

Home Repairs To Continue At High Rate

A continued high rate of modernizing old houses as well as building new ones is predicted for this year by the Federal Housing Administration.

The forecast is based on the volume of FHA-insured property improvement loans, which amounted to at least \$600,000,000 in 1949. The FHA expects that loans in 1950 "will not fall below" the 1949 figure.

Under the FHA's property improvement program, which is designated at Title I, any approved lending institution is permitted to lend up to \$2,500 for improving a one family dwelling or a farm service building. Farms Get Plumbing

Provision also is made for insuring loans for improvements to other kinds of structures, including two- to four-family dwellings, commercial and in-

dustrial buildings, and garages.

Heating, insulation and plumbing rank high among specific categories of interior improvements for which money has been borrowed. Statistics show that the number of plumbing installations is particularly high in rural areas.

On the exterior, reroofing and exterior finishing, which includes painting, are the leading repairs. As with plumbing, the comparative volume of roofing work increases for farm homes and other farm buildings.

Down Payment Dropped

Asphalt shingles are widely used in reroofing work because in most cases this material can be laid on top of the old roofing, thus eliminating the expense of tearing off the worn roof covering. In addition, the solid and blended colors in which the material is made permit enhancing the attractiveness of a home economically.

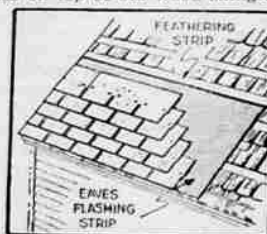
Since last summer, the FHA has not required that a down payment be made on a property improvement loan.

About 10,000,000 Title I loans,

totaling approximately \$4,000,000,000, have been made to property holders since the program began in 1934.

A RE-ROOFING METHOD

Before applying asphalt shingles on top of old wood shingles,



the worn out roof should be prepared for the new covering. Put on an eaves flashing strip of roll covering, extending from the eaves up the roof slope to a line at least 12 inches beyond the inside wall line of the building. Tapered strips of wood, called feathering strips, should be applied along the butts of the wood shingles. This makes a smooth roof deck.

Why Not Get Your Suntan In Your Home Grounds?

Sunshine is precious; it uplifts the spirits, it is necessary for good health to adults and children alike, it is vital to plant growth, and is the greatest enemy of decay in buildings.

Thousands of Americans migrate every month to those sections of the country which enjoy a maximum of sunshine; and millions spend their vacations at seashore, desert, or mountain resorts, where they can soak up sunshine, and return home with a good coat of sun-tan.

No wonder, then, that a movement is spreading in localities where sunshine is not so plentiful, to make sure that every bit there is has uninterrupted access to homes and their occupants. Why, we wonder, did so many Americans of the recent past, surround their homes with dense plantings of trees and shrubs, so that no sun could reach their houses, and they were obliged to travel to less shaded places in order to enjoy the sun?

It is difficult to answer this question except with the one word: Fashion. It was the fashion to overplant home grounds.

This practice is now outmoded, its departure hastened by modern house design. Built for comfort and enjoyment, new homes discard traditional styles in favor of design for efficient living. Sunshine is invited into the house through large glass areas, and an intimate relationship is sought between the rooms of the home, and the grounds surrounding it.

Full use of this outdoor home area is required and use must be the first consideration in planting the grounds. Nothing should be planted which would interfere with use, yet the house should be provided with an attractive frame, to enhance its beauty.

For modern house, with no visible foundations, flower borders provide a delightful setting. They cast no shade, but revel in the sunshine, which has uninterrupted access to the house. Their beauty may be enjoyed from within the house, through the picture windows, and by passersby, as well.

A planting of low growing flowers in color masses, as suggested by the illustration, gives

an attractive setting for a small ranch house. The varieties suggested bloom all summer with little care, and can be grown from seed at small expense.

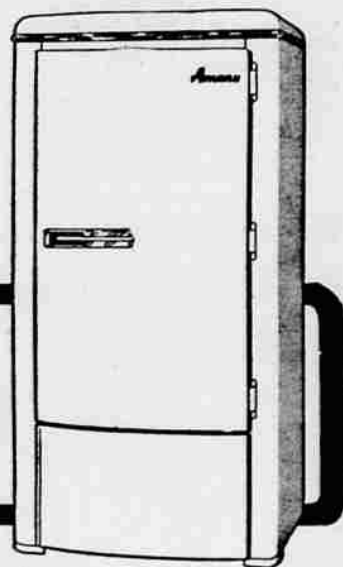
The Home Freezers That Save Food Dollars and Save You!



A magnificent freezer with all the famous Amana features; freezing and storage space for 630 lbs. of frozen foods! Extra storage bin at bottom keeps freezer wrappings handy.

Amana 60

A masterpiece of styling and economy! Will hold 210 lbs. of food. Fits into a space 31" x 31"! Only Amana gives you so much value for such a low price!



Yes, with a roomy, 12 cubic foot Amana home freezer in your home you can shop less by buying more at one time . . . bake and cook in large quantities and save hours of kitchen time! Remember, you save up to 20% on present food bills with an Amana freezer . . . and you can choose your 12 cu. ft. freezer in either style — chest or upright!

- MAXIMUM FREEZING SURFACES. Amana 120 (chest) has zero wall construction—side walls are all contact freezing surfaces. Amana 12 (upright) has three shelf freezer plates for "sharp" freezing. Extra plate in ceiling.
- HAND PACKED INSULATION—4½" Fiberglas.
- TOPS IN CONVENIENCE—Easy reach-in uprights! Table-top chest provides extra work space; handy storage bin for freezer wrapping material at bottom of upright models!
- TROUBLE-FREE CONDENSING UNIT—The sealed-in condensing unit in the Amana freezer was made for long, long service . . . and it's sealed in its own lifetime supply of oil!
- ADDS KITCHEN BEAUTY—Handsome DuLux Enamel. Keeps spotlessly clean with the whisk of a cloth.
- SOLVES FOOD STORAGE PROBLEMS—The Amana 12 cu. ft. freezer holds 420 pounds of frozen foods . . . takes up a minimum of floor space.
- FIVE YEAR WARRANTY—The warranty protects your freezer for one year and the mechanical system for four additional years.
- FIVE YEAR FOOD SPOILAGE WARRANTY—Every Amana owner is completely protected against food spoilage.

COME IN FOR YOUR FREE FOOD SAVINGS CHART AND WHEN-TO-BUY CALENDAR THAT SHOWS YOU HOW TO MAKE MAXIMUM SAVINGS ON FOOD PURCHASES!

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Appliance Dept.

Downstairs

A WHISK SCRAPER

A combination whisk broom and scraper makes a handy time-

saving tool for removing paint. You can scrape with one end of the tool and reverse it for quickly brushing away the scrapings. To make it, buy a whisk broom with a wooden handle. Make a saw cut down the end of the handle deep enough to hold a scraper blade. Bore through the blade and through the handle to match. Insert the blade and rivet it in place.

