







# CLASSIFIED \* ADS \*

**PUPPIES FOR SALE:**  
4-AKC Registered Chinese Pugs; (1) fawn (3) ebony. Call Lorenzo 634-5994. 2tp

**KIRBY CLEANERS**  
New and Rebuilt. Complete Repair Service. Call or come by. Our prices are reasonable. Dale Bramlett, 510 W. 3rd St., Idalou, Texas, 892-2633. 5-4tc

Ford says "gas rationing is inequitable."  
Ford will go on trips to explain program.

**FLEA MARKET:**  
Old Time Trades Day, Roby Saturday, March 22. Free Space. Over 50 dealers. Bring anything. Phone 915-776-2131. 5-1tp

**FOR SALE:**  
Sewing Machine, Heater, Table and Chairs, Refrigerator. Mrs. Johnnie Hamilton, phone 237-3056, Jayton, Tex. 5-1tc

France to intensify hunt for oil.  
A third oil find is reported by India.

**WANTED:**  
Responsible person to own and operate candy and confection vending route in Jayton and surrounding area. Pleasant business. High profit items. Can start part time. Age or experience not important. Requires car and \$1395 to \$4795 cash investment. For details write and include your phone number: Department BVV, 3938 Meadbrook Rd., Minneapolis, MN 55426. 5-1tp


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Complete Line of Gift Items For the Family and the Home

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You're all set



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**KENT COUNTY STATE BANK**

LOANS AT LOW BANK RATES  
Member F D I C

## MONEY Housing slump continues

By JAMES J. MITCHELL  
Copley News Service

While many sectors of the U.S. economy have been buffeted by the one-two punch of inflation and recession, none has suffered more than the real estate and construction industries.

The number of housing starts - a prime indicator of how the construction industry is doing - fell from 2.06 million in 1973 to 1.34 million last year. That 35 per cent drop is the largest year-to-year decline since 1943, the Commerce Department said.

Although most economists agree that there will be an upturn in housing by year-end, there are signs that we may have to wait awhile before it begins. Housing starts in December dropped to an adjusted annual rate of 868,000, down 12 per cent from November's figures. Some economists, including Michael Sumichrast of the National Association of Homebuilders, think that the rate could drop even lower in the first months of this year.

The groups most directly affected by this decline have been the nation's builders and their employees. Countless small home builders have gone out of business, and many of the largest firms have suffered enormous losses and are pulling in their horns. Employment in the construction industry has also dropped off dramatically.

But there's another important, if less conspicuous, group which has also taken its lumps because of the real estate and construction downturn. This group is composed of the people and companies that provide much of the money for construction - the bankers - and the people who bring the lenders and the borrowers together - the mortgage bankers.

Leighton B. Tuck, United California Bank's senior vice president in charge of the real estate industries division, says, "The last 18 months have been almost, but not quite, disaster for the mortgage banking business." He cited such problems as low volume of loans, high interest rates, liquidity problems, and lack of mortgage money.

Commercial bankers have also had their problems, in part because banks have had to keep loans longer before passing them on to permanent lenders (such as insurance companies or, in the case of homes, savings and loans). Banks in 1974 also had to satisfy strong demand from other borrowers and at times had to scramble for funds.

Tuck said he disagrees with the rather standard prediction that mortgage money will slowly become more available while interest rates gradually decline and that in July, housing would turn upward.

"My own present opinion is that during the next six months, mortgage money will be more plentiful and interest rates will drop, but now I am afraid nobody will want it. And I also suspect that lenders with available funds for construction will restrict the volume of lending."

He said he believes that lenders will "clean up present problem loans and go on a diet, as it were, on new loans." "Having just gone through a long period when big names as well as average borrowers were in trouble, I don't think lenders are going to be in any rush to lend money based on a 'the next nine months are going to be better' theory."

## The Jayton Chronicle

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Opal M. Richards, Editor

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**JACKSON'S TAX CUT**  
Senator Henry M. Jackson (D-Wash) has introduced a tax cut proposal that he claims would give greater benefits to low and middle-income taxpayers.

On Feb. 16, 1968, a plot by a small group of extremists to blow up the Statue of Liberty was broken by New York police and the FBI.

**Dr. John W. Kimble**  
OPTOMETRIST  
In Rolling Plains Building  
Each Tuesday Afternoon  
Spur, Texas

**ON DEBT CEILING**  
Treasury Secretary William E. Simon has asked the House Ways and Means Committee to increase the present \$495 billion ceiling, to \$604 billion through the end of fiscal 1976.

Reds bid West Europe "block" U.S. in Mideast.  
Ford plan could raise utility costs 20 per cent.

**Baldwin Piano and Organ Center**  
Rick Brewer, Sales Manager  
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**Cotton---** 

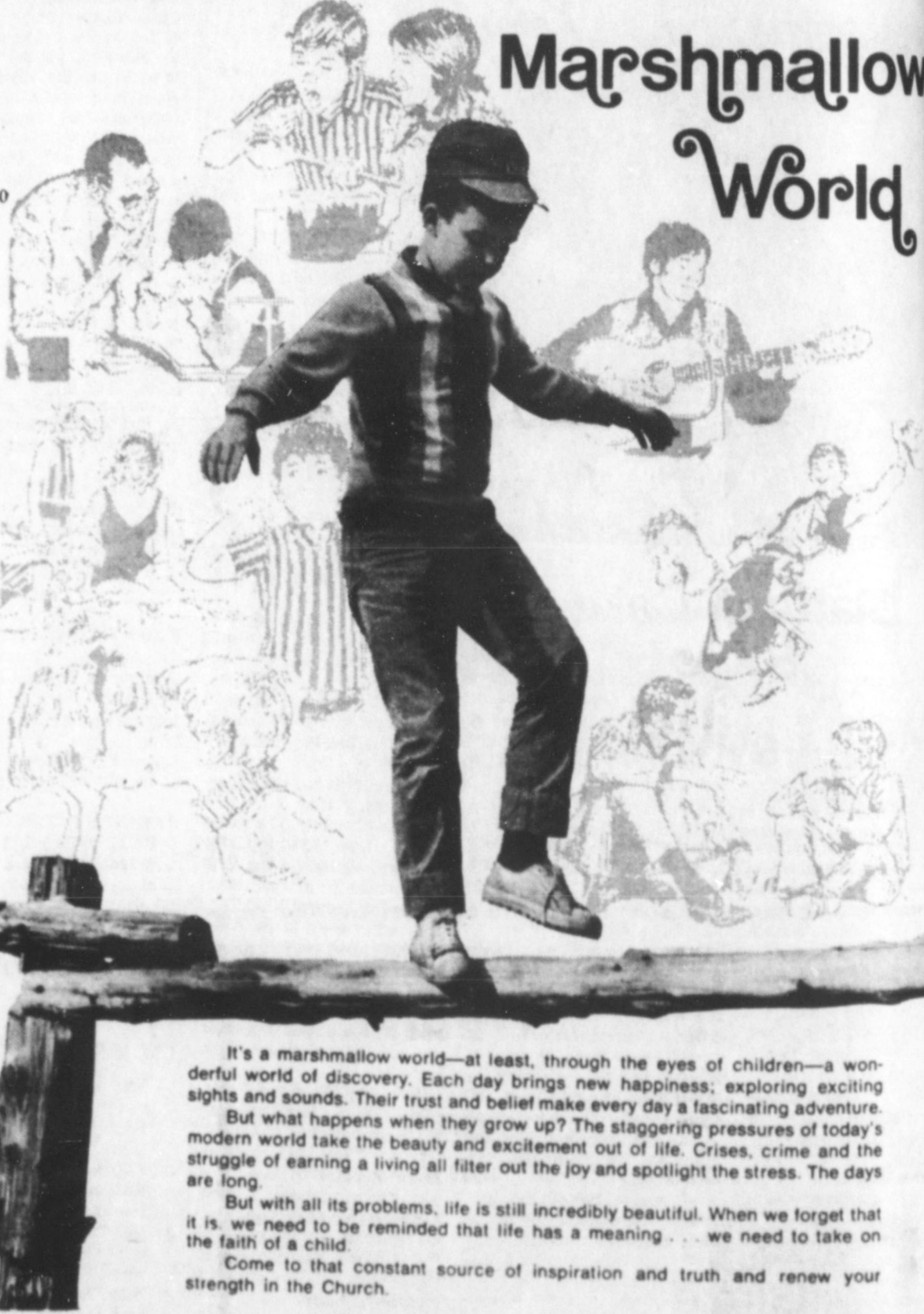
COTTON IS THE MONEY CROP OF THE ROLLING PLAINS INCLUDING KENT COUNTY

HERE AT THE JAYTON FARMERS CO-OP GIN WE GIVE SPECIAL CARE TO EVERY BALE OF COTTON WE HANDLE. GOOD TURNS, GOOD SAMPLES AND GOOD SERVICE. GIN WITH US ONCE AND YOU WILL BE A REGULAR CUSTOMER

**Farmers Co-op Gin**

## ATTEND CHURCH THIS SUNDAY

**Marshmallow World**



**CHURCH OF CHRIST**  
Jayton, Texas  
Edward M. Steph, minister  
Sunday School, 10 a.m.  
Morning Service, 11 a.m.  
Evening Service, 6 p.m.  
Wed. Prayer Meeting, 7:30

**CHURCH OF CHRIST**  
Girard, Texas  
Abc Martin, Minister  
Morning Service, 10 a.m.  
Evening Service, 6 p.m.  
Wednesday Evening Bible Classes, 7 p.m.

**FIRST ASSEMBLY OF GOD CHURCH**  
Jayton, Texas  
Rev. Ron Meadows, pastor  
Sunday School, 9:45 a.m.  
Morning Worship, 11 a.m.  
Youth Meeting, 6 p.m.  
Evening Worship, 7 p.m.  
Wed. Prayer Meeting 8 p.m.

**FIRST UNITED METHODIST CHURCH**  
Jayton, Texas  
Rev. Bill Perkins, Pastor  
Church School, 10:00 a.m.  
Morning Worship, 10:50 a.m.  
Evening Worship, 7:00 p.m.  
Wednesday Bible Study, 8:00 p.m.  
Youth and Children Bible Study 8:00 p.m.

**CATHOLIC CHURCH of the EPIPHANY**  
Mass 7:30 Saturday Eve.  
Rev. Larry Hemp

**FIRST BAPTIST CHURCH**  
Jayton, Texas  
Truett Kuenstler, Pastor  
Sunday School, 10 a.m.  
Morning Worship, 11 a.m.  
Training Union, 6 p.m.  
Evening Worship, 7 p.m.  
Wed. Prayer Meeting, 7:30 p.m.  
Choir Practice, 7:30 p.m.

It's a marshmallow world—at least, through the eyes of children—a wonderful world of discovery. Each day brings new happiness; exploring exciting sights and sounds. Their trust and belief make every day a fascinating adventure. But what happens when they grow up? The staggering pressures of today's modern world take the beauty and excitement out of life. Crises, crime and the struggle of earning a living all filter out the joy and spotlight the stress. The days are long. But with all its problems, life is still incredibly beautiful. When we forget that it is, we need to be reminded that life has a meaning... we need to take on the faith of a child. Come to that constant source of inspiration and truth and renew your strength in the Church.

**Guy Arney Welding**  
**Jackson' Garage**  
**Spot Grocery**  
**The Teen Scene**  
**Bill Williams Service and Supply**  
**Thos. Fowler Agency**  
**Jayton Co-op Gin**  
**Goodall FORD Sales**  
**H & M Dept. Store**  
**[This Space for Sale]**

**Kent Co. State Bank**  
**Robert Hall Chevrolet**  
**Cheyne Welding Shop**  
**Kent County Lumber and Supply**  
**Jayton Cafe**  
**Moore Supply and Western Auto**  
**Caprock Telephone Co.**  
**The Jayton Chronicle**

