

# Jackson County Chamber of Commerce Opens Better Housing Campaign

## NOW YOU CAN REPAIR AND MODERNIZE



### Answers to Questions On New Federal Home Modernization Program

**1—What is the Housing Administration Program?**  
Government aid to modernize and repair homes, to stimulate building trades and heavy industries—to loosen private capital.

**2—How Will It Operate?**  
By modernizing 16,500,000 homes and buildings now in need of repair, will give work, aid steel, lumber, hardware, cement, copper, brick, machinery and other industries. Later, through mortgages, will enable private capital to make insured loans for new construction and refinance existing mortgages.

**3—Who is Eligible for Loans?**  
"Any property owner, individual, partnership, or corporation with a regular income from salary, commission, business or other assured source." Loans will be made largely on "character" basis without co-makers or indorsers.

**4—How Much Can Be Borrowed?**  
From \$100 to \$2,000, depending on the income.

**5—Where Can the Money Be Borrowed?**  
From any National, State, or Industrial Bank, Trust or Finance Company approved by the Housing Administration.

**6—What Kind of Property is Eligible for Loans?**  
One and two-family residences, apartment buildings, stores, office buildings, factories, warehouses and farm buildings.

**7—What Security is Necessary?**  
Income of the signers of note must be five times the annual payments. Mortgages, if any, must be in good order and no past due liens. Assurance must be given that money will

be used only for improvements. Good community reputation is necessary.

**8—Is a Mortgage Necessary?**  
No, only the promissory note. Insurance by the government provided in the Housing Bill makes them unnecessary.

**9—What Signatures are Necessary?**  
Only that of the property owner, and wife or husband, if married, except in special cases.

**10—How Long Can Be Taken to Repay?**  
From one to three years. (Three to five year notes may be made with special arrangements.)

**11—How Are Payments to Be Made?**  
Regular monthly (or seasonal) payments. Prepayments, and more than required payments can be made.

**12—Where?**  
At the place of business with whom the loan has been made, NOT to any government office.

**13—Who Guarantees Loans?**  
The local institution. The loans are primarily local with private capital. The government only acts as an agent to protect the banks against loss.

**14—What Does This Credit Cost?**  
Interest and (or) discount may not be more than \$5 per year per \$100.

**15—Can Present Mortgages Be Refinanced?**  
Yes. Administration expects to be ready on this phase by October 1 at latest.

**16—Will Labor Benefit?**  
Direct and indirect benefit to 3,000,000 wage earners is expected to be felt soon, not only in actual repair and construction, but in allied industries. Act has been helpfully called "Big Bertha of Recovery."

### JOBS FOR MANY WILL BE RESULT OF REPAIR PLAN

More Comfortable Homes, Better Buildings, Improved Living Standards All To Come From Program.

Thousands of idle men put to work this fall—millions of dollars put into circulation—more comfortable, more beautiful and more valuable homes for Americans—a higher morale and a better standard of living. These are among things which the Federal Housing Administration hopes to accomplish through the Modernization Plan. It is a plan designed to stimulate more than 300 related industries that have remained inactive while practically all other trades, industries and businesses are on their way to recovery.

except good faith and proof that the borrower's income can take care of subsequent payments. Property owners have the advantage of reasonable rates of credit without any extreme and recurring renewal fees. This repayment plan is one of the easiest ever evolved for this type of loan.

The centering of this plan around building trades is expected to bring this vastly important group of industries out of the doldrums in which it has languished for the past five years or more. It has been estimated that there are around 16,500,000 buildings in the United States needing repairs; that there is a shortage of from 750,000 to 1,500,000 homes; and that there are 5,000,000 homes in this country that lack the common and essential convenience of a bathroom. This condition is due to an appalling recession of building during recent years.

**Effects Far-Reaching**  
As the building industries recover, more carpenters, plumbers, painters and other tradesmen must go to work to take care of the new activity. More men must go to work to help manufacture the building materials that will be in demand for improvement projects. More men must go to work on the railroads, to help ship the supplies. And subsequently, more men must go to work in other trades, industries and businesses to take care of the increased buying power of the workers directly affected by the plan.

### BUSINESS HOUSE REPAIR INCLUDED IN F. H. A. SET-UP

Although the credit channels opened up by the provisions of the National Housing Act are expected to be utilized mostly by home owners, the benefits of this all-important piece of legislation are by no means restricted to this class of borrowers.

The same sources that supply the funds for improving houses are ready to make advances to owners of industrial, commercial and other business properties—up to \$2,000, of course—for needed renovation and modernization.

Industrial and commercial leaders are quick to concede that a well maintained store, apartment house, garage or factory is one of the foundation pieces of a successful, paying business.

New clients and customers are attracted by convenient, sanitary surroundings, and by the same token, old ones are retained.

Owners of business properties who undertake improvements at this time will find themselves able to repair and modernize at prices which, although on the rise, are still many percentage points below the level of normal years. A glimpse into the building supply and equipment field will disclose, also, important and far-reaching innovations in the realm of property maintenance. The keen competition that developed in the construction trades as a consequence of declining activity during the era of economic stress has been productive of advances in design and utilitarianism that the almost revolutionary in character.

**Door Closers Convenient**  
How much more comfortable and convenient many homes would be with door closers! These small items of utility are almost universal in offices, schools, stores and elsewhere. In the home, they would insure relief from slamming doors, save heat lost through doors carelessly left open, and prevent injurious drafts and disagreeable kitchen odors.

### MODERN PLUMBING MAKES BATHROOM INTERESTING SPOT

The marketing of modern plumbing fixtures in colors has made it possible for the bathroom to be relieved from a purpose of mere utility, and transformed into the most interesting room of the house. So varied are the shades obtainable that schemes which express one's individuality can be evolved with ease in the moderate priced residence as well as in the more pretentious home.

Simplicity is the main requirement of an attractive bathroom. It can be achieved by starting with the fixtures, whose color will dominate the scheme and determine the tone of the room. Flooring, wall finish and drapes can then be chosen to harmonize; and a highly attractive bathroom will result with a little care and forethought.

A bath of dignity can be achieved with black fixtures, a black and green floor, light green and yellow walls, and a touch of brightness in the drapes. Ceilings, as in all cases should be a light and subdued shade, such as buff, cream or gray.

Ideal for a sunny room is a bath with royal blue fixtures, a dark green floor, light green walls and salmon pink drapes.

Pale brown fixtures, a medium blue floor, pale orchid walls and drapes of light green will impart cheer to a dark room.

A dainty bath is achieved through the use of peach fixtures, a dark green floor, and walls with pale yellow and green predominate.

Both cool and dainty is the bath with pale blue fixtures, a medium blue floor, and walls of white plaster and gray marble paneling.

A luxurious bath worthy of the most magnificent domicile is attained by the use of cerise fixtures, a black floor, yellow walls with orange trim, and a gray ceiling.

The best time to give the old bathroom a new color treatment, or to add a new one of beauty and distinction, is right now, when the Federal Housing Administration is enabling homeowners to borrow money for home improvement from local financial institutions at unusually attractive terms.

### OREGON COULD AND SHOULD

Hear the sound Of the Hammer And the Saw. Was the Great Editor Right or Wrong When he called Oregon Fool of the Family? We need not be Fool Of the Forty-eight. We can, by Wisdom and Fairness, Coax Capital and Enterprise To make more here Of what we use here. Care for Capital. Don't Kill Capital. Stop Driving it Away. Keep Money Moving Here. Care for Capital and Capital will Care for You.

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### ARCHITECTS ADVICE OFTEN AN ECONOMY

When altering or remodeling, give the architect an abundance of leeway. He is an expert. He can see what the layman cannot see. He can make practical suggestions, and he can save

you money. He can suggest small, inexpensive changes you may not have thought of, but which will mean much to you. Give the architect a general idea of what you want, but let him develop it. He can visualize the finished product as only one so trained can see it.

Wells 300 to 700 feet deep are being bored in the Hart mountain game preserve in Oregon to provide water for antelope, other game and stock.

**Don't Wait!**  
**DO IT NOW**

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from **\$100 to \$2,000**  
FOR ONE TO THREE YEARS

FOR THE IMPROVEMENT OF HOME AND BUSINESS PROPERTY\*

No co-makers, no mortgages, no collateral, and no fees are required on such loans.

The United States Government, through the Federal Housing Administration, guarantees a sufficient part of your property improvement loan to enable us to waive these requirements.

\*Loans will be made to improve single-family dwellings, multiple-family dwellings, apartment houses, farm buildings, garages, office buildings, stores, factories, warehouses, and other business property.

Any property owner of good credit standing is eligible. It is not necessary that you be an established customer of this bank.

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# SERVICE

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## The National Housing Act Home Owners Loan Corp. Federal Bldg. & Loan Ass'n's

Complete information and application blanks available for the above upon request at our office. . . . A representative will call daytime or evenings and assist in the preparation of—

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