

**GRAY'S**  
Hardware  
100 STATE ST. MAIN 4811  
Boston, Mass. and Nahant

**Ben Miller**  
Hardware  
100 STATE ST. MAIN 4811  
Boston, Mass. and Nahant

**LEATHER GOODS**  
ZIPPER BINDERS  
ZIPPER PORTFOLIOS  
ZIPPER WALLS  
**HENRICH-SEBOLD**  
STATIONERY CO.  
100 STATE ST. MAIN 4811

**YELLOW VAN**  
and  
**STORAGE, INC.**  
WE MOVE YOU  
ANYWHERE  
ANY PLACE  
ANY TIME  
ALL LOANS INSURED  
**M. G. ROE**  
6855-6856

**WEGMAN**  
DAIRY  
443 CHILI AVE.  
Phone: Con. 5355

**WEGMAN**  
DAIRY  
443 CHILI AVE.  
Phone: Con. 5355

**WEGMAN**  
DAIRY  
443 CHILI AVE.  
Phone: Con. 5355

# BETTER HOUSING

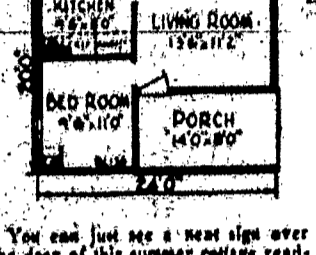
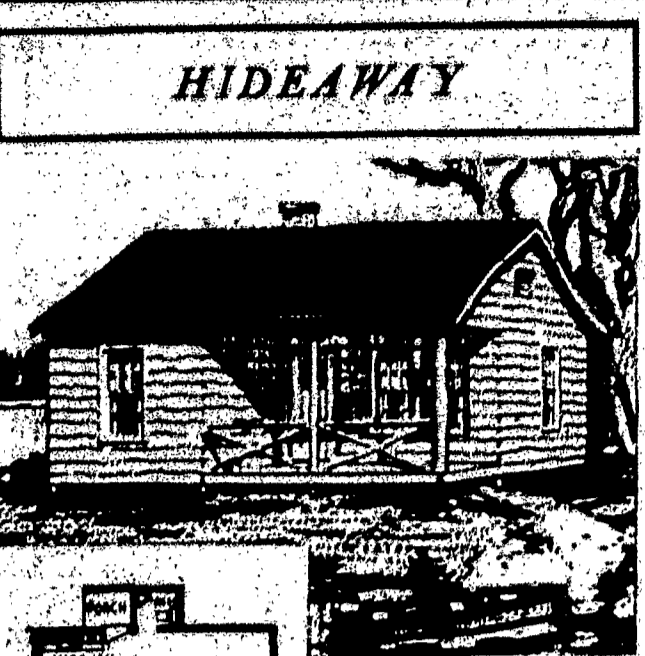
## Shrinkage Is Hazard To Home Builders

While defects in some homes are traceable to shrinkage it does not follow that these defects are a menace, says a building engineer. Good builders are building against shrinkage, this avoiding structural house the best might otherwise result from uneven settling of walls and partitions.

Shrinkage, the natural result of the drying of wood, may be minimized by the use of seasoned lumber and simple construction practices to avoid excessive shrinkage. Shrinkage of wood like the expansion and contraction of steel, cannot be entirely eliminated. Just as steel expands under heat and contracts under cold, lumber swells in wet weather and shrinks in dry weather. The amount of shrinkage depends on the humidity of the surrounding atmosphere.

As a home ages, the lumber in its framework, subjected to dry, arid weather in winter, may, over a period of years, dry to a moisture content as low as 6 or 8 per cent. It is not practical in building a house to use framing lumber with such low moisture content, since it would absorb a great deal of moisture during the building process to bring it back to air-dry condition.

Shrinkage must, therefore, be taken into consideration in the method of framing and the use of lumber in drying shrinkage across the grain; hence it is necessary merely to minimize and equalize, so far as possible, the amount of horizontal framing in the outside walls and bearing partitions.



You can just see a nest sign over the chimney of this summer cottage. See it in the "HIDEAWAY" or "Camp Cottage" build yourself a miniature country estate.

**Landscaping Service**  
CHAPTER XVII  
*Hardy Perennials*

## Good Porch Is An Asset To Any Home

Much as the present generation may owe to the Victorian veranda of our fathers' day, it was never developed to its full functional use, but rather regarded as a purely extraneous appendage serving mainly as a support for the gingerbread decorations of the period. Only in recent years has the porch come into its own and been correlated with the whole living unit of the house.

A modern porch, with a little intelligent planning, can be the center of good weather living—a good place to sit... to read... to entertain... even to sleep. Following are a few thoughts that should be helpful in designing and building the porch on your new home:

**Make the porch as private as possible.** Face it toward the garden, if you can, away from traffic, and you will feel more like using it. To be more pleasant and more convenient if it opens from several rooms. Thus, for instance, if it opens into the dining room, it can, without many extra steps, serve as a pleasant seat for breakfast.

**Screening.** The best improvement in porches in ten years has been the practice of complete screening. See that porch screens are made of good vision, and eliminate the rail and balusters; they only add expense.

**In addition to ceiling lights,** electrical outlets should be provided around the porch. The lights can be used whenever needed.

**Painting the porch light colors** will aid light in the rooms past which the porch runs.

**The floor should be sloped for drainage.** Water is bound to get on the porch; be sure that it drains away from and not toward the house. This, also, makes the porch easy to clean with a hose.

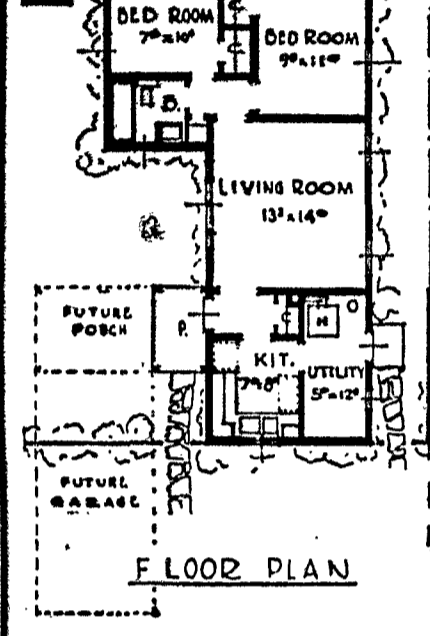
**It will ever be desirable to enclose the porch** and supply heat for use in winter. Money can be saved, if this is planned before construction starts.

**It is not necessary to build a complete new house to have a new porch.** One can be added to the old house, or the old one can be repaired and improved.

*(Approved by National Lumber Manufacturers Association)*

**Summer Resort Hotel**  
Lafayette of Fourth Lake, Lake N. Y.  
T. V. Lickel, Manager  
All Summer Resort Activities  
JULY 17 TO LABOR DAY  
Write for booklet

HOW MANY... of the splendid columns by feature writers in this paper can be duplicated in any of the hundreds of daily papers? Turn to the editorial page if you seek words of worth.



## You can build a "Preferred Home"

Do you dream of a low, rambling home with a white picket fence, or a charming two-floor home? Whatever your plans, let us help you. Before we finance a home, we know the quality of work a builder produces. Then we co-operate with your builder to give you the best-built and best-financed home that our combined experience can produce. That's why a home that is financed by East Side Savings Bank is a "Preferred Home."

Come into the bank and bring your builder in with you. We shall be happy to co-operate with you on our FHA-insured mortgage loan or regular savings bank loan. Our terms are easy. You make a small down payment. Monthly amounts like rent take care of taxes, insurance, interest, and principal payment. Come in and we'll go over the details with you and your builder.

**EAST SIDE SAVINGS BANK**  
CORNER MAIN & CLINTON  
In the Heart of the Shopping District

## Design Needed In Improving

Good architectural design in the repair or remodeling of a house is equally as important as in new house construction, most builders believe.

This is effectively illustrated by the fact that the daily changing walls undergoing change are frequently traceable to the lack of good design in the beginning.

For this reason, FHA officials advise that the architect or draftsman who is changing the house. Working with a carefully planned design, the property owner can be assured that the layout and exterior appearance conform to sound construction practices and that the interior is best adapted to the needs of those who will live in it.

FHA officials also remind property owners that structural limitations may make changes impractical, and knowledge of this beforehand will save the owner considerable expense.

In many cases, such as those where the project entails largely the removal of an overabundance of decoration and minor alterations, the work of a reliable builder is all that is necessary.

## New Method For Fixing Leaky Pipes

If the Man of the House is handy at that sort of thing, here's something to tell him about next time he starts to fix a leaking pipe—modified glycerine. It's a cement waterproof, resistant to fairly high temperatures and that sets under water; it's just the thing.

The prepared compound for use, equal parts of cement and lithium are thoroughly mixed together and then a volume of glycerine equal to half the volume of the mixed powders is added and the whole thoroughly mixed with a spatula or similar flat-blade tool.

When repairing a leaky pipe, the hole is filled with the cement and bound in place with cheese cloth. Then a quantity of the cement is dabbed on the cloth wrapping and the whole is tightly bound with iron wire.

Although this powder may be mixed ready for use, the glycerine should be added only when the cement is needed for immediate use.

A happy birthday party for a young child; individual box lunches, took the place of a set table. Each box contained a surprise flavor. The party appeared smoothly to the children and the mother thought she'd never entertained more easily.

## Bedroom Plan Deserves Careful Study

Practically one-third of the average man's life is spent in bed, according to statistics. Our mode of living which has made the bedroom simply a place to sleep and dress has resulted in smaller and smaller bedrooms. Only the essential furniture is required for sleeping and dressing.

In this respect, Federal Housing Administration officials say that while the bedroom does not need to be large it should be large enough to allow the individual to make himself comfortable in his own bedroom. Particularly in compact homes where there is little other space for privacy.

**Consider Quiet Ventilation.** Another point to be kept in mind is separating the bedroom from the rest of the house and removing it as far from street noises as possible. In general, it might be said, a bedroom should be located in a corner, thus providing for two exposures and cross-ventilation.

**Good air is almost as important as a bed.** Extreme care is essential in the planning of closets. A large room with one closet proves to be smaller than a small room with two closets. Closets should be built low. According to FHA officials, closets which are 36 inches deep are more useful and provides more space for hanging clothes with minimum area than a deeper closet.

The FHA also suggests that the bathroom be easily accessible to all bedrooms in the house and located for maximum privacy. Privacy between bedroom and bathroom is easily afforded by proper hall space.

**One Color Advised.** As to painting the bedroom, paint styles suggest the use of one color only—but in all shades from pale to deep tones.

Graduations of color from floor to ceiling banish monotony.

Naturally, the size, shape and coloring of all bedrooms will be determined to a great extent by the kind of house one builds, the site of the lot, and the location of the house on the lot, but individuality can easily be incorporated in any bedroom plan if the ideas are known for which an advance by architect or builder.

## Correct Illumination Sight Protection—Minimum Requirements Estimated

It has been said that the ideal light for reading is upwards of 1,000 foot-candles under the shade of a tree.

Minimum requirements, estimated by sight specialists, are for 200-watt capacity for the center ceiling light in living room and dining room, and at least 150 watts for any additional ceiling light, whether indirect or semidirect.

**Need 100 Watts.** No lamp, as a rule, for reading purposes should ever have less than 100 watts. A bridge lamp, conceivably, with very shade might get along with 75 watts. But the average bridge or one-socket lamp needs 100 watts in order to provide proper lighting at the average reading distance. If the lamp has two 25's, if it has three sockets, a minimum of two 40's and one 60, or perhaps three 60's. If lamp bulbs of these wattages tend to produce glaring light, the chances are new lighting in new lamps of proper design are needed.

Wall lights may be of small wattage, since they are not a main source of illumination. Kitchen lights both in the ceiling and at work centers should be of higher wattage than those used in floor lamps for decorative lighting.

Additional wall or ceiling lights, or convenience outlets to serve floor and table lamps may be installed under the Federal Housing Administration's Modernization Credit Plan with funds obtained from qualified lending institutions.

## Architectural "Copying" Not Always Satisfying

Slavish copying of traditional architectural compositions and details and conscious effort to make them fit new living and economic conditions bring neither satisfaction nor progress. It is pointed out by the logical answer to an enduring type of architecture appears to be found in continued development of generally accepted forms. It is an evolutionary process which does not discard the good of the past but adds new vitality by meeting modern needs.

Shoe moulding around the edge of your baseboard will look neat for a longer period, if it is finished to match the floor rather than painted to match the baseboard.

## Summer Ideal For Repair Work

Summer is thought to be the ideal time for repairs since warm weather is favorable for many different kinds of work.

Among repair work which may be generally undertaken in the Summer, and which are eligible for financing under Title I of the National Housing Act:

- Repair or replacement of heating plants.
- Repair or replacement of driveways.
- Repair of plumbing systems.
- Installation of water heaters as part of the water system.

## Tests Suggested

The following tests, applied to prospective mortgages, are among those that reflect the probability of trouble and foreclosure:

- The ratio between the borrower's ability to pay and the mortgage debt service.
- The ratio between the mortgage debt service and rent for alternative comparable accommodations.
- The position of the real estate and home market.
- The adjustment of the terms of the mortgage to those forces operating on the neighborhood in which the property is located.
- The position of economic forces operating on the urban area as a whole.

"Good" mortgage loan was described as one which met all the factors. Those tests which are designed to reflect the probability of trouble and foreclosure. It is not a loan that is safe; it is one in connection with which the risk is a reasonable one, which a prudent lender can take consciously, not blindly.

**CATHOLIC COURIER** Newsstand, every Saturday, 10 P. M. on Station WHAM.

**MODERN REFRIGERATORS GUARD FAMILY HEALTH**

AS LONG AS AS LONG AS  
**\$5 DOWN 3 YEARS TO PAY**

**You Can SAVE MONEY If You . . . BUY NOW!**

SAFE TEMPERATURES for baby's milk and all the family foods. This is a long step toward preventing food contamination. It brings greater HEALTH and HAPPINESS to all the family, not only during hot weather, but throughout the entire year.

**Rochester Gas and Electric**  
89 East Avenue