

**WHERE TO BUY**  
A Listing of Preferred Business Firms

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PASTEURIZED MILK - CREAM  
Phone - MAIN 5220

**TownTalk Bakery**  
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**STORAGE CORP.**  
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Rochester Main 6818

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**Makes light lunch refreshing**  
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**REPLACE ELECTRIC FUSES**  
Hints For Home Owners

**Soundness Strained**  
The Federal Housing Administration in insuring mortgages must consider the economic soundness of properties.

**Fuel Economy Brought About By Insulation**  
Proper insulation in a new home is as necessary as the installation of adequate heating and plumbing and electric wiring.

**Outdoor Lighting Fixtures**  
Modern and period outdoor lighting fixtures are obtainable now in many designs.

**FOUR IMPORTANT STEPS LEADING TO HOME OWNERSHIP**



**PLAN**—The first step in building or buying a home is to decide what type the family wants and can afford and where it should be located.  
**CONSULT**—Discuss the prospective home with a local architect, contractor, or builder and decide on the type of home best suited to the family's needs.  
**APPLY**—Next, file the application for an FHA-insured mortgage loan at an approved lending institution.  
**ENJOY**—Once the home is financed on the FHA Plan, regular monthly installments pay for the home.

**Trend Seen Toward Low Cost Homes**

New construction financed this year under the FHA-insured mortgage program has carried forward the steady trend toward more and lower-cost small homes. Federal Housing Administrator Abner M. Ferguson announced.

Proof that soundly constructed new houses are being produced for American home owners at the lowest cost in recent history is afforded by the combined decline in the average amount of mortgage loans covered under the FHA plan, Mr. Ferguson said.

In the 10 months ended October 31, the 18,178 new-home mortgages covered by the insurance plan of the FHA under Title II of the National Housing Act averaged \$4,127 in principal amount. In 1939, new-home mortgage loans accepted for insurance averaged \$4,611, as compared with \$5,501 in 1938 and \$5,711 in 1937.

**A FEATURE Modern Kitchens Are Efficiency Models**

The old-fashioned kitchen, with an antique ice-box, clumsy stove, inadequate storage space, makeshift appliances, colorful accessories, and dance-hall floor is as outmoded as yesterday's newspaper. No other room requires so careful a study of the needs of the family as the kitchen. The Federal Housing Administration has outlined the fundamental requirements which make up a well-planned, efficient, modern kitchen.

According to the FHA, the kitchen must be of sufficient size to contain equipment for food storage, dish and pan storage, dishwashing, broom storage, cooking, food preparation and sometimes laundry work. While there must be space for all of these, the nature and amount of equipment is variable, depending not only on the income but also on the needs and habits of the family.

A kitchen embodies three areas of activity: receiving and storing food; cleaning and dishwashing; and cooking and serving. When kitchen planners refer to the "U" type, the "L" type, or the broken-unit type they are merely indicating the general relationship of the three basic work centers.

The first, or storage center, includes a refrigerator, storage space for supplies not requiring cold-storage, and a nearby counter on which

food may be prepared until taken from storage.

The second area, for cleaning and dishwashing, locates the sink between convenient counters with cabinets above holding necessary supplies.

The cooking and serving center contains the range and a counter or table logically situated close to the dining-room door.

New Cabinets

Cabinetmakers, though to have reached the ultimate in kitchen conveniences, are still finding new ways to make work easier. The convenience of the depth of kitchen cabinets is apparent in the arrangement of the well-equipped drawers and storage space in both base and wall cabinets. Planned for the articles that go into them, both wall and base cabinets are standard units that fit the space requirements of any kitchen.

FHA officials say that the kitchen sink should be ample in size and provided with at least one drain-board. Detachable or "planned" sinks are used in many cases. The combination sink and laundry tray with reversible drainboard cover may be advisable. The FHA recommends that the faucet be of good construction since this fitting includes a refrigerator.

The kind of a kitchen-range installed is another variable factor,

**Tastes Enter Location Choice**

Once the basic neighborhood requirements have been determined, the personal element enters into the selection of a location for a home. FHA officials say.

When two or three neighborhoods are satisfactory from the standpoint of basic plan, design, and stability, the final choice can be made on the basis of personal preference and family convenience. One may be more conveniently located to a place of employment, shopping and entertainment centers and schools. Transportation facilities may be cheaper and more rapid or the schools preferable in another.

FHA officials suggest, however, that perhaps the most important matter will be the appearance of the neighborhood and the facilities offered for social life. There may be one neighborhood among those selected where friends of the family live—friends with children about the same age and whose income, tastes, occupation and avocation correspond. If the neighborhood offers the same or nearly the same advantages as the others under consideration, it would probably be worthwhile to select it in preference to one which in other respects might have been considered somewhat more desirable.

**Standards Defined For Measuring Home Units**

Interesting and useful to the prospective home builder are the standards which the Federal Housing Administration has outlined for use in measuring and counting rooms in multifamily and rental housing projects.

A room is interpreted as a space, separated by partitions from other rooms, and having independent outside light. An exception is made for dining alcoves which have extensions of living rooms. In any case, these alcoves must have at least one exterior wall and be lighted by windows other than those required for the living room.

Measurements Listed

Rooms are measured as follows: Living room is one room, bedroom is one room, kitchen, nine to 20 square feet, is one room, kitchen and dining space combined of more than 20 square feet is measured as one room; dining room of more than 10 square feet is one room; kitchen less than 10 square feet but more than 50 square feet is one-half room; dining alcove of more than 10 square feet is measured as one-half room.

A strip kitchenette located in a room, a recessed area in a closet space is not counted, nor are bathrooms, interior foyers, or other accessory interior space.

Ceiling Height Minimum

It is required that the ceiling heights of rooms shall be sufficient in proportion to their respective use requirements to provide free circulation of an adequate volume of air.

The FHA has prescribed the following minimum heights for the various rooms of large-scale rental projects: Living room, 11 feet; kitchen with two rows of fixtures opposite 10 feet 6 inches; kitchen with one row of fixtures 9 feet 6 inches; private hall 8 feet; entrance foyer 8 feet; 2 inches; closet 1 foot 10 inches deep; and linen closet 1 foot 2 inches deep.

No minimum is established for use area of living rooms or bedrooms, since their adequacy is based on local demand and furniture arrangement, but they must conform with light and air regulations of the Administration or with those of local building codes if they are more stringent.

**Glass Blocks Have Wide Use**

Glass blocks are not confined to use in masonry buildings, although they are usually laid up in masonry at brickwork.

Varying numbers of blocks may be used in one panel, and the glass panels can be employed with any type of wall construction. Most builders suggest that the area in which glass blocks are used should be dictated by the amount of outside light needed and by the decorative effect desired.

A caution to be observed when building a panel of glass blocks is to allow for movement of the adjacent wall. This is obtained by inserting the resilient expansion strips around the sides and top of the panel. These act as cushions and prevent damaging of the panel by any movement of the wall.

Glass blocks may be used in modernizing older structures when the work is financed under the Modernization Credit Plan of the Federal Housing Administration.

**Classification Of Buildings Explained**

A knowledge of real estate terminology is important to the prospective home buyer.

The following definitions drawn up by the Federal Housing Administration may prove useful in this respect:

A detached building is a building in which no exterior walls are common to any other building.

A semi-detached building is one of two adjoining buildings standing independently of each other and having a common party wall.

A row house is one of four or more buildings in which two walls are common to adjoining buildings. An end row house is one, which is located at the end of a group of four or more row houses and may differ in plan, window arrangement and extent of exterior walls from the other houses in the group by virtue of its location. Where only three houses occur in a row, separate classifications are set up for the end houses and for the center house.



**Better Homes**  
Better Living  
by the Housing Editor

Funds may also be obtained under the FHA plan for the purchase and installation of a kitchen-ventilating fan which will draw out cooking odors and grease-laden air and prevent their settling on fabrics and curtains.

When a kitchen-ventilating fan is installed, care must be taken in the installation of the fan to prevent its interference with curtains or with the operation of windows.

Time when washed is exhausted, when used it is life.

**To Revive Colors**  
Vinegar is a dye remover. Any color fabric of red or pink, of which the color has faded, can be revived to its original hue almost if a tablespoon of vinegar is added to the rinsing water.

**Season's Greetings**  
We deeply appreciate every opportunity we have had to serve you and look forward to many more in 1941...

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