

WHERE TO BUY

A Listing of
Preferred
Business Firms

TY DELIVERY
STORAGE CO.

"Moving and Delivery Services"
101 Park St. STONE 1242

GENERAL INSURANCE
EGBERT F. ASHLEY CO.
815 Union Street Ridge Main 1444
Rochester, N. Y.
18 Years

ROOFING and
SHEET METAL WORK
Our services include and repair
service, see above at your disposal
WM. J. MEYER CO., INC.
CONTRACTORS
Phone 138 108 Clinton St.

TIRE REPAIR SPECIALIST
Let Us Repair Your Tires
Most Modern Equipment
Nuttinger Tire Rebuilder
Formerly 101 Broad St.
Now in Monroe Ave.
Where Quality predominates

Bartholomay
PAINTERS
MILK — CREAM
Phone — MAIN 6320

TownTalk Bakery
Inc.
601-607 Polkman Avenue
GLEN 9772

DIRT WEARS RUGS
LET US CLEAN YOUR
HOME RUGS WITH LOVE
GRAY'S
Maine 1844 281 Sanford St.

MAIN 2610
SEE
Ben Miller
FOR
Window Glass
Furnace Supplies
Plumbing and
Roofing
381-353-355 State Street
ROCHESTER, N. Y.

FLOORS
NEW FLOORS INSTALLED
OLD FLOORS REFINISHED
Latest Methods of Floor Sanding
Distributor for David E. Kennedy
Ashland The Floor
Genesee Flooring Co.
John DeClerck 178 Elliott St.
GENESEE 4475

LEATHER GOODS
ZIPPER BINDERS
ZIPPER PORTFOLIOS
ZIPPER WALLETS
HEINRICH-SEBOLD
STATIONERY CO.
88 Exchange St. Main 2493

So easy
to buy...
the six-bottle
carton

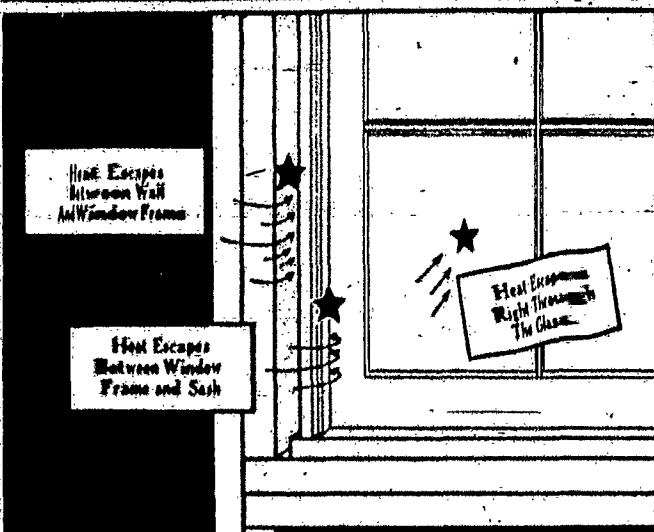
THE ORIGINAL
SARATOGA
VICHY WATER

Dealers throughout the country
by
ERNER'S
COMICS

BETTER HOUSING

New Record For Repairs Is Foreseen

WALLS IN HOME ONLY PART OF INSULATION PROBLEM



A prediction that modernization and repair loans handled by the Federal Housing Administration will reach a new high record during 1940 was made recently by Administrator Stewart McDonald.

The greatest volume of modernization and repair loans for any quarter since movable equipment became insurable was insured by the F.H.A. in the three months of July, August, and September, Mr. McDonald announced.

While home building throughout the United States has been rising sharply for the past several years, Mr. McDonald said, it is still necessary that existing problems be met in good condition in order to maintain the availability of dwellings. Many more families follow small amounts for repairing and improving their homes than buy new homes. In fact, approximately 27,700,000 property improvement loans have been insured by the F.H.A. meaning that at least 10,000,000 people have obtained better living quarters in this way.

House Tapped.

For the third quarter of 1940 Title I loans reported for insurance amounted to \$81,045,337. Mr. McDonald said, "This amount is 23.2 per cent greater than the record previous quarter since 1935. It is only 5.4 per cent less than the record amount of \$86,350,074 reported in the last quarter of that year, when certain types of movable equipment were still not loanable up to \$50,000 worth, and where there was no charge for Title I insurance. The maximum loan is now \$2,000."

This quarter's records volume of Title I business indicates that 100 should be our basic modernization year since the F.H.A. was established," Mr. McDonald said, "and the last quarter unusually is the quietest of the year."

Residential Important Factor.

In spite of the accelerating tempo of industry, this modernization work is a major factor in building, and allied industries, as well as in general business improvement.

Also, modernization is an important factor in meeting the demands for houses which are available today. There are, of course, four Title I loans now for improvement of single-family homes, while 55 per cent are for improvement of residential properties. The remaining 45 per cent are for improvement of industrial-commercial and farm properties.

**Better Homes,
Better Living**
By the Home Editor

Home owners who modernize their dwellings often are surprised that they endured little inconvenience for so long.

Now it is more surprising than ever since remodeling work may be financed under the Federal Housing Administration. The home owner who has grown weary of antiquated details will find a host of conveniences and freedom from old ways, for the opportunities under the F.H.A. plan are broad.

DATE SQUARES

Temperature: 350° F.
Time: 30 minutes

1 lb. dates

1 lb. sugar

1½ cups all-purpose flour

½ cup brown sugar

½ t. salt

½ c. uncooked oatmeal

½ c. butter

Cook dates, water and 1 c. sugar until thick. Cool, mix and sift flour, sugar, salt, and soda; add

oatmeal and cut butter into dry ingredients with a pastry blender until crumbly. Reserve ½ c. of mixture. Press rest down on cookie sheet. Spread date mixture on top and sprinkle with the crumbs. Bake in a preheated oven until nicely browned. Cut into squares while still warm.

Will keep for years.

This recipe is from the files of a nationally known caterer. Better made a few weeks before the wedding. If frosty to be used, the proper time to decorate is when you wish to use or serve it.

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