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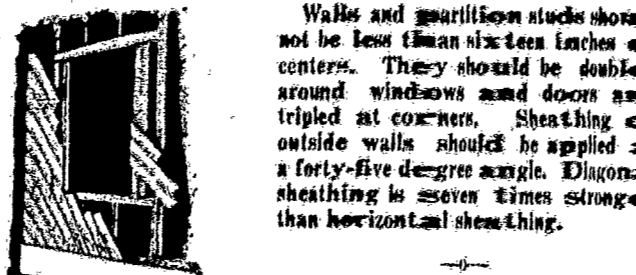
HOME PLANNING

Planning Interiors — Small Homes — Price Rise — Helpful Home Hints

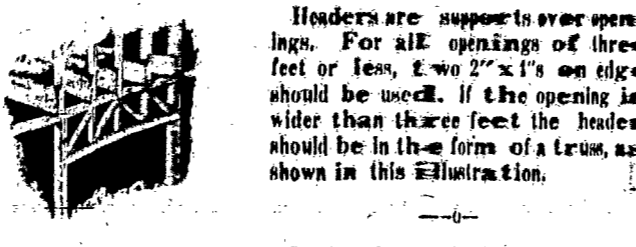
Fall Building Already Tops 1939 Record

The Fall-home-building season opened with Federal Housing Administration operations proceeding at a rate half again better than its 1939, Administrator Stewart McDonald has announced. For the week ended September 14, the first full week after Labor Day, applications for FHA mortgage insurance involving new small homes exceeded figures for the comparable 1939 week by 40 per cent, while new homes started under FHA inspection during that period were 54 per cent ahead of the same week last year.

Some Simple Framing Precautions



Walls and partition studs should not be less than sixteen inches on centers. They should be doubled around windows and doors and tripled at corners. Sheathing on outside walls should be applied at a forty-five degree angle. Diagonal sheathing is seven times stronger than horizontal sheathing.



Sub-flooring should also be laid diagonally and carried in between the studs and outside wall. Diagonal sub-flooring is strongest and also permits the finished floor to be laid in any direction. There should be a layer of moisture and dust-proof paper between sub and finished floor.

Lower Priced Homes Now In Great Demand

Indications of increasing demand for low-priced homes and of steps by subdivision developers to meet it are contained in the report of the Land Planning Division of the Federal Housing Administration for the first half of 1934. Administrator Stewart McDonald has announced. The report, submitted by Director Stewart H. Mott, states that 2,500 new and rehabilitated subdivisions were planned around 180,000 sites for new homes were planned in the first half of this year by subdivision developers, in co-operation with the FHA, so that they would be eligible for FHA small-home mortgage insurance. This is an gain of 26 per cent over the first half of last year.

Rehabilitation of subdivisions by application of land-planning principles continues to be a large factor in development trends. It is stated in many instances rehabilitation work has involved widening of lots for garage-attached dwellings and for greater privacy.

Approximately one-third of the newly planned subdivisions, providing around 60,000 sites for new homes, were designed for houses costing under \$4,000, complete with lot, while last year about one-fourth of the subdivisions were for this price range, the report states. This increase in both the actual and relative number of sites for under-\$4,000 homes being provided by subdivision developers results from the FHA's efforts to bring attractive and livable homes in good neighborhoods within the reach of any average family with a reasonably steady income. Mr. McDonald pointed out.

More than half of new homes of all types being built today are in subdivisions or other areas eligible for FHA small-home insurance, he said, and I believe that the proportion of under-\$4,000 homes is even greater.

Replacing Electric Fuses. Blown-out fuses may be replaced by the home owner without much trouble. The current should be cut off at the main switch, with care taken not to touch any of the metal parts. Fuses of the same rating as the ones to be replaced should be used. It is dangerous to use any substitutes such as coins or fuses of higher capacity. The capacity of fuses is plainly marked on the metal rim around the face or on the contact end.

Colored Bedroom Mirrors. Offer Effective Treatment. In a modern bedroom colored mirrors, contrasting with pastel wall panels, may be used. One interesting combination is effected by the setting of large pink-tinted mirrors flush into walls formed of apple-green insulating color panels.

DIRT WEARS RUGS... GRAY'S... 251 Sanford St.

THE ORIGINAL SARATOGA VICHY WATER... DOERNER'S BOTTLING WORKS MONROE 2400

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Price Boost Out, Administrator Warns

Federal Housing Administrator Stewart McDonald told manufacturers, distributors, and builders that the FHA would not permit its appraisals of new-home construction to cover any unjustifiable increases in material prices.

In letters to representatives and members of the building industry, Mr. McDonald said that the FHA had noted with apprehension a tendency toward increased prices in building materials. He called attention to a statement by Leon Henderson, Director in Charge of Defense Stabilization of the National Defense Commission, to the effect that recent price rises had not been justified by defense needs.

"Neither you nor members of your organizations, I am certain," Mr. McDonald said, "will wish to permit anything to impede the current rate of home construction which is contributing so much to economic recovery and to national defense."

In letters to builders, Mr. McDonald further stated "I am aware that the building material dealers and distributors are not at all ways solely responsible for increased prices but that they are often obliged to protect themselves in their 60 to 90-day quotations to speculative builders, thus tending up their current inventories."

"I should like to call your attention to the fact that it is my duty as custodian of the Mutual Mortgage Insurance Fund to insure only those loans which are economically sound."

EVERY WEST POINT CADET DRINKS A QUART OF MILK A DAY AS AN INDISPENSABLE PART OF HIS DIET. ICE CREAM IS ALSO SERVED AT LEAST TWICE A WEEK.

LONG ISLAND IS THE LEADING DUCK PRODUCING SECTION IN THE WORLD. TEN WEEKS AFTER HATCHING, THE DUCKS ARE SOLD FOR HUMAN CONSUMPTION.

THE FIRST ICE CREAM SUNDAE IS CLAIMED TO HAVE ORIGINATED IN THE HOTEL BAR AT THE HOTEL BAR, 177 N. THACKER, N. Y. AS THE HOTEL BAR WAS CLOSED ON SUNDAY, ITS 30 PARTNERS DECIDED TO TAKE THE BUSINESS TO THE BAR WHERE A DISCREET DRINK BECAME KNOWN AS A SUNDAE.

THE CATHOLIC COURIER... will start again soon. Watch for announcements.

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FREE 100-WATT BULB with every Purchase of this handy Home Assortment of 6 Mazda Bulbs.

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Replace burned-out bulbs, fill up empty sockets and get an extra carton to keep on your pantry shelf. Be sure to bring the coupon below. It's your ticket to a FREE 100-Watt bulb.

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Check Summer Home Before Locking It Up

A little time spent on reconditioning the summer cottage before it is closed for the winter will protect the vacation dwelling against weather destruction and prepare it for occupancy next spring.

FHA officials suggest that the following points be checked: Will the roof survive snow and sleet? How are the main drains and down pipes? Are the window screens and doors in good condition? What about the porch floors and steps? And don't forget the refrigerating system and the stove.

Ratio Of Payment To Income Vital

The proper ratio of the monthly payment on a home to the total income of the home owner can be determined only after conditions are given, other living expenses and obligations.

No definite home limits can be prescribed within which the ratio of total monthly payments to income must fall, it is pointed out, because the ratios between mortgage obligation and income for one borrower may be unfavorable for another.

CONSIDER PERSONAL ELEMENT IN PLANS

Once the basic neighborhood requirements have been determined by a family selecting a neighborhood for a new home, the personal element comes in.

Foreclosure Cost Reduction Urged

Support of measures now pending in the New York State Legislature to reduce mortgage-foreclosure costs is urged by Samuel H. McCain, president of the Syracuse Real Estate Board.

The importance of a reduction in excessive foreclosure cost has been emphasized by increased activity under the FHA mortgage connection with new low-cost homes, particularly in the \$2,000 price class, Mr. McCain said.