

WHERE TO BUY

A Listing of Preferred Business Firms

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Our services attention and expert advice are yours at your home.

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Phone — MAIN 4320

Town Talk Bakery Inc.

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116 BOND ST. STONE 101

GENERAL INSURANCE

EGBERT F. ASHLEY CO.
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Rochester, N. Y.
1863 81 Years 1911

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Monroe 1264 251 Sanford St.

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LEATHER GOODS

ZIPPER BINDERS ZIPPER PORTFOLIOS ZIPPER WALLETS

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88 Exchange St. Main 2493

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

DRINK Coca-Cola.

PHONE GLEN 646

Waring's

BETTER HOUSING

Expert Work Required For Good Floors

One of the reasons for the popularity of wood flooring is the diversity of characteristics found among various species. No matter which one of the many different forms or floor surfaces it is desired to build, lumber from one or more species is available to conform to the most exacting requirements.

The most generally used residential floor construction is built with wood joists or floor beams on which is laid first subflooring and then a finished floor.

Use Seasoned Wood

To insure maximum life only thoroughly seasoned lumber should be used. Its use will result to a great extent shrinkage of the wood when the weather is damp and eliminate the frequently complained-of cracks between flooring strips.

Floor joists should be deep enough to provide sufficient bearing for the flooring. The joists should be spaced 16 inches on centers to coincide with the wall stud spacing.

Joists should be "iced" so as to give a level surface on which the sub-floor is nailed. The sub-flooring should be of one-inch boards, not wider than 6 or 8 inches. It should be either machine or square edged. The former makes a solid, warm underfooting while the latter serves best in moist climates and in homes not heated during the winter months.

Advantages

The sub-flooring boards may be laid diagonally. This has two advantages: first, the entire floor system and framework of the building is stiffened and braced, and secondly, it is easy to lay the finished floor perpendicular to the joists.

Finish flooring may be had in a pleasing variety of textures, decorative colors and patterns, completely eliminating any impression of monotony in floor design. Strip, plank, random width, herringbone and block or parquet type flooring are a few suggested patterns from which you may select your floor. One novel effect in flooring may be obtained by combining two or more species of wood of different colors. The floor should not be laid until all plastering and interior work has been completed.

Individual taste, service requirements and relative costs will determine the choice of your flooring, and your local lumber dealer can readily advise the style you select.

Window Fogging Controlled By Using Double Glass



Here is one way to control that annoying fogging and condensation on the windows in your new home. Shown here are three casement windows. Notice that two of them are entirely clear because of inside double glazing. The other window has had the inside double glazing removed, with the result that it is fogged up almost immediately. When this picture was taken the inside room temperature was 71 degrees, while outside the thermometer stood at 15 degrees above zero.

OUR Menu Suggestion TODAY!

By popular request we are re-printing recipes of favorite dishes prepared by Mrs. Teresa Murta at the CATHOLIC COOKERY "Schools of Cookery." Today we offer this combination:

- Beaten Coffee Cake**
Temperature 400° F
Bake 20 minutes
- 1 cup milk scalded
 - 1/2 cup sugar
 - 1/2 cup shortening
 - 1 yeast cake
 - 2 eggs
 - 1/2 cup lukewarm water
 - 1/2 cup all-purpose flour
 - 1/2 tsp salt
- To the hot milk add sugar, shortening and salt. When lukewarm add the yeast cake dissolved in lukewarm water. Add the well-beaten eggs and half of the flour. Beat until smooth and then add the rest of the flour and beat again. Turn out on a greased square or round tin. Brush with melted shortening and sprinkle with brown sugar. Bake in hot oven and let cool in pan.
- Tuna Fish Cakes**
- 2 T shortening
 - 3 T flour
 - 1/2 cup castorino sauce
 - 1 Milk
 - Salt and pepper to season
 - 1 egg yolk
 - 1 can tuna fish
 - 1 can tomato sauce
 - 1/2 cup bread crumbs
- Melt the shortening, add flour, milk and bring just to the boiling point. Add the egg yolk, salt and pepper. Stir in the tuna fish and tomato sauce. Arrange on a prepared broiler pan and broil 8 minutes turn and broil on the other side.
- Jack-o-Lantern Salad**
- 2 sliced apples
 - 1 sliced celery
 - 1/2 sliced carrots
 - 1/2 sliced radishes
 - 1/2 sliced cauliflower
 - 1 sliced peas
 - 1 sliced green beans
 - 1 sliced corn
- Mix the apple, celery and nuts and season with mayonnaise. Place in cups of lettuce and cover with a half peach round side up. Using grapes and cherries make a pump-o-jack.

Home Building Booms In Key Industrial Areas

Gains ranging up to 155 per cent in new-home construction financed by FIA-insured loans have been registered in key industrial areas during the recent period of accelerated national defense activity.

Federal Housing Administrator Auber H. Ferguson announced recently.

The record of the past four months demonstrates the important role being played by the FEA program in supplying added housing facilities required by the nation's gigantic defense production effort, Mr. Ferguson declared.

The new homes now being constructed through the facilities of the FEA in the vicinity of vital defense industries are being produced through the established machinery of private builders and private lending institutions. In many of these areas, the expansion of private investment results from the careful coordination of public and private activities whereby public building has been allowed to proceed without interfering with private investment going into new construction.

Increase over 1930

During the 18-week period November 30, when the defense production program was getting under way on a major scale, a total of 64,542 new small homes being financed by loans insured under Title II of the National Housing Act were started under FIA inspection. This represented an increase of 33.5 per cent over the comparable weeks of 1930.

The sharpest expansion over 1930 levels occurred typically in regions where industries are stepping up their operations on a broad scale to meet the requirements of the defense program.

An example, Mr. Ferguson pointed to the area served by the FIA's Hartford Insuring Office, an important center for aircraft, engine and machine tool plants. In that area, new home construction started under FIA inspection has increased by 155 per cent over 1930 levels during the 18-week period.

In Cincinnati a leading machine-tool center new construction under the FIA plan was 12 per cent larger than a year ago. The FIA's Richmond Insuring Office, which serves the region including the important naval shipyard at Norfolk, Va., reported a gain of 94 per cent in new-home construction.

The important Midwestern industrial areas centered in Pittsburgh, Columbus, Cleveland, Detroit, Chicago and Milwaukee which are producing a wide variety of defense materials, showed gains ranging from 31 to 53 per cent. In the number of new homes started under FIA inspection similar increases were reported in key industrial cities in the middle Atlantic, Southeastern, Southwestern, Rocky Mountain and Pacific Coast Permanent Basis.

The new small homes being constructed under the FIA plan in important defense production areas are designed primarily for sale to the home owners rather than for rental on a temporary basis. They represent, nevertheless, a net addition to the housing supply in these centers, and therefore increase the number of dwellings available for rent to workers moving to the vicinity of the defense plants for the duration of the emergency.

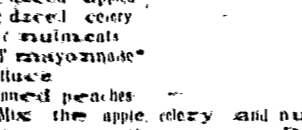
Better Homes Better Living

By the Housing Editor

Additions to the house are usually correlated with additions to the family.

An extra room for the growing child saves the rest of the house as well as the mother, from a lot of wear and tear during winter days particularly when the children spend long noisy hours in their rooms, and addition of a porch does many parents wish they had another room in the house.

Considerable expense will be saved if a new home is originally planned for the addition of another room, which will not only change the living habits of a family but will also have a direct influence on the future of the children.



Let Your Husband Do the Cooking

Eating has always been a major indoor sport and as a natural sequence, certain men have always excelled for the reason of it.

Most men enter to be masterful hands with stoves and chops. If a cooking man ever says "Come over and I'll broil a steak for you," it is well to accept on the spot. The steak, thick and succulent will be generally rubbed down with olive oil there will be authoritative instructions of "galle, then, if the feast is cooked in the garden, it is suspect over as charcoal for the occasion becomes one that all live in the memory.

It is in top-of-the-stove cooking, however, that men excel. They do upon these dishes which grow visible under their hands. They toss, they turn, they test brows wrinkled in that concentration which may often be the secret of their success.

"Pussy" dishes, such as sole poached in white wine, with its multiple processes, are the kind men tackle with gusto. Where a woman may hesitate to undertake a slow-cooked beef, a man seems to be quite content to chop, cube and mince for the sake of three superb dishes they are evolving.

Liverolium Omelette

Beechwood, 5 ounces, oil of turpentine 1/2 ounce, vanilla 5 ounces.

Melt the wax over a slow fire, take off the fire and add the turpentine, a little at a time, then add the vanilla and mix well. To use: Clean linoleum with soap and water, or still better with milk-and-water, and after wiping dry, apply the above cleaner with soft cloth, and polish with a clean cloth.

Equal parts of warm soap suds and boiled starch make an excellent washing solution for linoleum and increase the wearing qualities.

A weak solution of beeswax in spirits of turpentine has been recommended for brightening appearance of linoleum.

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FHA Publications Guide Development of Housing

The Federal Housing Administration conducts studies from time to time that are deemed useful to guide the development of housing and the creation of a sound mortgage market.

The results of these studies are analyzed, compiled, and published for the information and instruction of all interested in the methods and programs of the FIA in new developments in residential construction, and in the field of shelter generally.

Prepared by the FIA, the following pamphlets and booklets have been placed on sale at the Government Printing Office for distribution to the general public. Orders for these publications should be directed to the Superintendent of Documents, Government Printing Office, Washington, D. C., accompanied by remittance in coin or by check or money order. Stamps are not acceptable.

FHA 2025 Borrowers' Record Book (1930-1939)

FHA 2049 Underwriting Manual (Rev. 7-30-39)

FHA 2050 Description of Housing

FHA 2051 Description of Housing

FHA 2052 Description of Housing

FHA 2053 Description of Housing

FHA 2054 Description of Housing

FHA 2055 Description of Housing

FHA 2056 Description of Housing

FHA 2057 Description of Housing

FHA 2058 Description of Housing

FHA 2059 Description of Housing

FHA 2060 Description of Housing

FHA 2061 Description of Housing

FHA 2062 Description of Housing

FHA 2063 Description of Housing

FHA 2064 Description of Housing

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FHA 2068 Description of Housing

FHA 2069 Description of Housing

FHA 2070 Description of Housing

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Note the lovely colonial exterior, the convenient layout, the spaciousness, the quality and charm of the home. Then consider how little it costs per month. It's an example of what can be done when your builder and our bank work together for you.

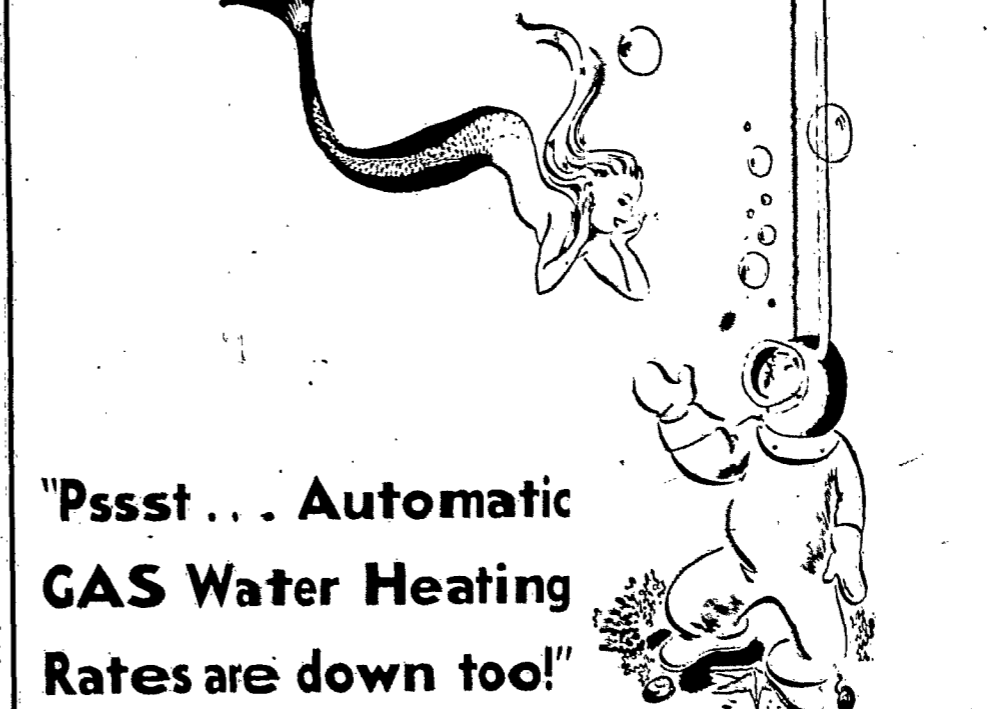
We'll be glad to co-operate with your builder. Bring him into the bank with you. We'll sit down together and work out a mortgage loan to suit your income. Let's begin to plan it now.

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