

Proper Insulation Cuts Down Operating Costs of Home

Home insulation will play an important part in the defense effort of this country during the coming winter, when greater economy in household heating will mean more to the national economy than to the individual.

In an effort to reduce the demand for fuel for domestic purposes, both Government and private engineers have announced thrift measures to check home-heating wastes.

One simple suggestion is the installation of reflective shields behind radiators to reduce the heat losses to walls. FHA officials recommend that the heating plant be checked by well-equipped heating service men to assure maximum efficiency of the heating system. This should include investigation of fuel combustion and, if necessary, the adoption of methods for improving its efficiency.

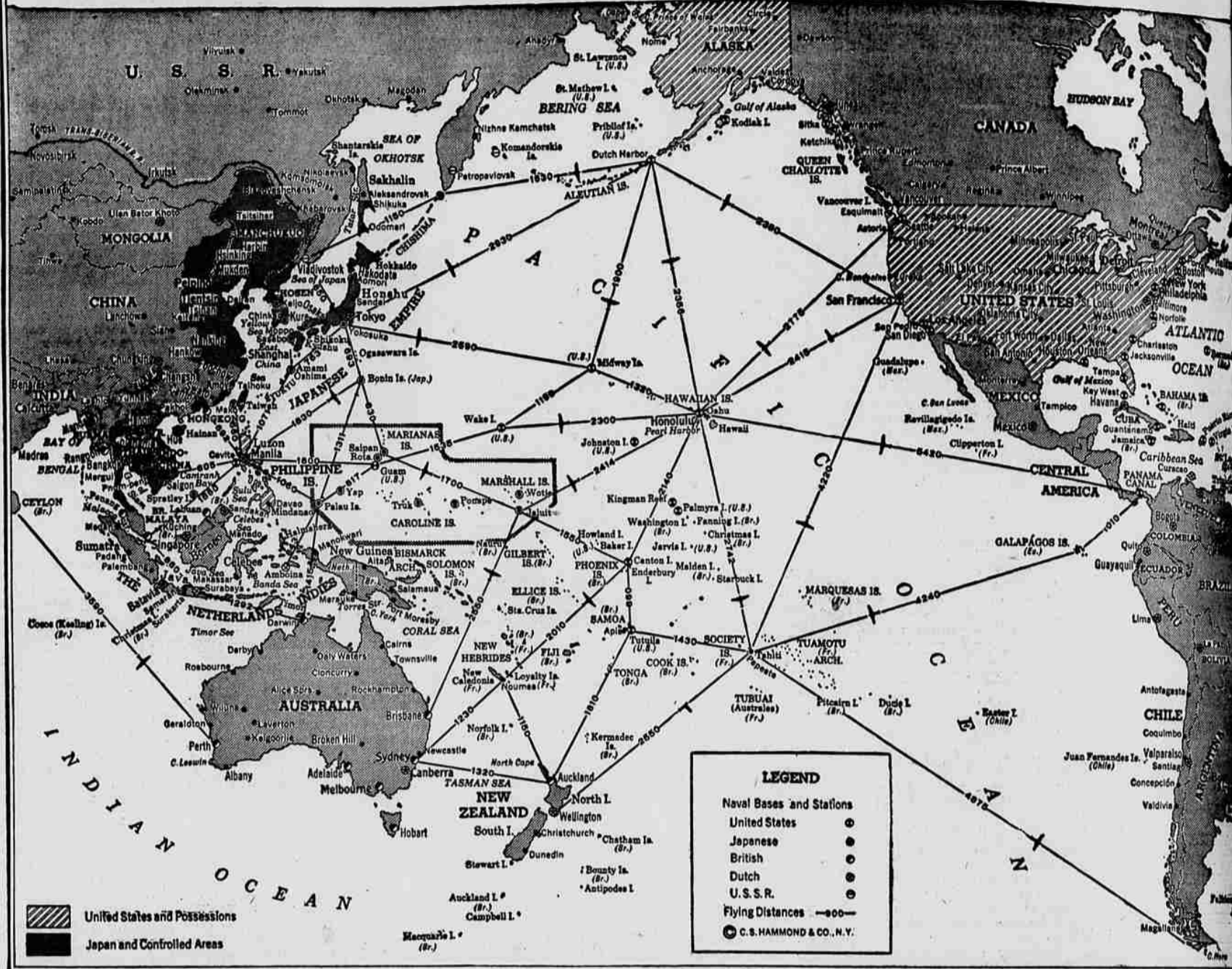
Considerable heat is lost through single-glazed windows and leakage through badly fitted doors and windows.

In urging the use of insulation as an effective conservation measure, the Bureau of Mines points out that if less fuel is used for civilian needs, augmented requirements for defense can be met without unduly increasing the number of men needed at the coal mines or oil wells or adding new producing units that might complicate ultimate readjustment to peacetime conditions when the emergency is past.

Moreover, it was declared, reducing the running expenses of houses by proper heat insulation helps home owners to maintain payments on their properties, and by minimizing foreclosures helps to stabilize the financial structure of the country.

Homes may be insulated and weatherstripped through the use of loans insured by the FHA under Title I of the National Housing Act. Funds for work of this type may be obtained from qualified lending institutions.

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FHA Tells Points to Consider When Buying New Home

If you are seriously considering buying or building a small home, you may save yourself trouble and disappointment, FHA officials advise, if you will take the time to learn a little about the types of materials and equipment from

which your house is, or will be, constructed. If you have this knowledge, it is easier and safer to decide on the type you prefer, or can afford.

THE EXTERIOR

Although masonry construction, brick or stone, is the more permanent type and requires little or no exterior maintenance, it is more expensive. However, the same effect may be obtained by applying a stone or brick veneer over a frame wall. This procedure is seldom used to cover a whole house but is generally limited to the front or some other exterior wall section.

The type of construction best suited to low cost is the 100 per cent frame house. The popularity of this type is proved by the fact that more than half the houses built today are of this type. The frame house will last a lifetime if properly constructed and carefully maintained.

Although permanent as a roofing material, slate is too expensive for low-cost houses, FHA officials point out. The most common roofing material is asphalt or wood shingles.

INTERIOR FINISH

Two types of interior finish are highly popular for small houses. The first, lath and plaster, is the most commonly used. A second type of interior finish which is rapidly gaining in popularity is the "dry-wall" finish. Composed of large panels of plywood, or other composition board, it is applied directly to the frame of the house. It requires less labor, time, and money than plaster.

FLOORING

There is not much leeway in the choice of floors. Hardwood should be used in all rooms and hallways except the kitchen and the bathroom, where linoleum may be applied directly over the subflooring. Here tile may be substituted, but it is more expensive. Either of these materials, or one of the similar products now being manufactured, may be used as wainscoting, which improves the appearance and makes the job of cleaning the kitchen and bathroom a great deal easier.

A sufficient number of electric outlets properly placed are important to the livability of a house.

Baseboard outlets should be located with possible furniture arrangements in mind, and there should be several of them in each room. Those on the kitchen walls should be placed at higher levels for convenience of electrical cooking appliance on tables.

Plan Furniture Arrangement

If new furniture is to accompany the new house, the builder will be wise to consider building-in as much as possible. There are a number of good reasons for this. Built-in furniture requires less space than ordinary furniture; also less

Club Contributes For Christmas Treats

SAGINAW, Dec. 20.—(Special)—The Friendly Neighbors club met Wednesday afternoon at the home of Mrs. Hazel Grimes.

Twenty-one ladies were present and Mrs. Sage and daughter, Gladys, became new members. Mrs. Wilkins of Lorane and Rose-mae Haney of Cottage Grove were visitors. A committee was appointed to help in the Red Cross drive in this community. It was also voted on to donate money to help with the Christmas treats for the children in this district. After the business meeting was over there was an exchange of gifts and also Pollyanna and hostess' gifts. The club's third birthday was observed with two large cakes. The next meeting will be postponed a

housework because dusting under it and behind it is eliminated.

Moreover, under the FHA plan the costs may be spread over the mortgage period of the house. Many conveniences come under the general heading of built-in furniture: Wardrobe-type closets, shelves, window seats, cupboards, and bookcases.

week and will then meet with Mrs. Margaret Keene Jan. 8. At that meeting there will be election of officers.

The Lawrence Monteith family moved last week from Oakridge to their home here. The Art Reed family, who had been living at the Monteith place, moved in the house formerly occupied by the Clinton Russells and owned by S. K. Adams.

Mr. and Mrs. J. Cox and family of Bakersfield, Cal., spent several days last week at the Jim Abbott home.

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"Spotlight Bands," Plays Santa This Week



"Spotlight Bands," the radio program featuring the top bands of the nation six nights weekly, offers a big Christmas package from Hollywood to tuners-in beginning Monday, December 22. Tommy Dorsey, that "Sentimental Gentleman of Swing," leads off the gala week, followed on the 23rd by the favorite of cafe society, Nat Brandwynne, who will have as his own guest Ginny Simms, former Kay Kyser vocalist and a rising screen actress. On Christmas Eve, Skinnay Ennis, whose band is a feature of Bob Hope's show, will hold the spotlight, and on the 25th, Ray Noble, composer of many hit tunes, will present his orchestra. Guest stars on Friday, the 26th, will be Horace Heidt's "Musical Knights." As you can see, by old St. Nick's actions (above), the Saturday night band will not be known until the results of the "Spotlight Bands" coast-to-coast poll of retail record sales figures are in, but you can bet it will be a sweet morsel for both radio fans and the band which has made the best-selling record in the land.

7:15 P. M. NIGHTLY



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