

BEAT THE HOMES

Try Pot Roast With Corn-on-Cob



It's the season for corn on the cob, and other delicious vegetables are also plentiful and tempting. To bring out their full values, what better main dish can you choose than beef pot roast?

U. S. Financial Stability Is Aided By FHA

By incorporating the best practices of good lending procedure with its now proven methods of mortgage risk-rating, the Federal Housing Administration has contributed materially to the current strong position of the Nation's financial structure, FHA officials say.

The FHA's efforts to create and maintain a stable mortgage market will prove of great importance during the coming years.

Emphasis is now placed on risk instead of value. The test which has been used by the FHA, and which has proven so successful in the past seven years, is the probability of the loan being repaid, rather than a consideration of what can be salvaged out of the physical security in case there is a default.

The new devices for determining the degree of risk involved in any particular mortgage loan and for bringing about consistency in decisions which have come into use as a result of the FHA's program will be of great significance in the coming periods of national strain.

Another contribution of the Federal Housing Administration to the future stability of the Nation's financial structure is that the FHA has not only always accepted but also always measured and probably will continue to measure and measure the family's income and carefully studied the borrower's credit standing.

Lenders are now influenced considerably more by the characteristics of the borrower than formerly, FHA officials say. Now the amount, source, and stability of the family's income is carefully studied.

The borrower's credit standing is definitely affected by his character, the harmony of his family life, and his associates. His maturity, stability ability to plan for the future and to manage his affairs to meet all contingencies as they arise are also considered.

Registration Of Vacant Houses Opens

Registration of all vacant property in the Home Registration Office at the City Building at Spring and Pittsburgh streets was urged by the Board of Health and the Board of Public Works.

The suggestion to register vacant property whether for sale or for rent, was not only to real estate operators but private owners of property. Constant inquiries for all types of dwellings are being received at the Home Registration Office and consequently a complete vacancy list is needed.

The office has been established at the City Building at Spring and Pittsburgh streets. The purpose of the office is to keep a record of all vacant property in the city and to make it available to those who are interested in buying or renting such property.

At the request of Harry F. Thomas, President of the Real Estate Board of Rochester and a member of the Defense Housing Committee of the Council, realtors have listed their vacancies. These listings are available to the Home Registration Office.

The Home Registration Office has been established as a defense measure to help provide adequate housing facilities for defense workers and their families. It also contains all types of dwelling places.

To meet the steadily increasing demand, those who have vacancies of any kind are urged to list them in the office. It is also suggested that they inquire about available property at the Home Registration Office in the City Building, at Spring and Pittsburgh streets, on Wednesday, Sept. 25.

Well-Planned Areas Are Profitable

Only subdivisions planned for the best use of the land and its economic development provide the best opportunity for the investor. The investment, however, is not in the land itself, but in the future development of the area.

Bride's Entertaining Success Depends On Meal's Main Dish

Undoubtedly the bride's proudest experience is entertaining her husband's friends, whether they are old school mates or new business associates. These dinners are not only fun and a pleasant way of showing what a skilled homemaker she is, but they are often a very effective and common sense way of doing her part in contributing to his business and social success.

Many a young hostess who is adept at preparing "fancy dishes" for luncheon parties or for her bridge club is less confident when it comes to planning a company dinner. But she need have no fear of undertaking a dinner party if she takes care to select and prepare the main course well. For if the main dish is delicious, the whole meal is a success, in the opinion of most men.

This is not a difficult task for a young homemaker. A brown and tender rib roast of beef, pork loin, leg of lamb or veal roast are all excellent main dishes, and the easy modern way of roasting makes their preparation a simple matter. The roast is placed on a rack in an uncovered pan and roasted in a slow oven to the desired degree of doneness. The fat side is placed upwards so that there is no need to baste the meat.

For more quickly prepared meals, broiled meats are always good. A perfectly broiled steak or chops form a substantial basis for a delicious meal.

For a young homemaker, whose cooking repertoire may be limited, it is a good idea to have a few special main dishes which she can rely upon when a dinner is to be planned in a hurry. One which is a little bit special without being too fussy or difficult, is a combination grill of lamb steaks, suggested by Inez S. Wilson, home economist. This combination can be served on a platter or a fireproof plate.

Formula For A Good Breakfast

Breakfast is the most important meal of the day. If we have an attractive, interesting breakfast we are much more apt to have a good day. And that is up to us, ladies. Success in breakfasts, like other meals, depends considerably on the before-hand planning.

Something on the order of popovers is always gladly received on a snappy winter morning. Popover batter requires very little time to mix. If it is more convenient, make the batter the night before and keep in your automatic refrigerator overnight. After baking, fill them with some of your delicious home-made jam and the family will be delighted.

Apple Rings with Canadian Bacon supplies an excellent substitute for the customary fried or poached eggs. The best part of this suggestion is the simplicity and speed of its preparation.

A breakfast of French Toast always meets with approval. Substitute jam, jelly or hot apple sauce instead of the usual maple syrup and it will be a sure hit. The secret of the red apple sauce is to use a positive cucumber canister used for seasoning. The evenly-heated broiler prepares toast enough for the whole family at one time in a few minutes.

POPOVERS
Temperature 450° F Time 15 min
Reduced to 350° F Time 25 min

2 eggs
1 c milk
1 c all-purpose flour
1/2 t salt
1 T butter

Beat the eggs and add the milk, salt and flour. Pour into a greased popover pan and bake in a preheated oven.

APPLE RINGS with CANADIAN BACON
Temperature 400° F
Time 20 to 25 minutes

Cut 6 slices of apple 1 inch thick and core. Sprinkle brown sugar on apple slices. Insert a slice of Canadian bacon in hole in apple. Place in greased baking pan and bake in a preheated oven.

FRENCH TOAST
4 eggs
1/2 c milk
1/4 c sugar
1 t salt

Beat eggs and add milk. Add salt and sugar. Pour into a greased popover pan and place on flat greased pan. Slip under preheated broiler and broil 4 to 5 minutes or until delicately browned. Turn and broil on other side. Serve with hot apple sauce, jelly, jam.

Landscaping Service

CHAPTER XXV
Pruning

Altheas - Prune very sparingly, in early Spring, before growth starts.

Aspidistra - Prune very little, if at all, directly after they bloom.

Butterfly Bush - Dies back nearly to the ground in Winter. In the Spring cut all branches back to the live wood.

Calla lily - Do not prune at all except to remove a dead branch or an unruly one if desired. This may be done any time.

Cornus - Do not prune at all except to keep in good form, which may be done at any time. If it is pruned in Spring blossoms will be destroyed, and if pruned after it blooms, the berries will be spoiled.

Cornus - The various varieties of Cornus, or Shrubby Dogwood, are suitable for the berries as well as the blossoms, and should be trimmed sparingly, if at all.

Cranberry - High Bush - Should be pruned very little, as pruning destroys either flowers or berries. It is a large shrub and should be planted only where it will have room to develop naturally.

Deutzia - Prune very little, if at all, just after blossoms.

Dwarfed Crataegus - Prune very little, if at all, in late August or early September. It should be unpruned and in full

sunshine. Trim very little, if any, just after blooming.

Deutzia - Prune of Rochester Given room and sunlight should not be pruned at all. If the tips of the branches winter-kill, just break off the dead tips in the Spring.

Forsythia - Trim as desired directly after blooming.

Honeysuckle Tartarian - Prune sparingly and as desired. Both blossoms and berries should be preserved.

Hydrangea Arborescens - May be pruned sparingly and allowed to grow larger, in which case it will have more, but smaller blossoms. Much the better way is to cut hard quite severely. The result will be fewer, but large and magnificent blossoms. The pruning should be done in March before any growth starts.

Hydrangea P. G. - Treat the same as the Arborescens. The tree form, however, should be pruned less, and the main branch, or trunk, not at all, to permit its development into the largest tree form.

Japan Quince - Needs no pruning except slightly to keep it in desired form. Cut a little at a time as desired.

Kerria japonica - Requires very little pruning. Prune, if at all, in August after blossoming is completed.

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Rochester Gas & Electric