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Desirability Depends On Plan, Size

Many desirable features of houses are not dependent upon size or cost but upon the skill of the designer. Some experience has demonstrated this FHA officials as well as most builders feel that the necessity of well-balanced design is especially evident in the small house of low cost. In houses of this type it is important that a maximum amount of usable space, with as much comfort, convenience and privacy as possible be obtained for a minimum amount of money. Economies in Planning Listed. According to the Federal Housing Administration economy in planning requires the elimination of waste space, especially hall areas, rooms planned for dual purposes when possible, and rooms whose shape and wall space permit the use and arrangement of essential movable furniture without excessive floor area. Economy in planning is also said to be related to the structural elements of the house and the installation of the essential equipment, especially that of heating and plumbing.

Freak Homes Are Poor Speculation

Freakish architectural house designs are viewed by the Federal Housing Administration as constituting a greater degree of risk as security for insured mortgages than those in which the architectural treatment may be in contrastive to the market for sustained periods of time. To assure high level stability of design motifs should be in part based upon a study of the total structural value and attraction to the general scheme, according to officials of the FHA. The use of false effect of roofing, false half tin bar work, or the unusual handling of combination of materials of materials inappropriately used, in the particular case involved usually affect the rating adversely FHA officials say. Simply proportions and character are qualities which are permanently attractive they say.

Defense Housing Provides Homes

Preliminary reports indicate that many industrial workers in defense areas will find adequate housing accommodations in older homes that are being modernized under the FHA's Repair for Defense program. Converting older houses into light housekeeping flats and remodeling old dwellings to care for roomers are playing a large part in the defense housing picture. The need for additional housing accommodations in defense industry areas is becoming increasingly acute. The easiest, cheapest and quickest way to provide living accommodations for workers in these areas is by converting existing properties into multiple dwelling units and rooming houses. Not only are old structures being made comfortable for industrial workers but these houses are put into a position to pay higher dividends when improved. The Federal Housing Administration's Repair for Defense program calls for the remodeling and rehabilitation of old houses which are to be found in all sections of the country. By repairing these properties and particularly by converting the larger ones into apartment units, thousands of well-located and economical, housing accommodations can be provided for defense workers. Loans to finance this type of remodeling and repair work are available under the FHA Title I program and can be obtained from approved lending institutions.

Bath Or Fireplace? Builders Say Bath

Many builders are now urging home planners to place an extra bath ahead of a fireplace in importance when building. Conceding the desirability of a fireplace, they believe a second bathroom to be of greater utilitarian value. Either may be added later as an improvement project under the Modernization Credit Plan of the Federal Housing Administration.

INVITATION
To attend the annual meeting of our NEW BRANCH SHOP
1458 Monroe Avenue, next to Loblaw's
ten only, Hall 5, Line 5
SATURDAY, DECEMBER 13
See our display of the latest in Flower Exchanges and Paper Flowers
All types of Christmas decorations for your home
WATCH OUR WINDOWS FOR WEEK-END SPECIALS
We handle only the finest in Flowers - Fresh Cut Blooms - Reasonable Prices
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58 Lake Ave.—Phone, Main 1986
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Catholic Near East Welfare Association

The Little Ones
During the Christmas Season our minds are turned to Christ, the Divine Infant. In His name, we ask you to think of the little ones in our mission centers. Help to give these children a Catholic education. Send us Five Dollars to take care of one child for six months in a mission day school.

HELP OF U.S. CATHOLICS ASKED AFTER 50 YEARS Aid From Holland Cut Off
For over fifty years the United States Catholics have helped the Netherlands successfully among the Netherlands of Holland—formerly called Persia. Much of their success was due to the zealous catechists who supplemented the work of the priests. Peter Franzen, Superior for forty years writes: "A catechist is selected from the ranks of young men. After training and a course of spiritual exercises, he is given a Crucifix to take on, and he is sent to his post. He gathers the people into Chapel. He instructs them. He disposes them for conversion according to the spirit of the missionaries present. After the conversion, the new Catholics continue to receive the assistance of the catechist. He baptizes in case of necessity, recites the Rosary for a congregation of 2000 cases in the chapel property until the next visit of the priest. Since the war affected our home and we no longer receive funds to support our catechists. Hence our first appeal to you in over fifty years. Each catechist received about \$100 a year. They ask no more than necessary to live. These men are tired with love of God. They wear the same habit for years even though faded and patched. They eat most sparingly. I appeal to American generous hearts to support some of our catechists for a year. My country folk can no longer help our missions. Surely Our Divine Lord will bless your appeal. He will reward those who make a sacrifice that our catechists may continue to work for souls. To this letter of Father Franzen I add Our prayers will be offered that this worthy appeal will be answered by many.

AN ALTAR IN MEMORY
We suggest that you donate an Altar to a mission chapel in memory of deceased members of your family. They will be remembered in all the Masses said at this Altar. In the Near East an Altar can be erected for fifty dollars.

A GIFT TO CHRIST
When the Christmas season is upon us, we think of the little ones in our mission centers. Help to give these children a Catholic education. Send us Five Dollars to take care of one child for six months in a mission day school.

PERPETUAL MEMBER
Why not become a Perpetual Member and share in the Holy Masses offered every day in the chapel? You can share in these Masses during life and after death. The offering for Perpetual Membership is twenty dollars.

GREGORIAN MASSES
A Perpetual Member of the Catholic Near East Welfare Association can share in the Holy Masses offered every day in the chapel. You can share in these Masses during life and after death. The offering for Perpetual Membership is twenty dollars.

SANCTUARY LAMP
Through the day and night the Sanctuary Lamp burns before the Altar on which the Blessed Sacrament is reserved. It is a symbol of the burning love of Our Lord. The missionary in the Near East can purchase one for his chapel for seven dollars.

BRIEND A PRIEST
At Christmas the Holy Father is far from his dear ones at home. Often wonderful letters are remembered. By asking him to say Mass for your intention, you know him that he is with you and you help his work and you help yourself.

A CHALICE
Ten dollars will purchase a Chalice for a Near East mission chapel. Give it in memory of a dear one.

MEMBERSHIP
When you contribute to the Association, you are helping the Holy Father support the Mission in the Near East. All we ask of our members is one dollar a year.

Send all communications to
Catholic Near East Welfare Association
80 Lexington Ave. at 46th St. New York, N. Y.