

THE HOLBROOK NEWS

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Sims Ely, Editor

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OUR STANDARD—Right, Truth, Justice in all our dealings with the public; political, social and industrial; a sense of responsibility to our constituency and our loyalty to the interests of Holbrook and Navajo county.

Chickens Come Home to Roost

That is what is happening in the case of surplus income which formerly was vested in productive enterprise. It is now going into tax-exempt government and municipal securities, thus eliminating the supply of new capital so much needed for all lines of industrial development. At the same time the sources of taxable income and investments are constantly reduced.

Thus while tax-exempt securities make it easier to raise public monies, they are rapidly leaving the government without sources for tax purposes and heaping a double burden of taxation onto the common citizen and operating industry.

Banking and Taxation

No line of business has felt the heavy hand of federal and state taxation more than banking. Banks and bankers welcome the efforts of state and federal authorities at reducing the tax burdens.

The people have all felt the paralysis of too much direct taxation on city property, suburban homes and farm lands.

Carried too far, few people will invest in land, will build in cities, or invest their money in new enterprises. In Great Britain policies of indirect taxation have been carried so far that many large industries have suspended.

From too much direct and indirect taxation the laborer and wage earner suffer far more severely than other business.

The farmer and the wage earner cannot escape taxation or shunt it upon others as they must sell in the open markets.

The influence of banking is against excessive taxation and demands injection of business efficiency into government.

The Forward March of Oil

New methods of refining oil have more than doubled the output of gasoline from crude oil.

In the first eight months of 1921 gasoline produced in American refineries equalled in quantity 28 per cent of the crude oil consumed, compared, with only 13 per cent in 1915.

The gasoline market today practically determines the status of the oil industry as a whole. Gasoline is responsible for the recovery of the oil industry from its recent slump.

Production of gasoline has increased four fold during the past six years and the initiative and enterprise of our oil companies has enabled production to keep up with demand.

No more striking example of industrial progress can be cited in this nation than the manner in which the oil industry has surmounted obstacles in securing supplies and distributing its product in the most remote sections of our own land, as well as foreign countries.

It has been done entirely by private initiative, in many cases under adverse conditions and discouragement from our own government.

Politics Handicap Business

The Postmaster-General admits that after ten years of activity the Postal Savings system is a failure.

In an effort to revive the system, it is proposed to increase interest rates on postal savings from two to three per cent and make a more active campaign to secure funds.

Increasing postal savings rates would not increase thrift or saving any more than at present, it would simply tend to draw money out of private banks which now loan such funds for useful purposes.

A. E. Adams, President of the First National Bank of Youngstown, Ohio, has demonstrated in his own institution the falsity of any assumption that the foreigner, for whom the postal savings system was largely established, prefers the government as his savings banker. He says:

"Banking facilities are far more extensive per capita of population in the more sparsely settled states than in the others. No lack of such facilities has been found, and probably cannot be found.

"The argument for postal savings system is sincere, but is a type of that present marked tendency of groups of citizens to assume a national need out of isolated cases, then assume that governmental action is necessary, obtain the establishment of a new bureaucrat at Washington, if original plan fails, extend it on the theory that the government 'stands committed' and quite regardless of the effect upon existing private agencies.

"Every step such as here outlined is in the direction of paternalism, Socialism, and even anarchy. Every step induces other steps. Each step is easier than the one before. The Postal Savings system is such a step."

Every encroachment of government upon the operation of some line of private industry makes further encroachment upon other lines that much easier.

WHITE BUNGALOW ATTRACTIVE HOME

Design That Finds Favor With Many Builders.

ROOMS ARE NICELY ARRANGED

Small but Convenient House That is Not Costly to Build is Shown Here—Goes on 50-Foot Building Lot.

By WILLIAM A. RADFORD.

Mr. William A. Radford will answer questions and give advice FREE OF COST on all subjects pertaining to the subject of building, for the readers of this paper. On account of his wide experience as Editor, Author and Manufacturer, he is, without doubt, the highest authority on all these subjects. Address all inquiries to William A. Radford, No. 135 Franklin Avenue, Chicago, Ill. and only enclose two-cent stamp for reply.

Planning to build a home now is at its height. That is, those who are going to have a new house this year are busily engaged scanning plans of all kinds, with the desire to select the sort of home they will build, so that the contractor may get it started at the earliest possible moment.

The selection of the home building design is one of the most important steps in securing a home. For upon the proper picking of the design of both the exterior and the interior depends the happiness and comfort of the family after the new house is occupied.

There are several things that should be considered in selecting the design and securing the plans for a new home. First, how much money is available? Second, how many are there in the family, and third, the size and location of the lot.

A house builder who has a lot can go ahead with his building plans through the aid of the local bank, real

estate loan broker, or building association without much capital. But the home should not cost more than four times the value of the site. No more room should be planned than that which will be sufficient to house the members of the family comfortably.

Extra space works but a few days of the year, and the cost is a part of proportion to the benefits derived from it. If the lot is wide and shallow, the house should be planned so that it is wider than deep. If the reverse is the case, the house should be narrow and extend back the required distance to get sufficient room. But in no case should the new home be out of harmony with the neighboring houses.

The importance of considering the points enumerated is that there always is the possibility that the house will be for sale in the future, and it can and should be planned so that it will be a good investment, as well as a comfortable home.

One of the most popular bungalow designs is the white bungalow. Of course, the color of paint used is optional, but white bungalows are

planned architecturally, for white paint, that color being the most harmonious for the design. One type of white bungalow is shown in the accompanying design.

This little house contains five rooms of fair size, all conveniently located and providing an ideal home for a family of small size. Exteriously, it is good to look on, and will give the owner the satisfaction of knowing that he has an exceptionally attractive home.

This house is nearly square, having a frontage of 38 feet 6 inches, and a depth of 37 feet. The hip roof, the divided windows, the porch set into the corner, and the pergola at the end over the drive to the garage are all good features. The bungalow is of frame construction set on a concrete foundation below grade and a brick foundation of about two and one-half feet above grade.

How the rooms are arranged and



their dimensions are shown by the floor plan that accompanies the perspective. The entrance off the porch leads into the living room, which extends across the front of the house. This room is 12 feet wide and 20 feet 6 inches long. An open fireplace at the end of the room and the three extra-long windows will make this a cheery sitting room.

A second entrance from the porch leads to the dining room, which is connected with the living room by a double cased opening. The dining room also is of good size—12 by 18 feet—and has three large windows. Back of the dining room is the kitchen, 11 feet 6 inches by 11 feet, and off the kitchen are a pantry and a breakfast nook. The latter is a convenience that all housewives like, as it saves many steps and much early morning work. The breakfast nook, as here designed, is unusually good, as it has windows on two sides, and is a cheerful place for the least attractive meal of the day.

A second door from the dining room leads to a short hall, out of which opens the bathroom and the two bedrooms. The bathroom is so located that it is convenient to all the rooms of the bungalow. One of the bedrooms is a corner room, 12 feet 6 inches by 9 feet 6 inches; the other is slightly larger, 12 feet 6 inches by 10 feet.

The basement extends under the whole house and provides space for the heating plant, fuel storage, laundry, and other storage.

Considered from the several standpoints of comfort, beauty and cost, this home building design is an excellent one, and the family that builds from it will have a bungalow of which they may be proud.

Building a home is undoubtedly the most satisfactory way to get a place in which to live. Not only is the home a person builds for himself and family a great deal more satisfactory than the one designed to suit the ideas of some other builder, but it will conform to his financial resources a great deal better. Fix upon a sum that can be put into a home, and then secure a home for that sum. That, it

a sentence, sums up the wise policy of a majority of home builders. There will be a great amount of home building this year, and the quicker the plans are selected and building started the better.

FORTUNE FOR SIGN PAINTERS

Engineers Have Searched Long for Man Believed to Possess Most Valuable Secret.

The living worth of good work is always recognized, even in small things. Sign painters do not usually achieve wealth or fame, yet, it is declared, fortune awaits the man who painted a sign at Harper's Ferry, on the Baltimore & Ohio railroad, shortly after the completion of the line at that point.

For years the engineers have been trying to ascertain who mixed the paint and applied it to the sign, which was placed in position at the Harper's Ferry station many years ago. The summer's heat and winter's storms have in no way dimmed the luster of the paint used to make the words "Harper's Ferry." They stand out as boldly as the day they were formed by the artist's brush.

The word around the letters has been worn about one-sixteenth of an inch by sand beaten against it by fierce winds, but the letters have withstood the elements.

It is asserted that no paint manufactured nowadays is equal in durability to that which was applied to the old sign, and if the person who mixed it is still living and will take advantage of the secret he possesses as to its composition it is said he can, by engaging in the paint-manufacturing business, soon accumulate wealth.

Honor Belongs to Magellan

The name Pacific ocean was given by Ferdinand Magellan, or Magallanes. He was the first to sail over it. Probably he is entitled to rank, next to Columbus, as the world's greatest navigator. In 1520 he discovered and passed through the strait which bears his name, and entered the mighty ocean on which his was the first ship to sail. He crossed that ocean and discovered the Philippine Islands, where he was killed in an encounter with the natives. After his death the survivors kept on, discovered Borneo and reached the Moluccas, rounded the Cape of Good Hope and returned to Europe along the Atlantic coast of Africa. This Magellan's ship, well named the Victoria, accomplished the first circumnavigation of the globe.

His Branch.

"If you had to enlist for overseas duty again what branch would you choose?" "The peace delegation."—The Home Sector.

Summons

In the Superior Court of the State of Arizona, in and for the County of Navajo.

Action brought in the Superior Court of the State of Arizona in and for the County of Navajo and the Complaint filed in said County of Navajo, in the office of the Clerk of said Superior Court.

The Hall Lumber Co., a corporation, plaintiff v. Pedro Montano and wife, et al, defendants.

In the name of the State of Arizona, to Pedro Montano and wife, their unknown heirs, unknown successors in interest, and unknown assigns, Santiago Baca, his unknown heirs, unknown successors in interest, and unknown assigns; State of Arizona, John Doe, his unknown heirs, unknown assigns and unknown successors in interest; Richard Roe, his unknown heirs, unknown assigns; John Doe Company, its unknown heirs, unknown successors in interest, and unknown assigns, Defendants, GREETING:

You are Hereby Summoned and required to appear in action brought against you by the above named plaintiff in the Superior Court of the State of Arizona, in and for the County of Navajo, and answer the Complaint therein filed with the Clerk of said Court, at Holbrook, in said County, within twenty days after the service upon you of this Summons, or in all other cases within thirty days thereafter, the times above mentioned being exclusive of the day of service, or judgment by default will be taken against you.

Given under my hand and the Seal of the Superior Court of the State of Arizona, in and for the County of Navajo, this 29th day of November, 1921.

(Seal) LLOYD C. HENNING
Clerk of said Superior Court

By OLIVE CLARKE
Deputy Clerk

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Sheriff's Sale

Notice of Sale of Real Estate on Foreclosure. No. 57.

The Bank of Bisbee, a corporation, plaintiff, vs. C. O. Reidhead and Margaret A. Reidhead and Bank of Northern Arizona, a corporation, defendants.

Under and by virtue of an order of sale and decree of foreclosure and sale, issued out of the Superior Court of the County of Navajo, State of Arizona, on the 19th day of January, A D 1921, in the above entitled action wherein the Bank of Bisbee, a corporation, the above named plaintiff, obtained a judgment and decree of foreclosure and sale against C. O. Reidhead and Margaret A. Reidhead, and Bank of Northern Arizona, a corporation, defendants, on the 19th day of January, A D 1921, for the sum of nine thousand six hundred sixty-two dollars and seventy cents (\$9,662.70), in United States gold coin, besides interest, cost and counsel fees, which said decree was on the 19th day of January, 1921, duly recorded in judgment book of this county, I am commanded to sell all that certain lot, piece, or parcels of land, situate, lying and being in Navajo County of the State of Arizona, and bounded and described as follows:

The east one-third of section 27, township 10 north, range 22 east, G & S R M, Arizona, containing 215 acres, more or less according to government survey; beginning at point 8 rods from northeast corner of lot 4, in W. J. Flake survey of Showlow townsite, thence west 12 rods; thence south 80 rods; thence east 12 rods; thence north 80 rods to place of beginning containing 6 acres more or less, shown in deed to Chas T Savage, all in section 20, township 10 north, range 22 east, G & S R M Arizona; and the east half of east half of section 18 in township 10 north, range 22 east; G & S R M, in Navajo County, Arizona, containing 160 acres.

Public notice is hereby given that on the 21st day of December, A D 1921, at 2:00 o'clock, p. m. of that day, in front of the court house door of the County of Navajo, I will, in obedience to said order of sale and decree of foreclosure and sale, sell the above described property, or so much thereof as may be necessary to satisfy said judgment, with interest and costs, etc., to the highest and best bidder for cash.

Dated Nov. 29, 1921

R. L. NEWMAN, Sheriff

3:

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