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BETTER HOUSING

Home Building Moves To New High In U. S.

WASHINGTON, D. C.—The record volume of new construction currently being started under the FHA program is not only providing thousands of new homes in strategic defense industry areas at a time of maximum need but is also contributing importantly to the nation's long-term supply of high quality dwellings, Federal Housing Administrator Abner H. Ferguson declared today.

Small homes now being built under the FHA program in response to today's emergency needs should prove of lasting benefit to their communities, the Administrator asserted.

Through continued emphasis upon soundness in construction and in neighborhood planning, the insured mortgage program is designed to forestall a glut of poorly built, poorly located, and obsolescent home properties after the termination of the defense emergency, Mr. Ferguson pointed out. The program is thus providing a valuable future safeguard for the families in defense industry centers who are now buying new homes.

The Federal Housing Administration's minimum construction requirements and property standards, developed over the seven-year history of the agency, require that new homes financed by FHA-insured mortgages be soundly built according to approved plans and specifications, be of attractive design, and be located in a protected well-planned neighborhood.

Meet Standards

By insisting that the new construction going forward under its program in defense industry centers meet these minimum standards the FHA is serving the long-term interests of American homeowners without in any way delaying building operations during the period of emergency defense housing needs.

Builders throughout the country have long been familiar with these requirements, as reflected by the fact that for more than two years over 40 per cent of all privately-financed new single-family homes have been financed under the FHA plan.

The best evidence that insistence on good quality is not interfering with rapid expansion in response to defense needs is afforded by the steady climb in the volume of FHA-financed home building to new high levels, Mr. Ferguson pointed out. In May, with one less working day than April, both new-home mortgage insurance applications and the number of homes started under FHA inspection broke the records established in the previous month.

In the week ended May 24, applications were filed under Titles II and VI for FHA-mortgage insurance on 8,401 homes, a new peak which compared with 7,797 in the preceding week and 5,006 a year ago. Construction was started under FHA inspection on 4,920 homes during the week, compared with 4,905 in the preceding week and 4,301 in the like week of 1940.

One-Dish Meal For Left-Overs

A combination of vegetables, left-over meat, and a smooth, creamy, white sauce topped with buttered crumbs and baked in individual casseroles, is a one-dish meal you will want to serve often. So many savory casserole dishes can be made from left-over vegetables and meat when combined with a piquant white sauce made by adding a small amount of prepared mustard, Worcestershire sauce or horseradish.

Corn, lima beans and ham are delicious baked with a white sauce to which a small amount of prepared mustard has been added. The whole dish takes on new appetite-appeal when the fine flavors of the foods are accented with unusual seasonings.

One-Dish Meal

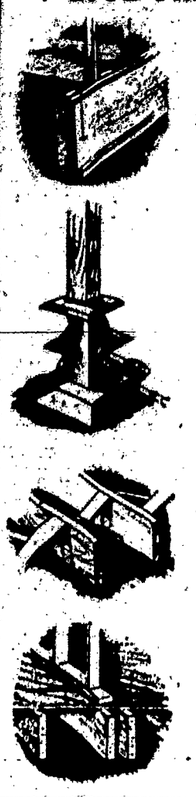
2 cups diced carrots (6 medium carrots)
1½ cups diced celery
6 medium potatoes, pared and sliced
2 tablespoons butter
2 tablespoons flour
2 cups milk
1 cup meat stock or 1 bouillon cube in 1 cup hot water
1 teaspoon salt
2 to 4 tablespoons grated onion, if desired
1 cup canned or fresh cooked peas
1½ to 2 cups diced left-over meat (chicken, veal, beef, etc.)
½ cup sifted breadcrumbs
2 tablespoons melted butter

Cook carrots, celery and potatoes separately in boiling salted water until just tender. (Left-over cooked or canned vegetables may be used if preferred.) Melt butter, blend in flour, and add milk and meat stock; cook over direct heat, stirring constantly until sauce boils and thickens. Add salt. Combine sauce with remaining ingredients, except crumbs and melted butter, and turn into buttered 2-cup casserole or small baking dishes. Combine crumbs and melted butter and sprinkle over surface. Bake in a moderate oven (350° F.) for 35 to 40 minutes, until crumbs are toasted and mixture is thoroughly heated. Yield: 4 servings.

A new Cook Book from the CATHOLIC COURIER "Kitchen of Cookery," Series 1 and 2, are available at the CATHOLIC COURIER office, 35 Chestnut Street.

Vinegar from a sweet wine is very bitter, as is the anger of a much-wronged man.—Austin O'Malley.

GOOD FRAMING PRACTICE



Any kind of a foundation should rest on footings wide enough to keep the foundation from sinking when the full load of the house is applied. Footings should extend six inches beyond both sides of the wall and be at least eight inches deep.

—o—

When there is a basement, the bearing posts which carry the load in the center of the building should have a footing eight to twelve inches deep and from eighteen to twenty-four square, and the footing should extend three inches above the finished floor.

—o—

To increase the stiffness of your floor and to cut down vibration all joists should be securely braced with small members, commonly called cross-bridging; 1"x4"s in the form of an X should be placed between the joists at intervals of not over eight feet.

—o—

No item is more important than floor joists. They support the entire building. They should be spaced sixteen inches apart. Under partitions and around openings double joists should be used. They should be large enough to eliminate deflection or vibration.

Landscaping Service

CHAPTER X

Hardy Vines

Vines are as necessary for shade and beauty in their way, as trees, shrubs, and perennials. They lend beauty to every scene, when properly selected and placed, by their grace and outline and sweeping drapery, and aside from the beauty inherent in themselves may be made doubly effective by concealing all unsightly and ugly places.

Vines will turn a stone wall, or a stone pile, or dead stump, into a mound of charming beauty. Trained into a dead or dying tree, and hanging in festoons from its branches, they form a picture that varies in its charm with every change of light and every passing breeze.

On fences or lattices they make a frame for the entire back yard, a screen for the service yard or vegetable garden, or they may enclose a back yard living or play room.

Trained over old out-buildings, such as stables, which still remain on many places, or sheds, vines make beautiful an otherwise unsightly place.

Growing on fences, or wires strung on posts, they make a most attractive boundary line.

Afford Shelter

Trained over the porch or summer house, they afford shelter from sun and storm, as well as seclusion.

On arbors they furnish shade and beauty. Trained over pergolas (which must always "lead somewhere" to be in good taste) they lend beauty and shade and color, and make entirely delightful with lights and shadows the covered pathway.

Trained over the walls of old houses, vines change many an architectural failure into a thing of graceful lines and curves.

Vines impart an air of age and permanency that is impossible without them. Their wealth of green is balm to tired, dust-laden eyes in mid-summer, and soothing to the nerves. What is more delightful on a hot afternoon, than to enter a back yard neatly grassed, and enclosed with vines growing over fences, lattices, arbors and summer houses?

Work On Vines

In decorating the yard, begin with vines and end with them. They take up no room, rather they furnish the background of the planting, like the back curtain of the theater. They emphasize and reflect the values of shrubs and plants. They finish the landscaping, as wall decorations and window draperies complete the furnishings in the house. The room with bare walls and undraped windows never looks complete. Neither does the home without vines.

But to get good results in this exterior decorating it is necessary to know something of vines and their proper uses. Some are better than others for porches, fences, arbors, lattices, pergolas, etc., built of wood, others are best adapted to buildings, walls, porch pillars, columns, etc., built of stone, brick or concrete. They are suitable for this purpose because they cling naturally to the material by means of aerial roots, as does the Bignonia or Scarlet Trumpet Vine, or tendril discs that attach the vine firmly and hold it in place, like the Ampelopsis Veitchi.

Then there are vines like the Matrimony Vine, that grow down on walls and on banks of earth, and make good ground covers, and the vines with beautiful blossoms that are best for arbors and pergolas.

Grapes, which are among the best for fences, arbors, lattices and similar situations — furnishing fruit as well as serving other purposes.

Planting Vines

When planting vines to cover walls, plant at least 2 feet from the wall, because near the wall the earth often contains broken stones and rubble, and rubbish without plant food. When the shoots get a 2 or 3 feet start, dig a 3 inch-deep trench for each shoot from the root to the wall, in various directions, and bury the shoots in the trenches, letting the ends come up in the shape of an open fan just at the base of the wall. This does four things: it permits mowing without danger of cutting the shoots or branches at their base; it permits the roots to get more moisture from the roof and from rain; it gives the roots better soil and more room to expand; it strengthens the root system also, because shoots that are buried under ground will put out rootlets, and become part of the root system. This is decidedly the best way to plant vines for walls and buildings. It is a valuable point to remember.

Our landscape consultant is always at your service to answer any questions you may have. There is no charge for this service. Write Catholic Courier Landscape Consultant or Phone Stone 1136.

Homes In Similar Price Range Provide Neighborhood Stability

Neighborhoods which contain homes in the same price range are usually more stable and as a rule prove to be better mortgage-lending areas than those in which a variety of price groups is present, officials of the Federal Housing Administration say.

The problem of the FHA as a governmental agency authorized to insure loans made by approved lending institutions upon property used for residential purposes is to determine the degree of risk involved in each particular loan, and one of the major factors in determining the degree of risk involved is the economic soundness of the neighborhood.

Price Inharmony Risk

Experience has shown conclusively, FHA officials say, that the homogeneous development of properties is not possible and a sound insurance risk is not presented in neighborhoods where high-priced homes are located in much lower-priced neighborhoods, or vice versa. A home may be durable, livable and attractive, but if situated in a neighborhood where it is not fitted its marketability is serious affected. Because, no matter how good the credit rating of the individual may be, the relation of the house to be built to the size, type, and cost of other houses in the neighborhood must be seriously considered. Nonconformity brought about by too great a variation in cost from the typical houses in the neighborhood will result in the loss of appeal for the family income group which constitutes the potential resale market, according to the Federal Housing Administration.

Sale Difficulty Seen

If a family builds a more expensive house than the neighborhood justifies, the house, entirely out of line with the price of the neighboring houses, would be difficult to sell in the event of unforeseen circumstances and would therefore constitute an unwise investment. For the Federal Housing Administration it would be an unsatisfactory risk and poor security for a long-term loan.

GARDENER'S CORNER

The experienced gardener, whether planning the flower garden color scheme or wishing to raise dependable vegetables, places full confidence in the seeds packaged by reputable houses rather than attempting to utilize those produced by his own flowers and vegetables. Past experience will have shown, unfortunately, that home-grown seeds after one or two generations do not run true to type and often are of poor germination.

Every effort known to science is made by leading packet seed houses to produce seeds under ideal controlled conditions. Many thousands of dollars are expended annually in research to produce better strains of old-time favorites and in the development of new varieties for our flower and vegetable gardens.

Merit Confidence

The late D. M. Ferry held that since the merits of seeds obviously could not be determined by their appearance, gardeners would have to depend for their protection upon the reputation of the seedsman whose name appeared on the packet. It became the guiding policy of the firm he founded in Michigan to produce and package only high quality seeds of known performance. Basic stocks of seeds produced at its seed breeding stations must therefore meet rigid standards before being grown for increase. They must be true to type, of known color and growth habit, and must be of good germination. Resultant seed crops must be thoroughly tested before being packaged. Close adherence to this policy for the past 85 years has made that company the world's largest seed merchandiser and has definitely established it as the largest breeder and grower of garden seeds. The average gardener, therefore, can buy package seeds with confidence that everything possible has been done to supply home gardeners with good seeds.

Dated Seeds

To protect the home gardener against the purchase of old packets, every packet is stamped with the year for which it is put up. A further protection lies in the company's sales policy. Packets are sold to dealers with a provision that all those unsold at the close of the current season must be resold to the company. Thus no packets are offered for sale a second season.

These repurchased packets are torn up and the seeds thoroughly tested. If they meet the rigid standards established by the company, they are then repacked. If, though, they are not up to standard they are then burned, used for feed or fertilizer, are sold to pharmaceutical houses. Large quantities of seeds are disposed of in this manner.

Good Start

With all the care that is exercised by responsible seedsmen in packaging only the best seeds available, it remains for the gardener to prepare the soil and follow properly the planting and cultural directions imprinted on each packet. Basically, successful gardening is a simple matter of co-operation. The seedsmen have done their part and the gardener must do his share if the best results are to be achieved.

Angular Lots Waste Land

Lots with sharp-pointed corners waste land because the resulting wedge-shaped areas have little or no utility, it is pointed out by land-planning officials of the Federal Housing Administration.

Such lots also constitute poor building sites.

Sharp-angled lots can be avoided by planning streets to intersect at right angles and by making side-lot lines perpendicular or radial to street lines.

When minor streets join a thoroughfare at sharp angles, visibility is greatly impaired for both motorist and pedestrians.

A Little Care Saves Much Wear

Are you troubled by having garden tools rusty and dirty looking when you get ready to use them? To remedy the situation, use a steel brush to remove dirt from forks, spades and hoes, and follow this with steel wool and an oily rag. After you use them, clean them and wipe with the oily rag before putting them away.

To lessen the danger of splitting wood when pounding nails into it, use wax on the ends of the nails. If a small hole is bored into the end of the hammer handle and melted wax is put into this to harden, a handy wax supply is available at all times.

The sliding edges of drawers often stick, especially when heavily loaded. Rub wax along these edges. Then they will slide easily.

Booklet Available

A new booklet containing practical information on wood construction for the architect, designer, or prospective home builder is available without charge from the National Lumber Manufacturers' Association, 1337 Connecticut Ave., Washington, D. C. Write and ask for "We Are Going To Build Our New Home of Wood."

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Corpus Christi

Thursday, June 12th, is the Feast of Corpus Christi. On this day, when the Church pays extraordinary honor to the Blessed Sacrament. There are places in the Near East where the Blessed Sacrament is not reserved. The people have priests but they are without suitable Altars. You can help by donating an Altar. Fifty Dollars will erect a simple chapel.

TRINITY SUNDAY

Trinity Sunday, the first Sunday after Pentecost, is observed in the Mass by the recitation of the Creed. Trinity Sunday is the first Sunday in the month, which is dedicated to the Most Holy Trinity. Tuesday, June 10, is the first day of the month which is dedicated to the Most Sacred Heart of Jesus. Wednesday, June 11, is the first day of the month which is dedicated to the Immaculate Heart of Mary. Thursday, June 12, is the Feast of Corpus Christi. Friday, June 13, is the first Friday of the month which is dedicated to the Sacred Heart of Jesus. Saturday, June 14, is the first Saturday of the month which is dedicated to the Immaculate Heart of Mary. Sunday, June 15, is the Feast of the Most Holy Trinity. Monday, June 16, is the Feast of the Most Holy Trinity. Tuesday, June 17, is the Feast of the Most Holy Trinity. Wednesday, June 18, is the Feast of the Most Holy Trinity. Thursday, June 19, is the Feast of the Most Holy Trinity. Friday, June 20, is the Feast of the Most Holy Trinity. Saturday, June 21, is the Feast of the Most Holy Trinity. Sunday, June 22, is the Feast of the Most Holy Trinity. Monday, June 23, is the Feast of the Most Holy Trinity. Tuesday, June 24, is the Feast of the Most Holy Trinity. Wednesday, June 25, is the Feast of the Most Holy Trinity. Thursday, June 26, is the Feast of the Most Holy Trinity. Friday, June 27, is the Feast of the Most Holy Trinity. Saturday, June 28, is the Feast of the Most Holy Trinity. Sunday, June 29, is the Feast of the Most Holy Trinity. Monday, June 30, is the Feast of the Most Holy Trinity.

NATIVE CLERGY

After finishing at least two years in college, the student for the Priesthood must spend six years in the Major Seminary. Then he is ordained.

In the Near East, the Church is developing a native clergy. One Hundred Dollars a year is needed for each student in the Major Seminary. Will you sponsor one student?

Six Hundred Dollars will take care of a student in Ordination Day. Will you give that much? Perhaps you can afford One Hundred Dollars and sponsor a student for a year.

MASS IN REPARATION

During June, ask the missionary to serve a Mass in Reparation for all the slights and indifference committed against the Sacred Heart.

A CHALICE

Ten Dollars will purchase a Chalice for a mission chapel.

SANCTUARY LAMP

The light that burns before the Blessed Sacrament is called the Sanctuary Lamp. You can give a Sanctuary Lamp to a mission chapel for Seven Dollars. It will burn for years in the mission.

GREGORIAN PAMPHLET

A list of Masses and Stipends may be obtained from the Secretary. Write to the Secretary, Catholic War Relief Welfare Association, 1011 Fifth Avenue, New York, N. Y. Information will be given you about the Gregorian Mass Pamphlet. There is no charge for this pamphlet.

MISSION CHAPEL

Seven Hundred Dollars will build a simple chapel. Many can unite to build a chapel. Some may wish to build a chapel in memory of a deceased relative or friend.

Catholic War Relief Welfare Association
New York, N. Y.