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## 1940 Shows Huge Volume In Building

Washington, D. C. — Purchases of 111 series of FHA-insured mortgages by private financial institutions were reported to have increased 20 percent over last year's volume. The volume also constituted a large proportion of the total amount of mortgages insured by the Federal Housing Administration, Director H. Ferguson announced today.

This secondary market for FHA insured mortgages had been expected to grow as the volume of mortgages increased. Mr. Ferguson said, but one of the features of last year's mortgage financing was an acceleration in the expansion, both as to number of transactions and as to number of institutions buying and selling these mortgages.

Federal agencies were the only type of institution to show a decline in the volume of purchases last year, emphasizing in this connection that the mortgage market is becoming more and more widely recognized by private financial institutions. The Federal Reserve Bank, through the Federal Reserve Board, is the largest mortgage lender in the country. Its market share is estimated at 35 percent.

Mortgages transferred in 1940 totaled \$1,924,159, an original gross amount compared with \$1,609 for \$1,688,819 in 1939 and \$1,491 for \$1,264,800 in 1938.

Cumulative volume of mortgages transferred including resales, as of December 31, 1940, was \$12,108,819, or 40.2 percent of the total amount of mortgages insured as of that date. At the end of 1939 the cumulative total of the total amount was 39.9 percent and at the end of 1938 it was 39.2 percent.

Another favorable factor in the 1940 record of transfers, Mr. Ferguson pointed out, was the increase in the ratio of institutions selling insured mortgages over those selling the mortgages themselves. The number of institutions selling mortgages in 1940 was 1,492, compared with 1,349 in 1939 and 1,199 in 1938.

Analysis of transfers by type of institution reveals that mortgage companies which usually act as agents for other institutions, as well as the most active sellers, were 484 in number in 1940, compared with 424 in 1939 and 364 in 1938. The cumulative volume of transfers by these institutions in 1940 was \$1,100,000, or 57.2 percent of the total amount of mortgages transferred.

Commercial banks ranked second as both sellers and buyers, with a decreasing ratio of sales and a stable ratio of purchases. They accounted for 30.2 percent of the volume of sales during 1940, compared with 28.8 percent during 1939 and 28.4 percent during 1938, with a cumulative ratio of 28.6 percent. They accounted for 28.4 percent of sales during 1940, compared with 27.8 percent during 1939 and 27.2 percent during 1938, with a cumulative ratio of 28.1 percent.

Purchases by Federal agencies last year dropped sharply in proportion to total purchases after having at about the same level for the preceding year. The purchases of the Federal agencies in 1940 were \$1,100,000, or 57.2 percent of the total amount of mortgages transferred, compared with \$1,000,000 in 1939 and \$900,000 in 1938. The cumulative ratio of purchases by Federal agencies in 1940 was 57.2 percent, compared with 56.8 percent in 1939 and 56.4 percent in 1938.

**MEMBERSHIP**  
Membership in the Missionary Society is a real burden. We pay for a year and then we are not a member of membership. The dues are One Dollar a year.

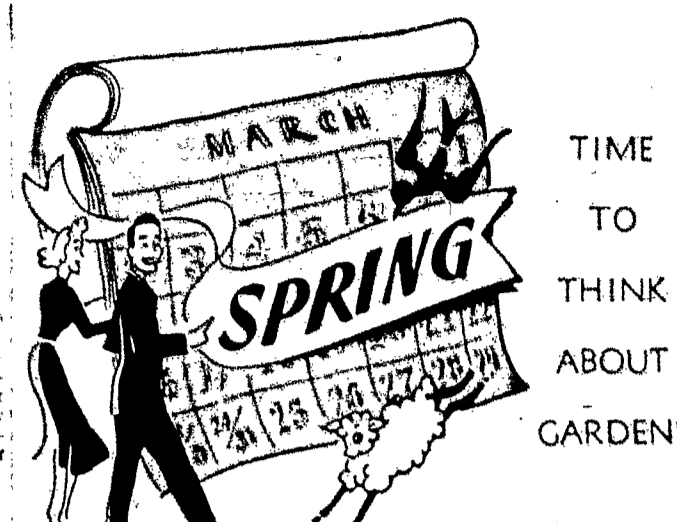
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**A DOLLAR**  
Would you miss One Dollar this week? Send us One and tell us to use it as we see fit. We will use it for emergencies.



**BETTER HOMES**  
**Better Living**  
By the Housing Editor

Discriminate selection of mechanical equipment for the home is far more necessary now than ever before. The increasing number of mechanical appliances on the market makes careful consideration of such items essential to the prospective householders well being.

In the Federal Housing Administration's Technical Bulletin No. 4, "Mechanical Equipment for the Home," the prospective householders are cautioned not to succumb to the temptation of overstocking with mechanical appliances at the possible sacrifice of essential comfort.

The basic factors of general location of property, neighborhood, relation of the house to its site, the provision for natural light and ventilation, the comfort and convenience of the plan, and the soundness of the construction deserve prior consideration. FHA officials say: "No amount of equipment can make a satisfactory house where these basic factors are not properly achieved."

A number of principles should be followed in making selections of equipment, according to the bulletin.

The initial cost of the equipment must be carefully balanced against the cost of its operation and the probable return in comfort and future rentability.

It must be remembered, too, that the first cost is rarely the last cost, particularly of equipment with moving parts.

Items of repair, operating costs, and probable length of service before replacement must be considered when choosing equipment.

Where economy is a factor, it is essential that a comparison be made between the different types of equipment and that all the costs be figured in. The statement of utility to be gained should be weighed against these costs.

If it is necessary to forego some items of equipment, it will be advisable to give up that item which provides merely waste of service or control or refinement in appearance without compensating savings in operation.

Finally, the selection of materials should be governed by consistency of quality.

## Landscaping Service

**PERENNIALS**

CHAPTER I

Just what these new species will do for your garden should require a great deal more space than is available. It is necessary to be able to treat this subject in a more general manner. Improved strains of perennials in the past few years has written a new chapter in American gardening. The number of varieties now available in the market is well up in the hundreds and again we must caution our readers that fancy names do not always indicate choice garden plants. As a proof of this state of affairs, we will list a few of the new varieties which have their own particular preferences for best results, and these preferences should be observed in setting out new plants. Nothing is gained by forcing plants to the natural tendency of the few points we mention as eventually they will adopt themselves to their natural location along the lines of their natural tendencies. Let us cite a specific example. These plants should be planted in August or early September and will produce first-class flowers the following season. However, if planted in the spring they will not grow surely but they will eventually produce their buds but in many cases the buds will not open but will dry up so that nothing was gained in planting them in the spring. It should be the following season before satisfactory results were obtained.

If you are contemplating the planting of a perennial garden of any type, we suggest you call on all ourselves of the consultation services of our landscape consultant, so that your initial efforts will be fruitful of excellent results and thereby save yourself disappointment. There is no charge or obligation for this service, just phone or write to the CATHOLIC COURIER—Stage 1138.

**Blending Vital To Home Style**

When building a new home the house should be planned as a natural style similar or suitable to that of the homes in the immediate neighborhood.

To be considered as a part of the whole community rather than as a separate and isolated entity, the design selected for the house should conform in general to the design of the other homes in the immediate neighborhood.

To illustrate, Federal Housing Administration officials say that because maintenance of the house is a work are those that catches it and it is necessary for the same builder to build a Cape Cod cottage. It does mean however that if the majority of the houses are of a certain style and informal in design, the architectural style of the house should be simple and restrained.

Conversely if the majority of the houses in the community are pretentious and formal it would be unwise to choose to build a Mexican farmhouse or a Cape Cod cottage or some other informal home.

**Thumb-Nail Definition Of Successful Design**

The successful design of an exterior is largely a matter of first impression. An effective but simple composition states the Federal Housing Administration's definition of a successful design.

There are a few things which are essential to a good design of an exterior. They are: 1. A clear and objective good proportion to the size or height of the building. 2. A simple and uncluttered design. 3. A design which is in harmony with the surrounding area.

**Gardner and Bader Garage Moves To 176 Child Street**

After being established for fifteen years at 119 Ames Street, Gardner and Bader Garage Service has moved to 176 Child Street, New York, N. Y.

The new quarters are modern, every detail and capable of handling all types of garage work. The garage is equipped with a complete set of tools and equipment. They also handle motor repairs and have motor trucks.

Gardner and Bader invite all their old customers to come to the new garage at 176 Child Street, where they will receive the same competent service.

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**PREMIUM BARGAIN COUPONS**

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**Site Cleaning Is Termite Guard**

Before starting construction, builders are advised by Federal Housing Administration officials to remove and burn all tree stumps, roots, old boards, logs, or other material on the site which may furnish food and shelter to termites.

**Stained Hands**  
Some vegetable stains the hands when they are peeled, unless proper precaution is taken. It is best to peel them in hot water, as this method keeps your hands clean and odorless, too.

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Most Rev. Francis J. Spellman, D. D., President  
Rev. John J. Corrigan, Assistant Secretary

**Stations of the Cross**

Nearly every Catholic makes the Stations of the Cross once a week during Lent. Help the missionaries to spread this devotion. You can give a Set of Stations to a mission chapel for Ten Dollars.

**ARCHBISHOP WRITES**

**Convent Pastor Needs Chapel**

The Rev. Father J. J. ... writes that the convent pastor needs a chapel. The Catholic Near East Welfare Association will help him to build one. Write for a copy of the book 'How to Build a Missionary Chapel' to the Catholic Near East Welfare Association, 480 Lexington Ave., New York, N. Y."

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