

HOME PLANNING

LANDSCAPING SERVICE
HEALTH AND SAFETY

NEW HOME RECORD
HOME HINTS

Classified

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Health And Safety Given New Emphasis

Personal health and safety should be considered when selecting a neighborhood for buying or building a home, it is urged by officials of the Federal Housing Administration.

An otherwise desirable neighborhood may be unsuitable because of the presence of smoke, fog, chemical fumes, exhaust gases, stagnant ponds or marshes, poor surface drainage, and excessive heat or dampness.

FHA Provides Protection
The current upturn in home building may stimulate the development of some less desirable areas, but the Federal Housing Administration location rating will serve to protect the inexperienced home buyer from making an unwise neighborhood selection.

Fire and explosion hazards are also checked by the FHA in rating property. The presence of commercial or industrial activity dealing with the storage or manufacture of volatile or explosive mixtures and conditions which indicate a probability of conflagration may make a particular site undesirable.

Protection From Traffic Sought
Coincidental with the acceleration of traffic accidents is increasing favor for home sites in the more protected areas. This trend results from an effort to escape the hazards of high-speed traffic thoroughfares or the hazards of principal streets where traffic is heavy and dangerous.

In many cities certain low areas are subject to periodic floods. Frequently the region of flood waters in a city is nothing more than a temporary inconvenience but sometimes floods are attended by serious property damage and great danger to personal safety.

There are many types of wind-storms each representing some degree of hazard under certain conditions. In a neighborhood of poorly constructed homes, more damage may result from flying debris than from the force of the wind alone.

Special hazards frequently result from the peculiar topography of a location or its neighborhood. Streets with a heavy grade, ravines, abrupt changes in contour of land soil, erosion, and hillside locations may reflect special hazards of varying degrees.

The topography of some cities leads to development of low land for residential purposes because it is located close to employment or shopping areas. These areas may be subjected to intense summer heat, poor drainage, and periodic fogs, and in some instances floods.

Remodeling of Old Homes Is Quick Method Of Obtaining Houses Needed for Defense Workers



These photographs indicate dramatically how America's huge investment in home ownership may be safeguarded by a wise modernization and repair program. Repairs too long neglected jeopardize the value of properties, whereas repairs and improvements pay ample dividends not only in family comfort but in dollars and cents as well.

This transformation is amazing, yet there are thousands of older homes scattered over the country which can be similarly treated and restored to value. These older homes of substantial size can play an important part in the defense housing program. They may be modernized and converted into apartments, suites, and rooms to take care of defense industrial workers.

Title I of the Federal Housing Administration's program provides for convenient monthly payments over a period of several years to repay the cost of repairs and alterations.

100,000 New Homes Built Since January

WASHINGTON, D. C. — Since the start of this year, private contractors have completed and turned over to owner occupants nearly 100,000 new small homes financed and constructed under FHA inspection, Federal Housing Administrator Abner H. Ferguson announced today.

This represents an increase of approximately 35 percent over the corresponding period of 1940. At least 84 percent of these new homes are now being occupied by families located in important defense industry areas.

In addition, construction has been completed thus far this year on several thousand new homes built under FHA inspection but ultimately financed outside the FHA program.

Fast Construction
Notwithstanding some delays and difficulties in securing materials, a recent spot check by FHA officials indicates that builders operating under the FHA program are on the average completing their houses within 66 to 100 working days of the start of construction.

There is naturally considerable variation between localities in the amount of time required in the construction of a small home. Mr. Ferguson pointed out. This variation reflects differences in climate and in methods of construction.

To allow for this variation, the FHA's spot check was conducted in five widely separated cities where there has been a large volume of construction under the FHA program this year.

The check showed that in Los Angeles a representative sample of recent FHA-insured small homes were completed within an average construction time of 68 working days and 86 calendar days. In Chicago, the average construction time was shown to be 70 working days and 88 calendar days. In Atlanta, the houses surveyed were completed, on the average, within 66 working days and 83 calendar days of the start of construction. In Cleveland, the average construction time was shown to be 99 working days and 126 calendar days. In Portland, Oregon, the average was 100 working days and 128 calendar days.

Beam To Last
Provided excessive delays in securing materials are not experienced, the weekly volume of FHA-insured small homes completed and turned over to their owners will hold at a high level during coming months. A reflection of the unusually large number of dwellings started this summer in defense industry areas where the demand for added housing facilities for defense workers is urgent.

In particular, the construction stimulated by the FHA's new program of Defense Housing Inspection under Title VI of the National Housing Act will be reflected shortly in an increasing number of completed new homes in defense areas. By August 23, a total of 11,408 new homes being financed under Title VI had been started.

The most of this construction having been started since mid-June. Under all phases of the FHA program construction began under FHA inspection on 142,323 new homes between January 1 and August 23. During recent months, the number started has averaged about 5,500 houses weekly a rate that is still being approximately maintained.

HAVE YOU TRIED THIS?
If your hands have an annoying tendency to be moist and damp from excessive perspiration, this condition can often be corrected by sponging frequently with the following solution which the druggist can make up inexpensively:

- Borax 1 oz
- Boric acid 1 dram
- Salicylic acid 1 oz
- Glycerine 2 ozs
- Alcohol 2 ozs

The high mortality of mortgage experience in the past is said by FHA officials to have resulted from failure to consider the fundamental aspects of mortgage risk. These are:

1. The property on which the mortgage is placed.
2. The neighborhood in which the property is located.
3. The relation of the property to the neighborhood.
4. The borrower and his relationship to the transaction.
5. The "mortgage pattern" or the terms of the proposed transaction.

Rapp's Cleaners
Rapp's Cleaners have been in business for 28 years. They have been located at 584 Jefferson Ave. for four years.

Every phase of the cleaning business is a specialty with Rapp's. They are cleaners, dyers and pleaters.

Service is rapid and satisfactory. Parishioners can call Gen. 580 for speedy service.

Realism Required In Rehabilitation

More realism in zoning ordinances and in land taxation would be of great assistance in furthering rehabilitation of blighted urban districts, it was said recently by Federal Housing Administration officials.

Conversion Is Answer for More Speed in Housing

As defense industries expand and create new housing demands, one of the foremost requirements is speed, since new employees must have housing facilities immediately upon arriving in industrial areas to take over their new work.

One way to meet this demand for speed is through the remodeling of older structures into multifamily units according to officials of the Federal Housing Administration who point out that far less time is required in remodeling than in building an entirely new dwelling.

Where suitable property is remedied to provide additional living quarters, the time consumed in making the necessary repairs is often a fraction of the time required in new-home construction. In some cases little more than a week is needed to convert an older home into quarters for several families.

Under Title I of the National Housing Act loans up to \$5,000 may be insured by the FHA when the proceeds are used to convert older dwellings into multiple living units. Title I loans of this nature are obtained from private lending institutions qualified by the Federal Housing Administration.

An inexpensive brown stain which can be used on hard or soft wood floors. Dissolve 1 1/2 ounces of gilsonite in 1 quart turpentine.

Landscaping Service

CHAPTER XXII
Bulbs and Tubers

Since many of our readers have made written requests for information we are answering them in this column. This, in turn, may assist others who have not the time to make inquiry.

One of our readers Mrs. Ruth Grover of Trumansburg has had considerable difficulty with bugs on plants. She has tried several remedies but without success. We recommend that she try arsenate of lead. This is available at any drug store. Leaves of the plant should be washed with this solution.

Built-in Garages Are Convenient
One of the objectives in planning a new home with an attached or built-in garage is to blend the garage into the mass of the house.

Built-in garages, the Federal Housing Administration says, add to the livability of houses by increased convenience and ease of access to the automobile. The present practice of building the garage as an integral part of the house also aids the trend to outdoor living since large unbroken spaces can be provided in the rear for terraces, gardens, and lawns.

For economy a bedroom may sometimes be planned over built-in garages.

Did You Know That—?
Glycerine is widely used in mouth washes where it serves as a solvent, a sweetener and a soothing agent.

Q. How do you separate Dahlias tubers and will they bloom the first season?

A. The best way to divide Dahlias is to wait until the eyes start and then make the cuts. Each tuber regardless of size must have one eye.

When planting lay the tubers flat and plant 6" to 8" deep. Cover the tubers gradually with earth as they grow. They will bloom the first season.

Q. Should more than one Dahlia or tuber bulb be planted in a space?

A. No, just one.

Q. What can I do to make my Dahlias produce better bloom and not so heavy foliage?
A. After Dahlias come thru the ground or sprout, allow but one sprout to develop. Choose the strongest and best sprout. Pull out the others, being very careful not to damage the strongest sprout or to loosen the tubers in the operation. This sprout will then grow with all the strength from the tuber for its own needs, forming a very strong plant. When the plant has grown past the stage of the second fork, cut out the top, allowing only four branches to develop as is done in causing young trees to develop a full crown. This operation will cause the plant to develop large strong limbs or branches that will produce not only more bloom but also larger bloom.

Small Income Is Not Handicap to Ownership

The type of home approaching the ideal for mortgage requirements is owned by a thrifty wage earner, regularly employed, who has enough money to pay part of the purchase price and is financially able to carry out his undertaking by making payments consistent with his income according to the Federal Housing Administration.

The property should be located in a neighborhood in keeping with its price class.

There are many people with small incomes who want homes of their own and there has always been a wide market except in periods of extreme depression, an official declared. "These are among the reasons why a mortgage on the property of such a borrower is an excellent one and why in FHA risk rating these mortgages are viewed favorably."

All real estate loans have a degree of hazard it was pointed out, and where this hazard is recognized the superior value of mortgages insured by the FHA is appreciated.

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HANK & HERB

Return To The Air Next Saturday, Sept. 6
With The Old Timer's Orchestra
Tune In Every Week At 6:30 P. M.

WHAM



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