

Need Hot Water In Every Home

Hot water is one of the greatest enemies of germs. During the winter, when colds are more numerous an abundant supply of hot water is protection to family health.

The availability of an adequate supply of hot water makes possible the sterilization of dishes, careful cleansing of hands before eating, and increases the frequency of baths and showers which help build up resistance against protection.

Steam or hot water heating plants can be equipped with indirect water heaters with funds obtained from private lending institutions approved by the Federal Housing Administration, under the FHA's Title I Home Repair Plan.

A good laugh is better than medicine.

A Home Like This Is Economical

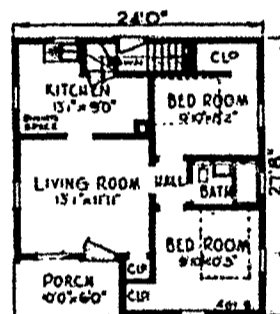
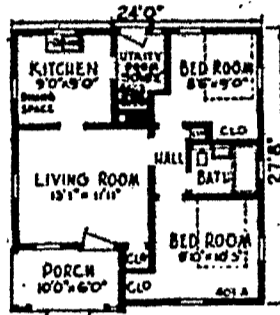


WHY pay rent when the same monthly payments will enable you to secure such a pleasing home as this one?

Offering good size rooms, a carefully planned design, an attractive porch, and adequate closet room, this home gives more space at less cost than an apartment of the same dimensions. Note that a utility room is included in the plan if the house is built without a basement.

The living room can be given added beauty by placing a wood dado or wainscoting below the window level. Such material is available at low cost in stock paneling patterns.

For further information write the National Lumber Manufacturers Association, 1337 Connecticut Avenue, Washington, D. C., and refer to design 401.



PLAN B - WITH BASEMENT

LEATHER GOODS.
ZIPPER BINDERS
ZIPPER PORTFOLIOS
ZIPPER WALLET
HEINRICH-SEIBOLD
STATIONERY CO.
18 Exchange St. Main 193
ROCHESTER, N. Y.

CONSIDER IN ADVANCE
the funeral director to whose skill and experience you'll look for aid when journey's end is reached by one within your family circle. Our counsel is ever available.

C. F. SCHEURMAN SONS
FUNERAL DIRECTORS
C. J. Scheurman C. A. Scheurman
412 Brown St. Gen. 438
Rochester, N. Y.

Lapple's O. K. Bakery
928 CLINTON AVE. N.
Rochester, N. Y.

Today's Homes Are Built Better As Result of FHA

The modern home of 1941 is better built, better designed and planned, far more livable, and better equipped as a result of the Federal Housing Administration's influence on the home-building industry.

Regardless of the value of the

home or the market for which it is built, many advances in construction practices and designing results from the FHA's efforts to improve housing standards and conditions.

This is true in virtually all cases whether the home is financed on the FHA plan or not. No better example of this is available than that of the neighborhood in which 80 or 90 per cent of the homes are covered by FHA-insured mortgages. Obviously the other 10 per cent must be structurally sound, equally as attractive, and well planned.

Neighborhoods Which Endure
The individual who purchases his home outright for cash or finances it under some system other than FHA is assured by the preponderance of FHA houses in his neighborhood that he has selected his home wisely in surroundings likely to endure and to resist as far as possible the elements tending to destroy neighborhoods for residential purposes.

The FHA's construction standards which all homes to be eligible for FHA financing must meet, do much more than establish a grade of building which is sound. They elevate the quality of building and provide a bulwark against the hazard of loss in home investment.

Improvement in Design
The FHA has brought considerable pressure to bear on improvement in design of small homes and urges wherever possible the use of professional architectural counsel.

The FHA overlooks no detail in the construction of homes offered as security for insured mortgages. From the foundations to the roof every detail is checked and, in the cases of homes to be built, the construction work is inspected on the job at frequent intervals.

FHA Does Not Lend
Federal Housing Administration insured loans are not Government loans. These loans are made by private lending institutions such as banks, savings and loan associations, insurance companies, and other qualified lending institutions.

JULIUS J. ANDERSEN
Custom Clothes at Popular Prices
We Specialize in Suits for the Clergy
704 Case Building Stone 6283 82 St. Paul Street
ROCHESTER, N. Y.

RE-CONDITION YOUR RAZOR for COLLEGE
Students' Tune-Up Special!
Any make razor, get your razor in A-1 condition for the entire year. We'll guarantee it!
50c
INSPECTION FREE!
Electric Razor Service Co.
90 STONE ST. MAIN 2181

Henner's LIQUOR STORE
554 Chili Ave. — At Thurston Road
ROCHESTER, N. Y.
GENESEE 4660 — WE DELIVER

HETZLER'S A-1 BRAND COAL
Egg \$1.85
Steel \$1.85
Nut \$1.85
PEA 9.95
BUCK 8.20
COAL \$12.85
Famous Reading Anthracite—High Stove—D.M.
PRICES SUBJECT TO CHANGE WITHOUT NOTICE
HETZLER BROS.
GLEN. 446 801 Delving Pk. Ave. Rochester, N. Y.

PARATEX The Amazing New Rubber Base Floor Covering for Wood or Concrete!
AMAZING Because It Is—
• Applied with paint.
• Alkali and soap proof.
• Waterproof and weather-proof.
• Acid and gasoline proof.
• Hard, flexible film—out-wears paint.
Garage men, filling station owners, office managers—investigate this new and different quick-drying floor covering that really lives up to its claims! PARATEX will stand up under abuse, looks well always. Fine for outdoor porches, garages, offices, etc. Eight colors. Let us tell you how PARATEX saves you money!
ROCHESTER'S MOST COMPLETE PAINT and ART SUPPLY STORE SINCE 1854

Barnard, Porter & Remington
9, 11, 13 North Water Street - Main 8140

Have you GOT OUR NUMBER?
MAIN 2978
SEND US YOUR
CALL FOR HELP!
WITH YOUR HOUSE CLEANING
★ WASHABLE RUGS
★ PILLOWS
★ SPREADS and QUILTS
★ BLANKETS
★ CURTAINS, DRAPES
SUPERIOR SERVICE AT A MODERATE COST
HAFNER HOME LAUNDRY
Rochester, N. Y.

WE SPECIALIZE IN GEESSE
19c Lb.
O'Brien-Ritz Market
69 FRONT ST.—PHONE: MAIN 6638

Yours... FOR A BRIGHTER OUTLOOK ...in 1942
Three Bausch services: Scientific Eye Examinations, Prescription Ground Lenses, and Fashion Frames... on terms for your convenience.
E. E. Bausch & Son Co.
6 MAIN ST. E. CARL R. BAUSCH Optometrist 61 EAST AVE.