

HOME PLANNING

FHA REPAIRS SMART PLANNING

QUESTIONS ANSWERED LANDSCAPING

700,000 Aided In Repairing Homes By FHA

WASHINGTON, D. C. — More than 700,000 property owners have been enabled to repair and improve their homes of other buildings with loans insured by the Federal Housing Administration since last July 1 when the defense program act was passed under which Federal Housing Administrator Abner H. Ferguson announced the plan.

In the fiscal year just ended, lending institutions reported \$200,000,000 of such loans to the FHA for insurance, the largest amount in any comparable twelve-month period.

In June, 1940, reported figures showed that in the amount of \$20,000,000 of such loans to the FHA for insurance, the largest amount in any comparable twelve-month period.

Mr. Ferguson stated that these operations illustrated the nation-wide movement to improve and maintain property investments. He pointed out that especially available for the conversion of old dwellings into multiple-family units, especially in defense industries areas where housing conditions are still overcrowded.

Through June approximately \$1,500,000,000 of such loans to the FHA have been insured by the FHA since the start of the program six years ago. These loans have been used for a great variety of purposes, notably painting, roofing, and installation of heating and plumbing systems, structural repairs of houses and other properties, and the like.

Section 203 of Title I as amended by Congress, loans available up to \$2,000, repayable in three years, for repair and improvement of a one- to four-family dwelling, and up to \$1,000 for the repair of a one- to two-family dwelling, are insured by the FHA. Loans made under this program are made on a non-recourse basis.

Information

Low Cost Housing

Low-cost housing has been described in such a variety of terms and under so many different conditions that it seems wise to define the word in its broadest sense. It is intended to mean housing that does not imply shoddy, unsafe, or impractical construction. It need be no less durable than the best of construction, but it may be less expensive than other types of construction.

In essence, low-cost housing means efficient construction, but elimination of non-essentials, it calls for the retention of a residential design to a point where it represents adequate cubic space effectively enclosed for least money. This does not imply undue reduction in the size of essential rooms, nor the omission of equipment necessary for comfortable modern living. It does mean a minimum of ornamentation and special detail, and a minimum of expense.

A very low-cost house can also be comfortable, conveniently arranged, and well equipped. Good design and good construction are not pre-supposed. Low-cost does not pre-suppose the use of available or inadequate material or incompetent labor. It does mean the elimination of unnecessary requirements in favor of practical ones.

A structure which represents low cost to one community may be above or below a true low-cost for other geographical areas. True low-cost housing means adequate accommodations in the form of a small house, low in cost when weighed in proportion to the average cost of housing in a given community.

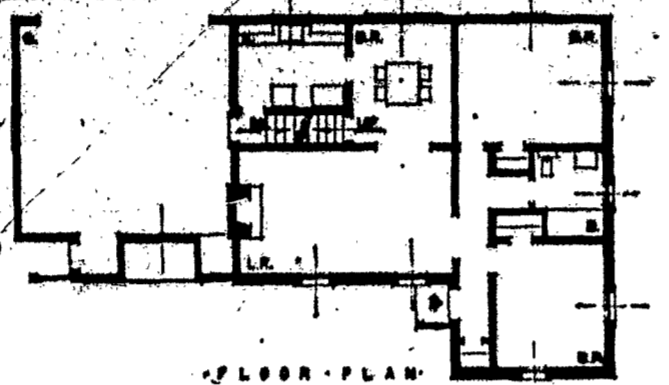
Long-Term Loan Plan Is Success

Growing interest in home ownership, as reflected in residential construction starts for last year, is evidence of the over-widening acceptance of the FHA's long-term monthly amortized mortgage plan, according to Federal Housing Administrator Abner H. Ferguson.

Most of the new residential construction, particularly in the lower price range, is being financed by long-term mortgages.

The use of mortgage credit is a necessary part of the cost of shelter and home ownership. The "too high cost" of the bank only serves to discourage home ownership, Mr. Ferguson said. "Necessary" risk capital called for by the extremely high cost of bank loans is being replaced by the FHA's long-term mortgage plan.

New England Farmhouse Serves as Model For This Attractive One-Story Home



Smart Planning Reduces Cost of Building

How can construction cost be cut? All of the home planners in the country could be assembled together that question would arise as a chorus. It is undoubtedly the major concern of every person who is planning a home.

Construction economies are real, and the planning stage of home building is the time to realize that many building dollars can be saved. Since every nail and board that goes into a house affects the cost, the future home owner should recognize the fact that planning for economy is a lengthy process—but one that pays prompt and substantial dividends.

Construction economies largely depend upon the shape of the house and the simplicity with which the structural shell of the house can be framed, according to Federal Housing Administration officials.

Since the cost of the enclosing outside wall and roof area is a large item in the total cost of the house, the shape of the house is important. The most economical shape is the square. It provides the maximum amount of floor area with the least amount of wall area.

Other factors which affect the cost of a house are the type of construction, with the result that square and other rectangular-shaped houses are less costly than L, U or Z shapes. The rectangular shape also simplifies the structural framing system of both floor and roof and thus affects economy.

Standard Length Economical The size and arrangement of rooms should permit the use of standard size floor and ceiling joists without waste of labor and materials. When this is done, rooms of maximum size are provided by a given amount of labor and materials. Floor openings and intersecting roofs and dormers add to the cost of the structural frame by complicating the framing system.

The framing should be planned in relation to the mechanical equipment, the FHA suggests, to permit the economical installation of pipes, ducts, wires, and other items. Intelligent planning can prevent later additional framing or the adjusting and cutting of structural members.

Stock Millwork Savings Even the inexperienced home planner probably knows that stock millwork items such as door and window frames, door and window sash, kitchen cabinets, finish trim for wall openings and corners, and other items are an economy. Much of this equipment and many finishing items today are so well de-

signed and manufactured that special items become a luxury. Stock moldings of good design are available in various sizes and shapes and can be readily combined to secure effects of wide variety.

Plan Economical Plumbing Economy in plumbing installations is often obtainable by locating plumbing fixtures to avoid an excessive amount of piping. This objective can be reached by planning the kitchen and bathroom with fixtures back to back along a partition common to both rooms when they are on the same floor or by locating the bathroom over the kitchen in a two-story house.

Quite often climate has a substantial effect upon building costs. For example, in southern locations deep foundations are not required, but in northern sections foundations must be placed deep because of frost penetration.

Unless the building budget will permit construction of an attractive chimney of good proportion, it is generally thought desirable to use an inside chimney for economy's sake.

There are many other short cuts to savings in home planning, and the economies which are possible through construction cost-cutting work that is needed to evolve them.

Landscaping Service

CHAPTER XV
Shade and Street Trees

Q. Should shade and lawn trees be pruned when planted?
A. Cut back all broken roots, leaving a clean, smooth cut which heals quickly. Cut back all branches at least one-third and remove cross limbs or limbs that rub. This enables the tree to become established quickly at which time proper top growth will take place.

Q. What are the best shade trees for street planting? How far apart should they be spaced?
A. For medium width streets the trees should be spaced 30 feet apart. The following varieties of shade trees are recommended: Oriental Plane (also called Sycamore tree) A fine symmetrical street tree. It is a large, rapid grower, ultimate height 50 to 60 feet. Standard smoke.

Q. How do you move large shade trees?
A. To be safely moved large trees should be root pruned the summer previous to moving; late July being the best time. Root pruning is accomplished by digging a trench 2 to 3 feet wide, around the base of the tree. The distance from the trench to the trunk of the tree is governed by the caliber of the tree.

Q. How do you move large shade trees?
A. To be safely moved large trees should be root pruned the summer previous to moving; late July being the best time. Root pruning is accomplished by digging a trench 2 to 3 feet wide, around the base of the tree. The distance from the trench to the trunk of the tree is governed by the caliber of the tree.

Nectar Berry Crush Is Summer Treat

Put new punch into your summer beverages during the berry season — most any kind of berry will do. Combine the crushed sweetened fruit in a chilled whole-fruit nectar, any one best suited to the berries among the varied group of apricot, peach-nectarine, pear, plum or peach nectar. Whipping cream gives a real party atmosphere to such a drink. Substitute a fruit sherbet if you like, or serve plain. Here's the very simple recipe in the following "Nectar Berry Crush."

3 cups chilled whole-fruit nectar
1 1/2 cups crushed sweetened berries
1/2 cup whipping cream
Combine nectar and berries and blend. Pour into six tall glasses. Top each with stiffly beaten cream. Use apricot, peach-nectarine, pear, plum or peach nectar of the whole-fruit variety.
Serves 6.

A few Cook Books from the CATHOLIC COURIER'S "School of Cookery," Series I and II, are still available at the office of the CATHOLIC COURIER, 98 Chestnut St.

Doors, Windows Require Planning

The location of doors and windows has an important bearing on the house's exterior appearance, FHA officials point out. These are a matter not of cost but of forethought as to their effect on the exterior.

Corner windows may often be used effectively to obtain wall space in small rooms. Where windows of the usual type are used, they should not be placed too near the exterior corners as this has the effect of making the structure appear weak at the corners, where it should appear strong and solid.

It's an old Indian custom. Save the cores and skins of apples, boil them and make jelly from the strained juice.

QUERY CORNER

There's no need for a spattered oven or a scorched surface of the steak if you follow the right method of broiling. That important rule "A low temperature for cooking meat," holds good for broiling as well as roasting. So the solution to your problem is to place the steak far enough from the source of the heat so that the meat cooks slowly half way through while the surface is nicely browned. For a steak one inch thick allow a distance of two inches for a thicker steak, three inches. No spattered oven, so hard to clean! No smoky kitchen! And it's easy on the cook, too, for you put it in the oven, when you take it out, or at any time between. In fact, you needn't salt it at all. You can be a thorough individualist about salting a roast! For steaks and chops, the rule is that they should be salted after they are browned. Salt has a tendency to draw out the juices of meat, but in the case of a roast, with its small proportion of exposed surface, this doesn't make much difference. As for the idea that the salt will "cook into" the meat, this doesn't seem so important because salt penetrates only a short distance into the meat anyway.

Most cooks find that seasoning a roast before it is put into the oven is the most convenient way.

DELIZIA
The Delizias are all attractive and useful in many places. They come in various sizes, from 12" to 18", and the white bluish glass are all very beautiful, but differ in size in the varieties. They need space, good drainage, and plenty of sunlight to do their best. When thus placed, they yield good returns with a minimum of care and are among the most satisfactory shrubs at home anywhere and equally successful everywhere. The shrubs show such wide variation in habit of growth, ranging from the strong and upright growth of the Creanata group to the dwarf and compact habit of the Gracilis. The leaves are all rough rather than shiny but all have attractive and abundant foliage.

Short cut put sidewalk back on cushions damp. They'll look well ruined when dry.

For Leaky Windows
Windows that rattle when the wind blows can be very annoying. Silence loose windows by using four thumb tacks on each one, two with glycerine, and then pour on each side. They will hold the window firmly in place, yet permit it to be easily raised and lowered.

DID YOU KNOW THAT—?
A good way to remove stubborn fruit juice stains is to stretch the cloth tightly over a bowl, cover with glycerine, and then pour boiling water through from your teakettle. Hold the tea-kettle about three feet above the cloth.

Van Hoesen's

DISTRIBUTORS FOR
Martin Senour's Paints & Varnishes

BARRELED SUNLIGHT PRODUCTS

UNITIZED GUARANTEED
WALL PAPER
* STYLE TESTED
* WALL TESTED
* SUN TESTED
* WASH TESTED

MURALO WATER PAINT PRODUCTS

Established 1842
41-45 ST. PAUL STREET
TELEPHONE STONE 473

LOW COST PERSONAL LOANS

No Co-signers required... Fast, Courteous, Confidential Service
FOR EXAMPLE: (Other Amounts in Proportion)

We Lend You \$100.00	144.00	182.00	240.00	300.00	420.00	
Interest Charge For One Year	6.48	8.64	11.52	14.40	18.00	25.20
Life Insurance Premium	.36	.48	.64	.80	1.00	1.20
You Receive	101.16	134.88	179.84	224.80	281.00	383.40
You Repay Loan in 12 Monthly Installments of	\$9	\$12	\$16	\$20	\$25	\$35

Insurance covers unpaid balance in case of death

SECURITY TRUST

Company of Rochester
CORNER MAIN AND WATER STS
Member F. B. L. C.

MUFFINS

in 20 minutes in the oven of a new gas range

New gas range ovens heat up so quickly that you can put your muffins in when you start the oven and have them done in 20 minutes. This quick heating is a big time saver on all oven cooking. And of course you get instant response to the regulators of the hot burners, whether you want a simmer flame or a full flame. Many new ranges have automatic stopping and starting of the oven, too. Come in and see them. You may easily own one if you use our budget plan.

Rochester Gas & Electric

CRAY'S
111 South 2nd St.

Don Miller
Hardware
1001 11th St.

LEATHER GOODS
WALTERS
1001 11th St.

MUMBERT
1001 11th St.

Garage Inc.
ANYWHERE ANY PLACE ANY TIME

Garage Inc.
ANYWHERE ANY PLACE ANY TIME

Garage Inc.
ANYWHERE ANY PLACE ANY TIME

Garage Inc.
ANYWHERE ANY PLACE ANY TIME

Garage Inc.
ANYWHERE ANY PLACE ANY TIME

Garage Inc.
ANYWHERE ANY PLACE ANY TIME

Garage Inc.
ANYWHERE ANY PLACE ANY TIME

Garage Inc.
ANYWHERE ANY PLACE ANY TIME

Garage Inc.
ANYWHERE ANY PLACE ANY TIME