

The New Way to Build, Buy, Refinance a Home

The security of real home ownership—the dream of every thinking citizen—is now within your reach. With a good credit record, regular income, an initial 20-percent investment—you can build or buy the home you want right now—finance the balance (up to \$16,000) with one Insured First Mortgage—pay off the loan over a period up to 20 years—monthly, out of your income—just as you pay rent. Your present home can be refinanced on this same basis. Ask any architect, progressive builder, or approved financial institution how you can take advantage of the Insured Mortgage Plan.

FREE
Radio Inspection
If your radio is acting poorly, PHONE STONE 33 and we will send a radio expert to your home to diagnose the trouble. No charge whatsoever for this inspection.
HICKSON'S
ONLY ONE STORE
Cor. Main and Franklin—Stone 33



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Coast to Coast Moving Storage, Cleaning, Shipment
RUBBER FLOORS
Gondrich—Ideal floor for bathroom, kitchen, vestibule, etc. Latest color present floor to different colors and sizes. Lasts a life time. Free estimate furnished.
Oak Floor
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MAIN 333



Make Your HOUSE Boom, Too.

"Thanks to the new BUDGET PLAN I have my new Electrolux"

Hundreds of families now own ELECTROLUX refrigerators thanks to the new, low cost BUDGET PLAN.
This plan is giving an important part in modernizing business homes in this city. In fact, it is possible through the cooperation of the Lincoln Alliance Bank.
Here is your chance to enjoy the economy of an ELECTROLUX gas refrigerator that helps pay for itself.
At Low As \$5.00 DOWN
The Low Cost Budget Plan with Plan offers an unusual opportunity for home of moderate means to enjoy automatic refrigeration for as low as \$5.00

While Mother Nature is working another miracle in change of season why not perform a miracle of modernization at your house? How a little paint and new wallpaper would improve those rooms that look dowdy in the bright spring sunlight! Cracks in the ceiling, scuffed floors and sagging stairs are small things in themselves, but they do detract from the appearance and comfort of a home.
It isn't just the appearance of your house, either, that demands attention in a bright new world that's all about. Delayed repairs mean rapid deterioration and big bills later on. So take your cue from Mother Nature, who is continually restoring, renewing, refurbishing. Have the work done now. Make your house bloom with the outdoors.



Member Federal Reserve System
The FIRST NATIONAL BANK AND TRUST COMPANY of ROCHESTER
We shall be glad to receive applications from responsible borrowers for loans to improve property under the terms of the National Housing Act.
Capital \$1,000,000
Surplus \$500,000
The Only National Bank in Rochester
45 State St.

Hospital Insurance Plan Is Started As Community Benefit

With a proposed cost for hospital insurance estimated at "less than 3 cents a day for hospital care and no red tape," the Rochester Hospital Service Corporation is starting this week a community campaign for hospital insurance membership with "no high pressure salesmanship" being used.
The six hospitals in the city are participating in this new idea to provide in advance for payment of hospital bills by those who sign up to pay 33 cents a month in a group insurance plan that guarantees 21 days of hospitalization for an individual.
For 33 cents more, one dependent is insured for 50 per cent of the hospital bill for 21 days, and for 33 cents more all children are insured. Physicians' fees and extras are not included in the hospital bill. Relationship between the individual and his family doctor remains the same.
Sherman D. Meach, managing director of the corporation, is carrying the message to industrial and business employes in small groups.
On the Board of Directors of the new corporation, headed by President Theodore C. Briggs, are among others: Archbishop Mooney, B. Emmett Finucane, Joseph P. MacSweeney and Fred J. Weider.

Good Materials, Workmen Insure Good Job

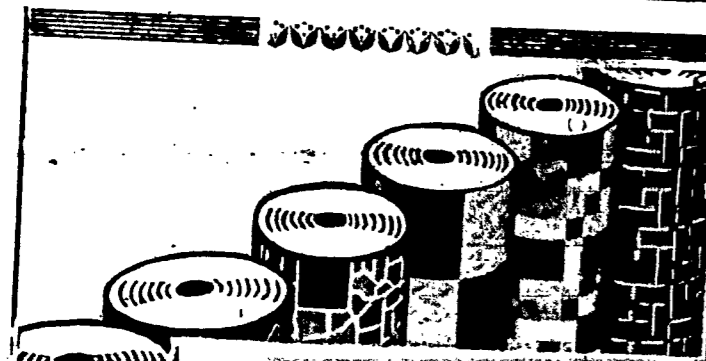
You will want to consult these local firms for information, advice, and estimates before you proceed with repairing or remodeling your home—or building your new home. Any of them will be glad to give you the benefits of their experience in the home field... tell you about the new materials... make suggestions for carrying out your plans in a practical and economical manner... refer you to approved financial institutions for loans. Your local Better Housing Committee is also ready to help with literature that tells what others have done, and suggests what you can do, to achieve a more modern, charming home.

7 Protective Features In Automobile Insurance, Says Ashley Firm Head

With the approach of summer increasing traffic on streets and highways, the important question of insurance protection in the event of accidents arises. Every motorist at this time should look into his automobile policy and learn what it entitles him to. Is the contention of A. L. Griffith, Vice-President of the Robert F. Ashley Company, local general agents for the Standard Accident Insurance Company, Detroit.
"The average automobile owner who insures his car for public liability and property damage does not read his policy and knows little about what he is actually entitled to from his insurance company," Mr. Griffith explains.
"Most policies," he states, "of this nature obligate the company to do the following things:
"1. To issue a bond for the release of attachment on your car. This is especially valuable when you are away from home, where the local authorities co-operate with the insured.
"2. To investigate thoroughly the cause of the accident.
"3. To effect a fair settlement with the claimant if possible.
"4. To defend you in court against claims arising because of injuries or damage caused by your car.
"5. To pay all costs of investigation and defense.
"6. To file an appeal bond and appeal if the judgment appears excessive and is within the policy limit.
"7. To pay the verdict up to the policy limit if the judgment becomes final."
"Every auto owner should read his policy thoroughly," Mr. Griffith contends, "and make sure that these protective provisions are incorporated within it."
The Robert F. Ashley Company, 212 Union Trust Building, Rochester, N. Y., is one of the oldest insurance organizations in the east. It was organized in 1852 and has been protecting clients with sound, time-tested insurance and bonds since that time.

St. Mary's Boys Band Will Broadcast June 16

The Boys' Band at St. Mary's Home will broadcast a program from WHEC Sunday, June 16, during the period from 12:30 to 1 o'clock. The boys range in ages from 11 to 15 years.



We Will Cover Your 9x12 Kitchen With **Sealex Adhesive LINOLEUM** \$23.08
With all the practical advantages of fine quality inlaid linoleum, Sealex Adhesive comes with a layer of adhesive on the back that reduces laying expense. Nine new spring patterns that are stain-proof and crack-proof. And these prices include solid cement laying!

SIZE 10x12	\$25.97
SIZE 12x12	31.04
SIZE 12x15	38.80

Long-Wearing! Easy to Clean!
CHROMALIN 89c sq.yd.
Wears like high-priced floor covering... at a fraction of the cost! Your choice of six new patterns... but just a few kitchens in each!

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89 CLINTON AVENUE SOUTH

RUGS CLEANED
9x12 thoroughly dusted and steamed \$1.00
9x12 washed, sized and steamed \$2.00
12x12 Living Room Set (Clemens, Stained and Hemmed) \$10.00
ELTER CO. Estb. 1872
21-22 Arthur St. Glenwood 2486

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Monroe 1864—251 Sanford St.

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Everything for the spring house painting and cleaning job—high grade materials, at reasonable prices—WE DELIVER

FLOORS
Refinished like new at a very low cost.
New floors installed; also sanding. Best modern equipment. Estimates free.
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Phone Genesee 3601 Rochester, N.Y.

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Using Lowe Brothers High Standard Paint is true economy. High Standard means fewer gallons. More paint means fewer gallons. Come in and talk paint with us before you paint your house. We can place all the facts before you and then you can decide. We can also help you in regard to color schemes.
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Our Entire Stock of **MAPLE BEDROOM FURNITURE**
grouped here for your choosing — by the piece or by the suite — and whatever you buy gives you a saving that's worthy of cheers!
Furniture prices have advanced and are advancing. The merchandise offered in this event was bought (in carload lots) long before the rise began. Consequently — by simple comparison with the replacement cost of such goods in today's market — these prices are SALE prices, indeed!
We need waste no words on the appeal of Early American Maple. It is the universal favorite among furniture styles. Many home are furnished with nothing else; most homes have some maple in them; any home will be enriched with something from this sale, because this is Maple of the decidedly Better class.
Visitors have told us that we have the largest stock of Early American Maple Furniture in this part of the country. At any rate, it is remarkably complete. And this entire stock is assembled here for your choosing — without a single exception — everything from a mirror to a complete eleven-piece set — come and look today!
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