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Don't Miss These New Programs on STATION WHAM

THURSDAY
 THE MARCH OF TIME
 8:00 P. M.

FRIDAY
 GRAND CENTRAL STATION
 7:30 P. M.

GANG BUSTERS
 8:00 P. M.

MICHAEL AND KITTY
 8:30 P. M.

SATURDAY
 PAPER BRICK

ATTORNEY

BETTER HOMES

Conversions Cut Housing Shortage

The Federal Housing Administration program calls for the remodeling and rehabilitation of old homes as a means of creating needed housing. Administrator Robert H. Ferguson declared recently:

By repairing and remodeling these houses — and particularly by converting the larger ones into smaller units — we can increase the supply of well-located and economical housing accommodations. Many of these conversions may be provided for defense workers, he said.

The conversion of remodeling work will provide a means of providing units without decreasing the effects of the FHA in the other housing field.

Most "practical" solutions "Creating additional housing by repairs to existing structures is a method of contributing to the solution of this difficult defense housing problem," Mr. Ferguson asserted. "Large old houses in established residential sections are likely to be only partially utilized. Many of the families for which they were built have grown up and moved away.

"There are probably tens of thousands of such structures which today have half or even less of their usable space occupied. In addition, there are many homes in newer sections which are adapted to having new living quarters added.

Converting buildings to new use is not a new procedure in this country, it was asserted. Every city has many examples of structures which have been changed from one character to another and which serve their new purpose in admirable fashion.

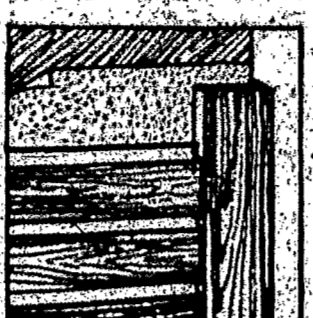
Recommended Here

"This program of converting existing old houses into apartments," Mr. Ferguson continued, "will make available the most housing for the least money and will provide housing through the use of private capital, thus reducing the need for direct expenditures of Government funds for new housing."

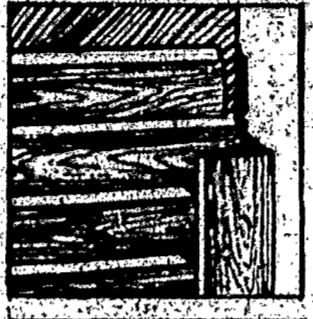
Among other advantages cited by Mr. Ferguson for remodeling work that housing could be provided more speedily than if new material and that housing could be created by remodeling with less attention to the mortgage structure than in any other way.

"Utilizing existing structures to the utmost," Mr. Ferguson said, "will accommodate many workers without approaching the point of overcrowding and creating new houses that will have to use after the emergency and that may constitute a definite menace to real estate values."

HINTS ON APPLYING WOOD SIDING



This is the right way to install a corner board. Here it is shown resting directly on the sheathing board being separated from it by building paper only. The ends of the siding should butt directly against the corner board and they should be painted. Applying corner boards in this manner will prevent the formation of little water storage pockets at the joint.



This is the wrong way to install a corner board. The picture shows it applied directly to the sheathing. This is poor practice, as it allows water to seep into the pocket made by the moulded top of the siding running under the corner board.



This is a mitered corner. Such corners must fit closely and stay in place if they are to look well. Unless well jointed, mitered corners will eventually admit water and cause trouble. Tight, careful mitering, will cut for a perfect fit and jointed with paint, is an essential requirement of a good siding job.

Landscaping Services

CHAPTER XXVII Pruning

ROSES — All roses should be well pruned when planted. From a half to two-thirds of the wood should be removed. As to future pruning either of two methods may be employed. Some illustrators prune by removing dead wood, weak wood and crossing branches, each Spring, and every five or six years cutting back the whole top. Others cut them back every Spring, to about one foot in height. Merely cutting off the ends of branches should be avoided. Some believe in lifting the plants every three years in late October and resetting them in freshly spaded earth, with plenty of manure and leaf mold, mixed with sand if the soil is heavy. When this is done do not set them back until Spring. Some growers lift the plants every five or six years, cut the tops back about a foot, take out some of the old wood, shorten the roots, and replace them with new ones. This should be done in the Spring.

Recess, Climbers — Should be pruned just after blooming.

BULB CULTURE

Bulbs — Out-door Culture: After the ground is frozen in cold sections where there is little or no snow, cover bulbs with 2 to 4 inches of leaves or half decayed manure — never rotten manure, as it excludes light and air. By excessive covering many bulbs are annually lost. As soon as the coldest weather is over the covering may be removed. When the blooming season is past pinch off all the flower stems allowing the bulbs to remain in the ground until the leaves are yellow.

SUMMER FLOWERING BULBS

Canna, Dahlias and Gladioli bulbs should be stored inside over Winter and replanted each Spring, when soil has warmed and frosts are over. Plant Dahlias and Gladioli 4 inches deep. Plant Cannas with buds 4 inches under ground level. Plant Lilies 8 inches deep and 12 inches apart.

Hyacinths, Tulips and Crocus must be planted in the Fall Dig the soil to a depth of 8 in. Plant tulips 8 in. deep and 6 in. apart. Hyacinths, 6 in. deep and 6 in. apart. Crocus 4 in. deep and 3 in. apart.

Acquiring A Home Can Be Pleasant Or Hazardous

The acquisition of a home may be either pleasant or hazardous. It may be hazardous if salesmanship obscures the dangers sometimes involved in the purchase of a home. A family, in undertaking to build or buy a home can save time and proper financial facilities, employ a reputable builder, engage a competent architect, and use a reliable real estate broker to assist it in obtaining a suitable home.

Lack Technical Knowledge

There still remain other serious difficulties that must be given serious consideration. For example, the members of an average family do not possess the technical knowledge required to analyze all aspects of the important transactions which home building or home purchasing involve. The family needs advice with respect to the selection of a site. It requires assistance in the planning of the structure and counsel in connection with the financial aspects of the home-ownership plan.

In the aspects of the home-acquisition problem the family should have the advice and technical assistance of entirely disinterested persons whose motives are only those of obtaining the facts.

FHA Check Through

To determine whether it is safe for the Federal Housing Administration to insure the mortgage on a property the FHA studies the physical aspects of the structure, the architectural design, the plot plan, the character of the neighborhood, the transportation — all to determine what their relation ship, and effect, will be upon the permanency and future desirability of the property as a residence.

This careful consideration of all possible factors greatly benefits a family which is acquiring a home. It is to the interest of the family to know that the property it will acquire fully warrants the insurance of the mortgage by the FHA.

Comfort, Charm, Small Home Need

Every house, no matter how small, should have a sense of comfort in its appointments and a feeling of charm in its appearance and setting, according to FHA officials.

The Federal Housing Administration, in considering a house that is to be financed under the insured-mortgage plan, checks the standards of design along with the standards of planning and design.

As one FHA official recently put it: "Even if it is necessary to reduce the basic house to a box, it must nevertheless be a well-proportioned box, its materials and openings treated with imagination and skill."

Lighter Fixtures Spur Modernization

Because of less weight and greater maneuverability up stairways and through narrow doors, formed metal fixtures are interesting to the home owner who wants modern fixtures but hesitates in carrying out their plans, fearful of the difficulties of installing heavier fixtures. This is especially true where older homes are being modernized.

Noteworthy among the formed metal fixtures now available is one bathtub model which features lower sides — safer for children, older folk, and invalids to step into and out of. This tub can be secured with a wide seat on the outer rim.

Formed metal fixtures, like other types, may be installed in homes undergoing modernization with the financing arranged under the FHA Modernization Credit Plan. Funds for the work are obtained from qualified lending institutions.

Home Repairs Aid Health And Safety

Repair of older homes as a means of improving safety and health of the occupants has been urged by many people in the building industry.

Through improper location on property and location standards became lax, provided housing conditions which are thought to have contributed to ill health.

Many dwellings built before enactment of the National Housing Act, and before its rulings on property and location standards became lax, provided housing conditions which are thought to have contributed to ill health.

Through improper location on wet and imperfectly drained land, some homes are damp, especially in the lower stories. On the other hand, where buildings are placed in highly exposed position proper heating in winter may be difficult to obtain.

Many homes built before FHA's construction standards became common subject the occupants to continual fire hazards.

Safety Move

Through defective structure or lack of repair there may be an ever-present danger from accident. Winding stairs take their annual toll in broken limbs, while rotten floors and insecure railings are high in the list of accident causes. Improper orientation may mean that occupants of buildings are being deprived of sunshine and even of adequate light.

Inadequate plumbing or undesirable or defective fixtures may mean reduced cleanliness and increased opportunity for transmission of disease.

Windowsills, rooms, rooms on narrow closed courts, or even in rooms having only one window mean at least discomfort from hot, humid, stale air and probably reduced resistance to disease.

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OFFER EXPIRES NOV. 1, 1941

Questions and Answers

Q. How can heat loss be reduced in an unfinished attic?
 A. If the attic is not used or floored and there is no necessity for keeping the space at a comfortable temperature, insulation may be applied above or below the floor joists of the attic or in the space between the joists. If there is necessity for keeping the attic heated, however, the insulation should be applied above, below, or between the roof rafters. Attic windows should be weather-tight, and if there are louvers or vent openings they should be tightly covered during cold weather. Spaces between the studs at the floor line should be boarded over to block the free passage of air from within the walls. This measure is also a precaution against fire.

Q. What is meant by the term "crick" or saddle in connection with roof construction?
 A. At the back of a chimney which extends through a sloping roof, the slope of the roof is altered in such manner that the roof water is made to flow quickly toward either side of the chimney. This is usually accomplished by building a miniature roof sloping in two directions, which prevents the water from being dammed up by the chimney. This miniature roof is termed a crick or saddle. They should be covered with a corrosion-resisting sheet metal and properly flashed with the chimney and roof so as to be made water-tight.

Q. What widths are considered minimum for stairways? How much headroom should be provided?
 A. Main stairways should have a width of at least two feet nine inches clear between handrails of metal and wall. Basement or service stairs should be not less than two feet six inches wide. Continuous clear headroom should be at least six feet eight inches for main stairs, six feet two inches for service stairs, measured vertically from the front edge of the tread to a line parallel to the stair run.

Q. What precautions should be taken to insure a wind-resistant window?
 A. In installing wood casement windows, the window should be stripped and sash have a good seal to the window frame. The sash will open.

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