

Oregon Doubles Number of Home Mortgages Accepted for Insurance

FIGURE TWICE
RIL SCORE SAYS
DIRECTOR PALMER

WASHINGTON, D. C., July 18.—The Federal Housing Administration report an increase of more than one hundred per cent in the number of home mortgages accepted for insurance by the federal government in May over the same month in 1935.

It was announced here today by E. Palmer, special assistant to the administrator, in charge of the mortgage insurance division of the Federal Housing Administration.

The Oregon associations' mortgage insurance for insurance in May 1936 was \$24,400 as against \$12,200 in May 1935, represented by one hundred and thirty-nine mortgages.

This is a record for the Federal Housing Administration in Oregon. This compares with all other active mortgage insurance in Oregon. This compares with all other active mortgage insurance in Oregon.

The total of insured loans by the Federal Housing Administration in May 1936 was \$1,161,500 as against \$582,000 in May 1935.

The average rate of interest on these loans was 7.50 per cent as against 8.00 per cent in May 1935.

The average term of these loans was 20 years as against 19 years in May 1935.

The average size of these loans was \$8,000 as against \$7,000 in May 1935.

The average age of the borrowers was 35 years as against 34 years in May 1935.

The average income of the borrowers was \$2,000 as against \$1,800 in May 1935.

The average education of the borrowers was 12 years as against 11 years in May 1935.

The average occupation of the borrowers was in the service of the community as against in the service of the community in May 1935.

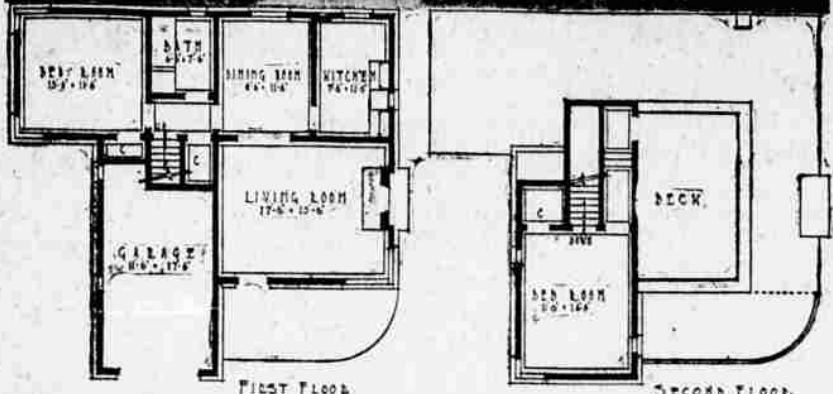
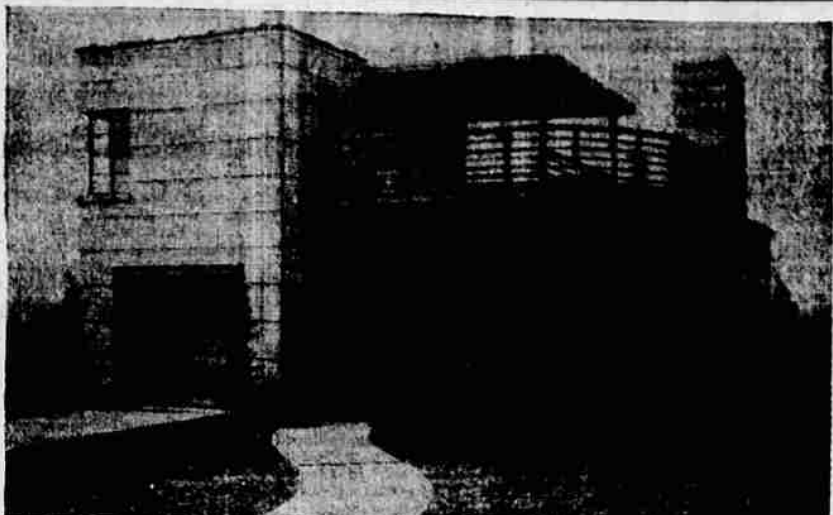
The average credit record of the borrowers was good as against good in May 1935.

The average character of the borrowers was good as against good in May 1935.

The average social standing of the borrowers was good as against good in May 1935.

The average health of the borrowers was good as against good in May 1935.

CONSTRUCTION IN THE MODERN MANOR!



"Modernistic Manor," a new and unusual departure in home construction and design, has just been completed in Oklahoma and financed under the insured Mortgage System of the Federal Housing Administration. Financed for \$4,700, the home sold for \$6,150 three days after it was opened to the public. The builders, J. D. Bonenberger Co., of Oklahoma City, completely furnished the house and formally opened it to the public during the week of May 17 to 24. During that period 10,207 persons were shown through the structure and were given information both upon its construction and on the Federal Housing Administration insured Mortgage System of financing.

EUGENE SALESMAN ATTENDS PORTLAND OPENING TUESDAY

Ed Lawrence of Simmons Motor company is in Portland Tuesday attending the dealer meeting held in connection with the re-opening of the Ford Motor company's Portland branch.

At this meeting Tuesday, H. W. Wilcox, manager of the Seattle branch, formally turned over the territory to be served by Portland to J. H. Hogue, newly appointed Portland manager. This territory includes all of the state of Oregon and the southern tier of counties in Washington.

When the Portland branch was closed in 1932, its principal activities were transferred to Seattle. Southern Oregon points, formerly in the region served by the San Francisco branch, are now in the Portland district.

The remarkable improvement in conditions throughout the territory influenced the Ford Motor company's decision to reopen the Portland branch and to put back into active service its 3-story building on the east side at S. E. Eleventh and Division.

In commenting on the move, Hogue said, "Our company's prime purpose in opening the Portland branch is to provide better service in this district for Ford dealers and their customers. The accessibility of Portland to all points in the territory will be of considerable advantage to our customers."

The growing demand for Graham motor cars in foreign countries has resulted in an increase of 48 per cent in the number shipped overseas during the first six months of 1936, compared to the first half of 1935, and the volume for the period this year has exceeded that of any similar period during the past six years, according to a statement issued by Robert C. Graham, president of Graham-Paige International Corporation.

In commenting on the situation, Mr. Graham said, "With the percentage of car owners compared to population being far lower in other countries than in the United States, a great degree of thought and study is naturally given to purchases of this kind. As a result, we believe that Graham's numerous official economy records won in America this year, particularly those established by our Supercharger model, against competitive cars of all sizes and prices, have had a decided bearing on the growth of Graham export sales this year."

OGGURN DECLARES CITIES VANISHING

Exodus of population from the city is tending toward widespread increase in suburban land values, according to William F. Oggurn, professor of sociology at the University of Chicago, in the Detroit News. He sees this suburban district extending 100 miles along the highways from the large cities and expresses the belief that when new industry develops it will settle in these sections and that the city will become more and more a trading district and less a manufacturing center. Indeed, in time, Professor Oggurn writes, the city as we know it today may cease to exist and may be replaced by a new unit for which we have no name but which we now call the "metropolitan area."

Careful balancing, asserts Nicholas Dreyfuss, general manager of the Cadillac company, provides a further and equally important advantage. It reduces the stresses of operation upon the bearings and other moving parts, and so contributes greatly to the "life expectancy" of the motor.

"In our V-8 motor this year, we have taken a further step toward ideal balance," he said. "We not only cast these motors end for end for greater strength and rigidity, but we now employ six instead of four counterweights on the crankshaft, providing a counterweight for each 'throw' of the crankshaft."

Paul G. Hoffman, president of the Studebaker Corporation, reports total June sales of passenger cars and trucks, including export, as 52 per cent ahead of June, 1935. For the first six months, sales were 50 per cent ahead of last year.

Retail deliveries of Studebakers in the United States only totaled 7729 for June—an increase of 55 per cent over the 4177 units delivered in June, 1935. This exceeds every June since 1928. Retail deliveries in June, 1936, were 7713—notwithstanding the large factory sales listed above.

GRAIN MEN HAPPY SPOKANE, July 18.—(AP)—With a harvest estimated by the government at more than 7,000,000 bushels above last year, grain men predicted the wheat farmers of Oregon, Washington and Idaho would receive close to \$5,000,000 more for their crop at current price levels.

SQUIRREL HUNT FATAL POPULAR BLUFF, Mo., July 18.—(AP)—Lawrence Martin, 21, climbed a pole after a squirrel, grabbed the animal just as it jumped to a wire. The youth was knocked from the pole by a 33,000 volt shock. He died within a few hours.

Saginaw News

SAGINAW, July 18.—(Special)—Mrs. Nellie McKinnley of San Francisco, Calif., is visiting at the home of her daughter, Mrs. F. T. Benston. Mrs. McKinnley lived here and at Cottage Grove several years ago.

Mr. and Mrs. Everett Tompson and daughter came from California Wednesday to visit Mrs. Tompson's mother, Mrs. Bessie Fry.

Dr. F. C. Adams of Klamath Falls, who was flying his own airplane to Portland, stopped off at Cottage Grove and spent one day last week with his father, S. K. Adams of this place.

Edward Pettit who is working near Portland spent the week-end at the home of his grandparents, Mr. and Mrs. Burleson.

Men seem to prefer blue when buying automobiles, while women favor red.

Glass

Window Glass
Automobile Glass
DOORS
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Panel Doors
Cupboard Doors

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Chicken House Sash
Hot Bed Sash

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Hinges
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4th & Main Streets

ATTRACTIVE PARK LURES EUGENEANS IN WARM WEATHER

By MARIE FLETCHER (Register-Guard Garden Editor)
The gray concrete walks in the city park cut the well watered, vivid green grass into interesting patterns. The benches are occupied by many during the day, but warm evenings of which there have not been too many, call out larger numbers of men, also of women who find the park a pleasant place to while away a bit of time watching the constant passing of individuals or chatting with their seat mates. The horse shoe pitchers usually have interested watchers in goodly numbers. The park is beautifully kept.

Sunset Home always has a well kept vegetable garden. Orderly rows of cabbages, beans, potatoes and other needful green things, with never a weed lifting its head. The little cottages with windows that look toward the west, have beds of gay stock, brilliant petunias and gladiolus to gladden the eyes that look out upon them, also of the passer by.

The faces that look out of the windows are friendly faces, cheerful, peaceful-looking out of western windows into the sunset.

For some days past, those who have passed the Kirkland florist shop on Willamette street must have had their attention attracted by the mass of colorful displays there. Vivid dark red cut into patterns by equally vivid green. The brilliance and variety is most attractive. Kirkland's also have at their home on Villard street, an arbor, a well Japanese bridge over a pool, a little brook running into a pool that has white and red and yellow water lilies in it, in which gold fish are sporting themselves. An aviary, too, in which some two dozen "roller" canaries are willing to show what peculiar vocal gifts a roller has.

If sufficient moisture can be provided, the fall garden may have peas to furnish. Strategem improved is recommended.

Spinach sown from August 15 will develop rapidly and will be ready for use in October and November. If sown during September, it will carry through a normal Oregon winter. Use Improved Thick Leaf.

A new variety of rutabagas may be planted the first of August. Golden Heart. It is a fine table vegetable. Plant in rows two and a half feet apart and thin to eight inches in the row.

Thurlof Weed (Oregon) has an article in the June number of the Flower Grower, a garden magazine published in Albany, N. Y., on four famous iris hybridizers. Two of these are west coast men, one a rather near neighbor, Dr. R. E. Kleinsorge, of Silverton. Dr. Kleinsorge is a practicing physician who originates iris hybrids for a hobby or perhaps an avocation. He is well known for his Oregon Beauties, Klamath, Oregon Giant and others. More recent originations are "Mehama," a blend of pink and yellow; Kallings, a pale, luminous cream; Anakin, an extremely large, bright blue. "His 1936 introduction, Far West, was the finest bloom stalk in his garden, a seedling of tan, gold and blue."

Dr. Kleinsorge keeps an exact record of his experimental results and can trace parentage of his seedlings back many generations.

Sidney B. Mitchell of Berkeley, California is on the library staff of the University of California. He is a friend of M. H. Douglas, librarian of the University of Oregon. He is making a tour of educational institutions and will make a stop here if his plans are not thwarted, in August.

Mr. Mitchell's interest in iris began thirty-five years ago when he was a student at McGill university, and his first plants came from the

Owners Should Eye Sheet Metal Requirements In Home Building; Flashings Are Most Important Item

The sheet-metal work on a house is a very important item to which the owner or prospective owner of a house should give serious thought and careful attention.

Under this heading come the gutters and leaders—or downspouts—the flashing around chimneys, windows, and doors, in valleys and on ridges, and the ducts for heating and ventilating. The flashings are most important, and, as they are built right into the structure, they should be of a metal that will not corrode quickly. The gutters and leaders get the most severe usage and will wear out quicker than the flashings, but, unless there are built-in gutters and interior leaders, they can both be replaced without much difficulty. However, on account of their extreme exposure, they, too, should be of a metal highly resistant to corrosion. The material for interior duct work is not so important unless the ducts are to carry air with a high degree of moisture.

The flashing of chimneys should

be a thorough job. Just to "tuck" the metal a fraction of an inch into the mortar joint is only a partial protection, as water can work through the joints and will follow down crevices in the mortar work and eventually show up at some inconvenient spot on the wall or ceiling.

The flashing should go through the chimney and turn down inside the flue lining to be effective. Flashing over windows and doors should carry up well behind the siding or shingles above the opening and should project far enough to form a drip.

The flashing of the valleys of a roof is also very important. It must extend far enough on each side to preclude the possibility of water working back under the roof covering by capillary attraction and getting under the metal, and it must not be pierced with roofing nails too close to the edge of the roofing.

All this metal work should be inspected occasionally, and if it is a type that needs painting, it should be kept painted. Paint failure on metal invites corrosion.

botanical gardens of that institution. These started him as a collector. Then he became an importer. "In those days even novelties did not cost more than thirty-five cents." Novelties of 1936 cost ten dollars and more. He "had to grow them in competition with" his brother's chickens, "but I wasn't easily discouraged." Up to 1919, Mr. Mitchell says he was an amateur. Then he took up the breeding of iris, after disposing of his iris business. He does not work on a wholesale scale, preferring "to use my head to my hands." He has found that his good originations come from a few select crosses. Mr. Mitchell has originated some of the world's most famous varieties of iris.

The Garden club will hold an afternoon meeting on Wednesday, July 22, at two o'clock, at the Four-ll building at the fair grounds. There will be a talk and a short tour. The public is welcome. Bring notebooks. The program will be made public later.

Herb Gardening

By MARIE FLETCHER
Would American housewives be more adventurous with their menus if the family were more given to expressing their appreciation for the food presented? Could the family be routed out of its prevailing silence concerning its food if the housewife should become adventurous? For it is in the "use of flavorings that simple cooking becomes an art," with social refinement that leads to good digestion and to fine conversation.

Simple cooking can become subtle. With discretion. With just a hint of some aromatic, pungent, unfamiliar taste in the eggs or the meat or the soup that will give new sensations, to the palate or the nose.

When using herbs only the usual conditions are necessary, salt or sugar. A "dash" of lemon or orange juice, or a little of the juice of either often heightens herb seasoning but subtlety is the "sine qua non" of success with herbs. A pinch of finely minced leaves for a dish for four people. The taste becomes stronger after the herbs have been in the food for a time. French cooks say there is "habitude of cookery with herbs."

If herb seasonings are allowed to soak in the milk, butter, stock or water that are to be used for an hour or two, the flavor is drawn out more fully. In meat balls or stuffings, they are mixed with the ingredients before cooking.

If coriander seeds—just a dash—are to be used in biscuits or cookies, the crushed seeds are soaked in milk before making up the dough. In cooking mackerel "aux fines herbes," the herbs are mixed in with the creamed butter. Butter, cheese, and eggs take the taste of the herbs well. In soup, finely chopped parsley or rosemary is dropped in at the

CLERGYMEN LIKE EXTENDED CREDIT FOR IMPROVEMENT

WASHINGTON, D. C.—Clergymen are expressing their pleasure over the amendment to the national housing act, which permits the extension of modernization funds to churches by private financial institutions in amounts up to \$50,000.

These funds must be used for property improvement and may cover such items as repairs, alterations, building of additions, installation of heating, lighting, and plumbing systems. They may also cover landscaping, laying of walks or driveways, or installation of kitchen equipment, and the purchase and installation of eligible machinery and equipment when the amount for this purpose exceeds \$2,000.

Loans must be repaid in monthly installments over a period up to five years.

Commenting on the amendment, Rabbi Joseph L. Pink of Buffalo, N. Y., termed the new regulations "very helpful." He said:

"I am glad to learn that church properties are now included among those eligible for class A loans under the modernization credit plan of the federal housing administration. Many churches, which have been performing a very helpful service to society, will thus be enabled to further carry on that work."

The Rt. Rev. Cameron J. Davis, bishop of the Episcopal Diocese of Buffalo, indicating his approval of the plan, asserted that it would be "very useful to many churches."

\$120,000,000 Paid By Loan Associations

PORTLAND, July 18.—Savings and building and loan associations operating in some 11,000 communities throughout the country paid out approximately \$120,000,000 in dividends during the first half of 1936, according to a report of the U. S. Building and Loan League. The upward swing of the business cycle has made it possible for the associations to increase dividends. Many of the associations handled more than 17 per cent of all home mortgages accepted for insurance up to the end of April.

SWITCH LOCATION
The switch for the living room lights should be at the door leading to the bedrooms or to the stair hall. In small houses where the entrance door opens directly into the living room, the switch is often placed near the outside door. This is the wrong place for it. A much better practice is to provide a three-way switch which will permit the lights to be turned on or off at both places.

A number of experienced British pilots are being trained as commanders of the great airliners which will be used in trans-Atlantic service.

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ADVANTAGES OF REMODELING NOW—The price trend is up—skilled workmen are becoming harder to obtain daily—the modernized house brings much more rent—if you should want to sell the demand is growing for homes daily, and the modernized home is the one that sells.

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