

RECOVERY BEGINS AT HOME WITH "BETTER HOUSING PROGRAM"

NATIVE BISHOP HONORED

Ernakulam, India, (NCWC Files)—The village of Crumlagres feted recently one of its native sons who has reached the high dignity of Co-adjutor Archbishop of Verapoly, the Most Rev. Joseph Altipetty, consecrated in Rome by His Holiness in 1933.

Support Catholic education.

IMPERIAL

Wallpaper proven Washable

Imperial WASHABLE wallpapers not only beautify many Rochester homes with their delicate colors and soft finish but have proved completely washable with soap and water without affect to their life or appearance. Numerous patterns to complement and decorative scheme.

GAMROD-HARMAN COMPANY, INC.

WALLPAPERS • PAINTS
Main 1425 • Main 3204
75 EXCHANGE ST.

Housing Hints

Tips on How and What to Improve

Install Metal Chute

A metal coal chute is better than the old-fashioned window. It is break-proof, weather-proof, thief-proof and attractive.

Three Hinges Lessen Strain

When putting up doors, remember that three butt hinges placed an even distance apart, instead of two, decrease the strain on both hinges and screws. This prevents sagging, and often prevents lock trouble, which is caused in many cases by a slight drooping of the lock edge of the door.

Curtains Cover Plumbing

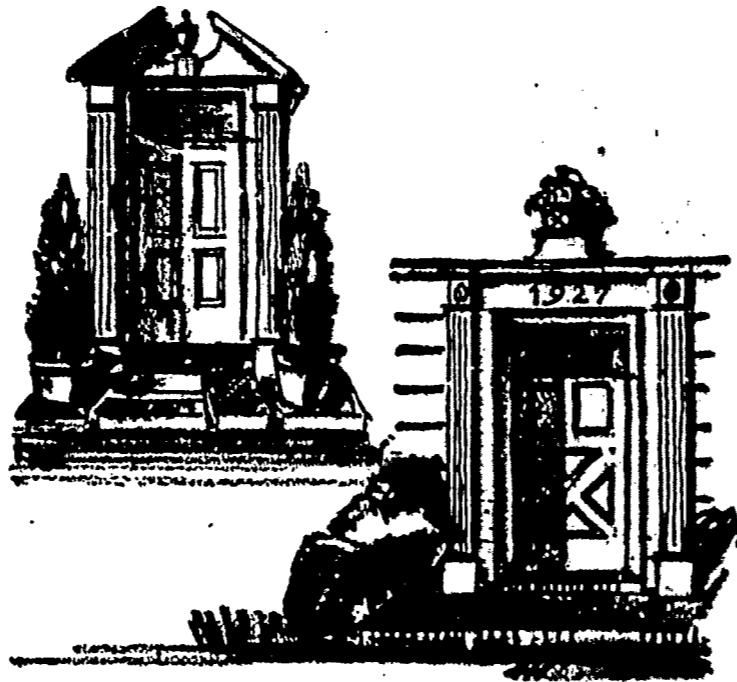
Waterproof curtains to match the window and shower curtains in the bathroom, if draped around the bottom of hanging lavatories, add a decorative touch and conceal ugly plumbing and unsightly bottles, scouring powder, brushes, etc.

A three-way switch-control for lighting system should be provided in every home to allow the owner to make a complete circuit of the house by turning lights on ahead of him and turning them out behind him without retracing his steps or stumbling through the dark. Safety and convenience are greatly involved in this matter.

HOME IMPROVEMENTS

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

MODERNIZE NOW!



TRY A NEW DOORWAY

Many of the older houses have an unattractive entrance door, stoop or porch which greatly detracts from the appearance of the home. Oftentimes the exterior of the house is not bad otherwise, and so you may be able to recondition your home and bring it up to date at slight cost, by simply removing the old entrance door and frame and substituting a new, fresh entrance.

Begin by tearing down the old stoop or porch. Build a plain platform and steps of stone or brick. Purchase and install (at small cost) a new stock entrance door and frame.

Your house will now take on a new and up-to-date appearance.

Entrance doors similar to the ones shown above may be bought from stock designs at surprisingly small cost.

Screened Porches

One of the great American institutions is the screened porch. Screens are so easy to make, so inexpensive, that every home should have at least one screened porch.

Consult your contractor or lumber dealer and find out just what you can have for the money you wish to spend.

Possibly you can screen in a portion of the porch, if it is a large one, and that may answer for the time being.

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How To Get Repair Loans

Here is a nutshell in 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. Diversion of the money to any other purpose is strictly prohibited.

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 fee, cannot exceed an amount equivalent to 5% 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.

If the bank considers the improvements advisable, and the property owner able to meet the payments when due, it can advance the money on the personal note of the property owner. The note must be signed by both husband and wife, if the property owner is married. No mortgage or collateral security is necessary, unless State laws or the financial institution's officials demand it.

NAMED CHANCELLOR

New York, (NWO)—His Excellence Patrick Cardinal Hayes, Archbishop of New York, has appointed the Rev. J. Francis A. Melstyre to the office of Chancellor of the Archdiocese of New York, to succeed the late Magr. Thomas G. Carroll.

A depression isn't over, until the Government quits bribing people not to start a row.—Philadelphia Inquirer.

Coldwater Parish Plans Card Party, October 17

Coldwater—First card party of the season of Church of the Holy Ghost will be given under the auspices of the school children in the school hall, Wednesday evening, October 17.

Parishioners and friends of the parish are cordially invited to attend. Various games will be played.

EMERSON SOCIETY

Parish of the Holy Ghost will give a card party on Wednesday evening, October 17, at the school hall. Various games will be played.

This SALE will save you \$20.00

9 x 12 foot rug!

EXTRA BROADLOOM

This is decidedly NOT a bargain grade of carpeting... but one of the finest grades... has a thick, deep pile that measures... the kind that literally seems to... with use. There is a wide selection of colors, so that you can easily select the one suited to your present scheme. It is an opportunity to obtain one of the real luxuries of keeping—a "wall-to-wall" carpet—at a... dinary cost.

WE'LL MAKE UP ANY

Seamless rugs of practically any size and... from broadloom—in many cases, the ONLY... floor is some odd-shaped room or... department has been serving Rochester... her for years—let us make suggestions...

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RePAINTING ReFINISHING

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OUTSIDE

SUN-PROOF PAINT
Lasts 2 1/2 times longer
FLORIDE ENAMEL
for porch floors & decks
ROOF COATING
Waterproofs roof

INSIDE

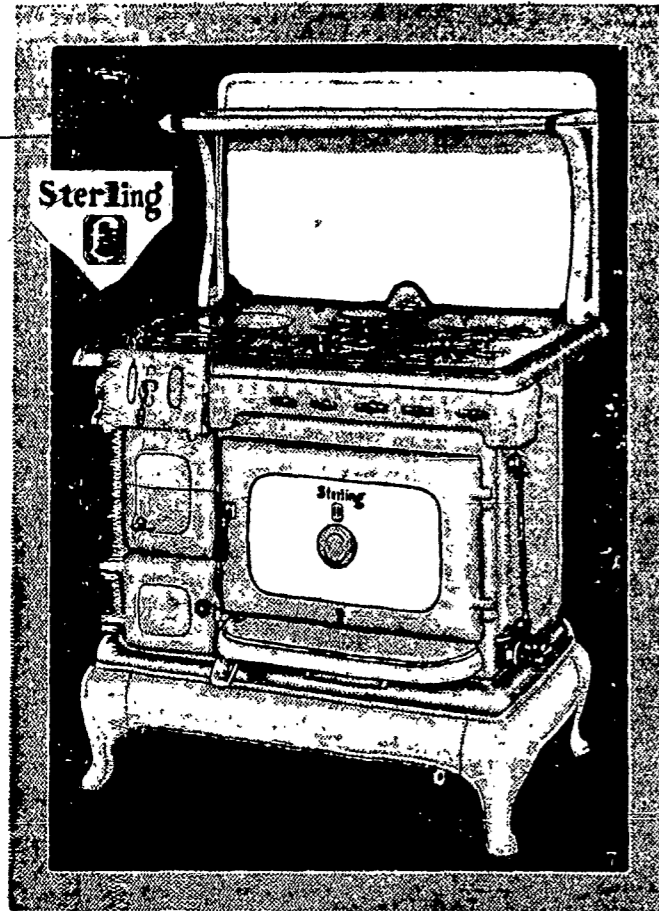
WALLHIDE
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Dries in 4 hours
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Bedrooms Complete \$1.75 & up
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MAIN 991



New Model! New Low Price! Sterling Scientific Dual Oven Range

\$139.50

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ABOVE FLOOR

Your grandmother probably cooked on a Sterling... but not on a Sterling with all these modern features! The scientific dual oven bakes equally well with coal or gas. Full enamel finish outside, with special Sterling flue construction that delivers maximum heat to every part of the oven... and an automatic damper control makes the oven hold its heat long after the gas is turned off. Full 18-inch size... and by that we mean it will really take an 18-inch roaster!

WE CARRY A COMPLETE LINE
OF STERLING STOVES

HOWE & ROGERS

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MODERNIZE WITH PAINT

Nothing so cheers the sagging spirits of either one's self or one's guests as bright, new paint for the outside of the house (as well as the interior). Many an old, out-dated home has been completely rejuvenated by the simple expedient of removing some of the gew-gaws and gingerbread work on the outside of the house, then repainting, and using a completely different color scheme from that which the house formerly wore.

Use good white lead and oil paint. It not only improves the appearance but preserves the wood, as evidenced by the wood of the ancient Egyptian

mummy cases which has not disintegrated where painted.

By changing the colors a pleasing result may be obtained. Here are a few color schemes:

For house walls that are gray or white, use dark blue or green for painting the trim.

For house walls that are yellow, use brown, blue or green when painting the trim.

House walls that are gray also look well if the trim is white.

Use brightest colors for the trimming. They will fade somewhat and give a charming effect.

Get your background or foundation color right in the first place; then harmonize the trimming color.

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Housing Question Box

Q.—How can I stop leaks which have appeared in my composition-shingle roof?

A.—Leaks in a roof of this type sometimes can be stopped by inserting a new shingle, or a piece of roll roofing or tarred felt. The Division of Housing, Department of Commerce, says there are also various roofing compounds, composed of heavy plastic bituminous materials, which are recommended for covering holes in roofs. These compounds may be applied with a heavy brush if a large surface is to be covered or with a putty knife or paint scraper if small holes or cracks are to be plugged.

Q.—I read in the paper that the Government is loaning money for repairs and modernizing. Our home is O. K., but our car will need modernization if we don't get a garage soon. Will the Government lend me \$400 to build a garage?

A.—The Modernization Program of the Federal Housing Administration includes construction of new garages, but lends no money itself. It guarantees the loans made by banks and other lending institutions. If you have no other bank connections, ask your contractor where to apply for the loan.

Q.—Can wall paper which has been stained by leaking walls be cleaned, or must it be replaced?

A.—There is a wall paper cleaner on the market, a doughy material which removes dirt and ordinary stains. Bureau of Standards experiments, however, have failed to discover a satisfactory remover of water stains from wall paper. The best plan is to repaper the damaged sec-

tion and clean up the rest of the wall with the cleaning material mentioned above.

Q.—How can I fill cracks in a plaster wall before painting?

A.—Take knife and cut into the cracks to widen them and remove all loose particles. Make the space wider at the bottom than on the surface, so that the new plaster will be locked in place. Fill in the cracks with patching plaster obtained at a hardware store. When the plaster patches are dry, sand them smooth and size them with two coats of orange shellac before painting or papering.

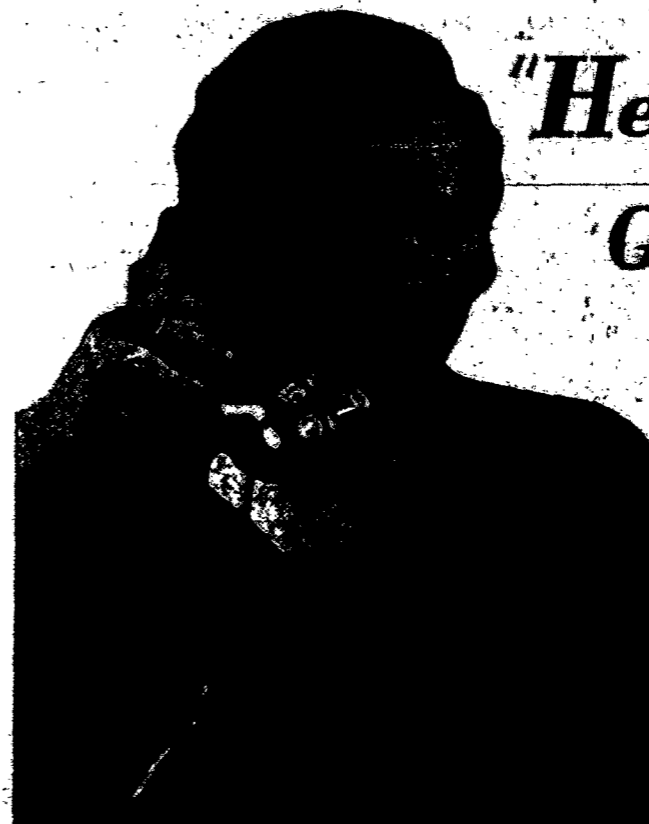
Politicians should not try to be non-chalant with mathematics and mathematicians should not play with politics.—Louisville Herald-Foot.

WHY NOT DO THAT FLOOR TOMORROW?

You will have a bright new floor ready to walk on in a few hours. All you need is a brush and a can of LOWE BROTHERS' Resolute Varnish Stain—which stains and varnishes at the same time. Many beautiful natural wood shades to choose from.

Barnard, Porter & Remington

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MAIN 510



"Helen, my new GLENWOOD works like a charm."

Yes, it's AUTOMATIC!

Lucky lady! Her dinner can be cooking while she is miles from her kitchen. No oven-watching or bustling for her. The GLENWOOD Automatic Gas Range takes care of all that for her.

Why not be a lucky lady, too, and enjoy a trim, smart-looking, automatic GLENWOOD? Learn about real speed and economy from a range that makes GAS cooking the latest in modern ranges.



CONVENIENT

Turns on in 10 seconds

STOP IN AT ONCE MAY BOOM

Phone...

Ask your local banker about the Federal Housing Plan for modernizing or construction loans.