

BETTER HOUSING

55,000 Homes Started In 210 Defense Areas

WASHINGTON, D. C. — Construction was started on 55,000 new homes under FHA inspection between March 31 and August 2 in 210 defense areas since their designation at various times during that period, Federal Housing Administrator Abner H. Ferguson announced today.

Under Title VI of the National Housing Act, areas having present or impending acute housing shortage are designated by the President, and builders in those areas are able to obtain special mortgage loan terms to construct homes to meet the shortage. Most of the areas were designated on April 9, and others have been designated on several occasions since.

Altogether, 54,900 homes were started in these designated areas. Of this total, 8,204 were being financed with loans insured under Title VI of the National Housing Act, 44,586 were being built with Title II insured loans, and 2,200 with Title I insured loans. Homes started before designation, even though subsequent to March 31, are not included.

Homes Started.
Vital areas where airplanes, ships, munitions and other important defense materials are being manufactured reported large numbers of homes being started under the FHA program in the period under study. This is the first time the FHA has required its field insuring offices to report currently on homes under construction in specific metropolitan areas.

Los Angeles showed 7,032 homes started under the FHA program between March 31 and August 2, of which 1,033 were being financed with loans insured under Title VI.

San Francisco and the East Bay cities showed 3,113 homes started with almost all of them being financed under Title II.

Detroit, which has had a serious housing situation reported 5,909 homes started in its metropolitan area, all but a few being financed under Title II.

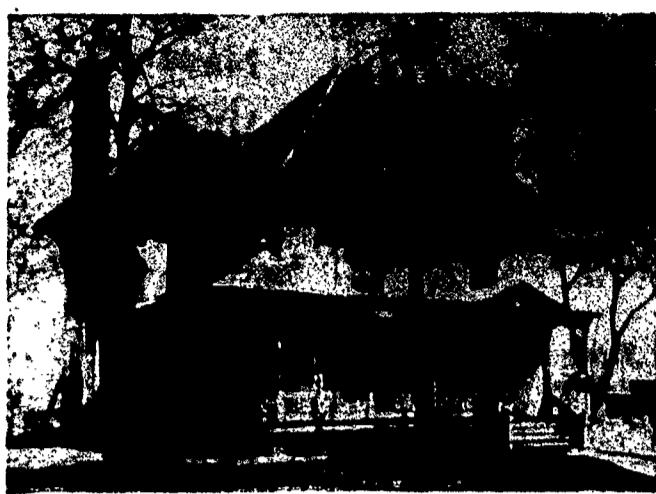
Big Boom.
The Bethpage-Farmingdale, New York area important airplane center had 2,400 homes started in the four months period. The Philadelphia-Chester area, center of the nation's shipbuilding activity had 2,802 homes started.

The District of Columbia metropolitan area affected by increases in the number of Federal workers employed there had 1,484 homes started. Baltimore reported 1,337 homes going under construction in the same period.

Other centers reporting a heavy volume of construction were Norfolk, Plymouth and New York. New York's 1,332 homes started in the metropolitan district of New York in New Jersey with 1,218, Houston with 1,248, Seattle with 1,152, Cleveland with 1,062, Chicago with 917, Denver with 838, San Diego with 740, Camden, N. J. with 723, Indianapolis with 724, Wichita with 611, and Portland-Vancouver with 603.

Washable Shower Pins.
The woman who is fussy about details will love the new shower curtain pins which are made of colored plastics. They come in many colors to match all sorts of bathroom schemes. A tiny plastic rosette ornaments the front of each pin at just the spot where it slips into the curtain hole. The pins can be washed regularly with soap and water.

Changing for the BETTER



Here's another large, fussy William McKinley period home. Its advantages are its commodious rooms, its large closets, generous surrounding grounds, good location and well developed trees. It is probable that well over \$15,000 for structure alone would be required to duplicate in modern construction the space available in this house. . . . What can be done to save this valuable space and still not live in a Spanish-War period atmosphere?

We can get rid of the first obvious antique—the big porch. We can fill out the ell-shaped pocket in the structure with a modern type of protected porch which will give us good winter sunlight and which has a sufficient window area to provide a good summer screened porch. We can then remove the useless attic dormer on the front, eliminate the pockets around the eave, build a new bay window, and we have preserved our valuable space in modern style.

A few more touches, such as modern windows and shutters and an inexpensive stock millwork front entrance, complete the picture.



Adequate Supply of Hot Water Necessary to Family in Summer

An adequate supply of hot water is a byproduct of the regular heating plant available at the turn of a faucet. Direct heaters can be obtained in types such as automatic units requiring storage tanks, automatic units requiring no storage tanks and nonautomatic units requiring storage tanks. In the indirect type heaters a special coil is built into either a hot water or steam boiler through which the water is passed and piped to a storage tank.

To clean furniture use a safe and effective soap jelly. Take a cup of soap chips of the pure white kind place in a wide-mouth jar add five cups of hot water apply with a cloth rub thoroughly remove with a lintless cloth dampened in clear water. Frequent rubbings will improve the luster and appearance of your fine wood pieces.

Laws Passed In '40 To Ease F.H.A. Buying

Approximately twenty laws affecting the Federal Housing Administration were passed during 1940 in five States and the District of Columbia.

Since the creation of the FHA in 1938 a total of about 300 State enabling laws bearing on the Administration's activities have been enacted covering all of the 48 States, the District of Columbia, the Territory of Hawaii, Puerto Rico, and the Virgin Islands.

Open Investment Source.
For the most part, the laws were designed to permit particular types of investors to participate in the FHA program.

An indication of the increasing importance of the FHA program to the American business scene, this legislation is also a furtherance of the FHA's desire to make it possible for financial institutions to take full advantage of the National Housing Act.

When the FHA was first established it was handicapped in putting its program into full operation because most States had laws limiting loans by banks, insurance companies, building and loan associations trust companies, and others to 50 or 60 per cent of the value of the home property offered as security for a mortgage. The President of the United States addressed letters to the governors of all the States expressing the hope they would give careful consideration to the subject of appropriate legislation in their respective States.

Four Classifications.
As in past years, the Federal Housing Administration's legal division assisted in an advisory capacity in the preparation of the 20 laws as of this year, which fell into four classifications:

1 Mortgage moratoria laws were extended with exemptions as to FHA-insured loans.

2 Insurance companies were authorized to invest their funds in FHA-insured mortgages without the usual restrictions pertaining to the usual ratio of the loan to the value of property.

3 The powers of banking institutions to make loans on real estate secured by FHA-insured mortgages were broadened particularly with regard to Title I and also with respect to the removal of limitations on the ratio of mortgage loan to value of property.

4 Authority was granted for the investment of trust funds and public funds in FHA-insured loans.

Old Homes Need Regular Repairs.
Every home owner knows that his home needs regular repairs. If essential repairs are long neglected future repair bills accumulate. A roof that leaks, woodwork that is in need of paint, sheet metal that has rusted, doors that sag, walls or floors that have been allowed to deteriorate are signs of neglect. If neglected too long, any house will lose its worth as a dwelling place and as an investment and will cost more to operate.

A convenient way to enjoy more home comfort immediately by making all necessary repairs and improvements and then paying for them out of monthly income is offered by the Federal Housing Administration plan which many builders recommend.

A wide range of improvements may be made with funds obtained from qualified lending institutions under Title VI of the National Housing Act.

A new roof may be put on or an old one repaired. Additional rooms may be added. Posts and piers may be replaced and the foundations strengthened where needed. A new stairway may be put in or the old stairs repaired. A new heating system may be installed including ducts and radiation. New floors may be installed or old ones repaired.

Average Home Now Smaller.
In the last 15 years the average American home has lost a room. According to a study compiled by the Mortgage Bankers' Association of America and supplied by its members in 83 principal cities, the average new house being built today has five rooms, whereas 16 years ago it had six.

This fact coincides with the Federal Housing Administration's report which shows that almost half of the new homes securing mortgages accepted for FHA insurance in 1940 contained five rooms. In counting rooms the FHA excludes bathrooms, closets, halls, storage and similar spaces.

Screen Painting.
To prevent screen frames from sticking in place, it is necessary to use a lighter coat of paint when finishing them than is used on the rest of the house. Because the frames, when in place, are not subjected to exposure as the rest of the house, they are frequently not allowed to dry thoroughly. The paint may be reduced considerably with turpentine or other thinner or a thin coat of spar varnish to which just enough coloring matter is added for good coverage.

Does the window sash stick? Try a thorough coating of beeswax to relieve the friction.

IMPORTANT— A Pre-School "Check-up" on Eye Sight

Summer vacation days are ideal for a Bausch vision check-up. Adjustment to the use of eye glasses, when needed, is easier than when school activities begin.

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Spraying Guide for Flowers, Shade Trees and Evergreens

PLANT	PESTS	WHAT TO USE	DILUTIONS		WHEN TO SPRAY
			Level Table-spoonfuls to 1 Gal. Water	Pounds or Ounces to 50 Gals. Water	
PEONY	Bud Blight	Pestroy	7	7	Spray every week throughout the growing season.
	Ants				Ants are common on peony buds where they are attracted by a sweetish secretion. They do not damage the plants or buds.
PHLOX	Mildew	Dusting Sulphur or Rose-Aid (with Rotonone)	Dust	Dust	Apply once every ten days.
	Leaf-Spot	Pestroy	7	7	Spray when the plants are a few inches high and continue to spray every week or ten days throughout the season.
ROSE	Black Spot	Pestroy or Rose Aid (with Rotonone)	7	7	Apply every week or ten days starting in late May.
	Mildew	Dusting Sulphur or Rose Aid (with Rotonone)	Dust		Apply every week or ten days.
	Aphis (plant life)	Nicotine Dust or Rose Aid, or Better Home Bureau Insecticide	Apply as dust		Apply every week or ten days throughout the growing season.
SHADE TREES AND SHRUBS	Oyster-Shell Scale	Dry Lime-Sulphur (Note: Keep away from paint on house)	1 part lime-sulphur to 4 parts water		Apply in the Spring when the buds show green tips.
	European Elm Scale	Spra-Mulsion	12	3	In Spring when the buds show green tips.
EVER-GREENS including PINES, CEDARS, FIRS AND SPRUCES	Gypsy Moth	Arsenate of lead	3	2	Spray when the caterpillars first appear.
	Red Spider	Black Leaf "40" and Soap or Better Home Bureau Insecticide	1 and 1 oz. As per direction on bottle	1/2 pt. and 3 lb.	In Spring before new growth starts and in Summer when temperature is below 90 degrees F.
	Spruce Gall, Aphis	Better Home Bureau Insecticide	As per direction on bottle		One to three applications starting about June 1.