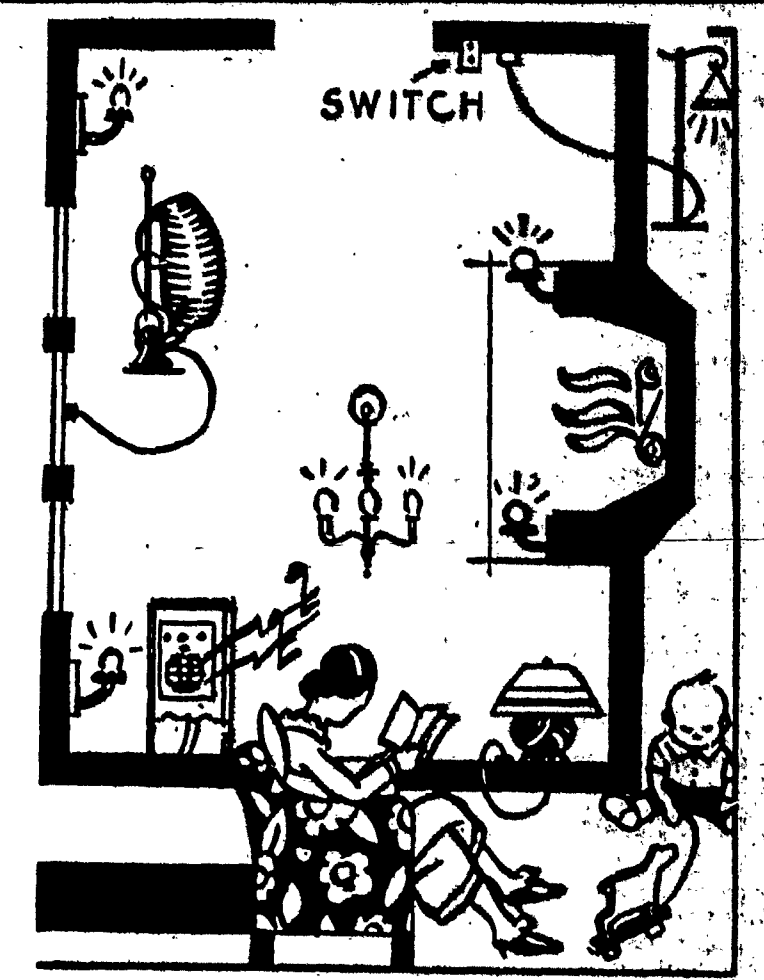
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ROCHESTER ELECTRIC APPLIANCE CO. Washing Machines - Vacuum Cleaners

CARD PARTY SET NOV. 16 FOR ANNUNCIATION CHURCH FUND

HOME IMPROVEMENTS by Paul T. Haagen, A.I.A.

MODERNIZE NOW!



ELECTRICAL CONVENIENCES IN NO way can you modernize your home better than by the proper wiring of the room.

Lamps play an important part in today's decorative scheme and the pleasure of the family.

SOCIAL AT ST. ANDREW'S Young People of St. Andrew's Church will conduct their regular Friday night social in the club rooms.

AUSTRIA IN FILM DRIVE London - Austria is the latest country to take up the campaign against indecent motion pictures.

How To Get Repair Loans Here, in a nutshell, is the plan for borrowing modernization funds under the Federal Housing Program.

1. A modernization loan is solely for the purpose of repairing, altering or improving your home, shop, farmhouse, store or other building.

2. It cannot be for less than \$100 or for more than \$2,000. The borrower must have a bona fide source of income equal to at least five times the annual payments.

3. It can be made for terms up to three years, but may be paid in full earlier than the maturity date if the borrower desires.

4. Maximum charges, including interest and fees, cannot exceed an amount equivalent to 3% discount per year per \$100 original face amount of the note.

5. To get a modernization loan, the property owner must present to the bank or other lending institution a precise estimate of the cost of the improvements and should be able to prove that they are necessary or advisable.

6. In addition, the property owner must file a Property Owner's Credit Statement, showing his financial condition, sources and amount of income and other information necessary to determine his ability to repay the loan.

RETURNING TO PORT Kaituma (NOW) - The Rev. Edward Blumstein, C.S.S., pastor of St. Peter and Paul Church, St. Thomas, Virgin Islands, has left this city for the Virgin Islands after spending a month's vacation in the United States.

GIWON NHA POST Washington (NOW) - The Rev. Dec. John O'Grady, secretary of the National Conference of Catholic Charities, has been elected secretary of the National Shakedown Workshops Commission of the National Recovery Administration.

FLORENCE HARDWARE

DE VRIES HARDWARE

INFORMATION about the NATIONAL HOUSING ACT. Includes a form for requesting a copy of the act and a list of home improvement items.

ATTENTION HOMEOWNERS! The National Housing Act Provides For LOANS UP TO \$2,000

NOVEMBER has been designated as Better Housing Month in New York State - a month devoted to the improvement and modernization of homes under the National Housing Act.

Plan to MODERNIZE your home. Here are just a few of the improvements you can make now, each one of which will increase the value of your home probably more than the improvements cost.

- Refinish Exterior -Paint Entire House -Paint Part of House -Apply Shingles -Apply New Siding -Apply Stucco -Apply Brick Veneer -Remodel Porches -Change Windows -Change Entrances -Change Fireplaces -Change Foundation Work -Build on Rooms -Build Garages -Landscape Grounds

How The Union Trust Will Help The Union Trust Company will gladly work with you and, provided you can meet the few simple requirements which make you eligible for a loan, will see to it that you receive your money for contemplated repairs promptly with no red tape.

UNION TRUST COMPANY OF ROCHESTER Housing Loan Department - 19 Main Street