

FHA CAMPAIGN DEPENDS UPON THREE GROUPS

Co-operation Of Industry, Financial Houses And Public Held Essential To Success Of Vast Plan.

Upon the co-operation of three elements—industry, financial houses and the public does the Federal Housing Administration depend for the success of its gigantic property modernization program, aimed at alleviating distress in the backward construction and capital goods industries.

The first of these groups, namely, industry, has been quick to endorse the government's efforts to restore activity to a field directly affecting more employment than any other. Virtually all branches of trade and commerce connected with building and property maintenance have pledged to Housing Administrator James A. Moffett their wholehearted co-operation in the Better Housing program launched this month from Washington.

Banks Are Busy
Financial institutions from coast to coast have been contacted by the Federal Housing Administration in an effort to acquaint them with the workings of the modernization credit plan, so that an early start on this broad program may be had. Administration officials have received expressions of endorsement and promise of co-operation from these organizations.

That the public's active participation in the movement will be forthcoming is anticipated by the housing administration.
By placing a guarantee against loss up to 20 per cent of the aggregate of all loans, banks, trust companies, building and loan associations and other lending agencies have been put in a receptive frame of mind for the approach of prospective borrowers. The combination of the two simple credit terms for property owners and complete security for the financial houses—is seen as providing a new and valuable link between borrower and lender.

Need Local Help
Vitality important in the success of the government-fostered property improvement program will be the co-operation offered by local communities. This, it is felt, should come through chambers of commerce, citizens' associations and other organized civic bodies.

The Federal Housing Administration is urging every town and city in the country to organize and conduct local property betterment campaigns, similar to those conducted successfully in several parts of the country during the past two years.

In such campaigns, property owners may be fully informed as to the credit features of the act, and have impressed upon them the desirability of making needed repairs and improvements to their properties at this time.

The Federal Housing Administration is preparing to give assistance to such local effort by supplying literature necessary for distribution to property owners, architects, building supply and other merchants. Posters, display cards, new stories, speeches, and feature material will be available for publicizing the program.

Install Lawn Faucets
Several still or lawn faucets installed at various points around the house will eliminate the bother of dragging a long hose around in order to water the lawn and garden properly.

Cover Zigzag Marks
It is impossible to cover up zigzag brush marks in the priming coat with the second coat of paint. For this reason, the first coat should be laid on as carefully as the second when only two coats are applied. It is always better to apply three coats.

Before and After Remodeling



These illustrations show how a home, run-down in appearance, can be completely transformed into an attractive, livable dwelling with a little modernization operation.

Farm Property Modernized



The improvement made on a farm house by modernizing is graphically shown in these illustrations. Above is the home as it appeared after the work was completed, while below is the place as it appeared at the outset.

ORGANIZED LABOR ON RECORD IN SUPPORT OF HOUSING PROGRAM

Organized labor went squarely on record in support of the Federal Housing Administration in an appeal "to all men and women of labor" issued by William Green, president of the American Federation of Labor at the annual mid-summer meeting of the executive council of that body in Atlantic City.

"Largely through your backing, of President Roosevelt's housing program, that program is now the policy and the law of the land, and is in effect," said the appeal.

"Under the law provision is made for the freeing of immense volumes of money, running well into the billions of dollars for the repair and modernization of existing homes, and the construction of new ones.

"The immediate effect should be the employment of thousands upon thousands of building tradesmen, of

tradesmen who supply building materials, and railroad and truck men who land it on the job.
"The ultimate result should be standards of housing for our people better than any they have ever known, and in keeping with the wealth and the high ideals of our country.
"The volume of work is enormous. Once well under way, it should, now that money promises to be available, provide work for many years for the building trades, and make life easier and better for the men and women of all trades.

"President McDonough, of the Building Trades Department of the American Federation of Labor, has called upon all building trades councils and building trades local unions to start the ball rolling through the intensive canvass of potential jobs."

Elise de Wolf (Lady Mendel) is writing her memoirs in her library at Versailles.



NEW FIXTURES WILL BRING CHEER TO YOUR HOME



The smart home that has plenty of lighting fixtures, and there are many new types which will make your rooms look newly beautiful.

See our complete selection of wall lights, chandeliers, bed lights, porch and outside door lights. Modern and period designs to select from at low prices.

PEOPLE'S ELECTRIC STORE

212 West Main Phone 12

REWIRING HOME PROVIDES ADDED COMFORT, VALUE

Federal Housing Loans Can Be Used To Modernize Lighting Of Residence Or Business Property.

Rewiring enhances the comfort, convenience, safety and value of real property. Federal Housing Administration loans can be used advantageously to modernize the wiring of the home or business property.

The living room of the home or apartment may be equipped with a center ceiling light and four convenience outlets for floor, table and desk lamps and radio, all controlled by switches at the entrance. Two or more side wall lights should be at the mantel or other suitable location. A convenience outlet in the middle of the floor, and one or more convenience outlets at the mantel or elsewhere are desirable.

The dining room needs a center ceiling light and two or more side wall lights, all with three-way switches at both entrances. A convenience outlet in the middle of the floor, and one or more convenience outlets at the entrance and bedside. Three side wall convenience outlets for dressing table and bedside lights, and a light for each closet controlled automatically by the doors are also suggested.

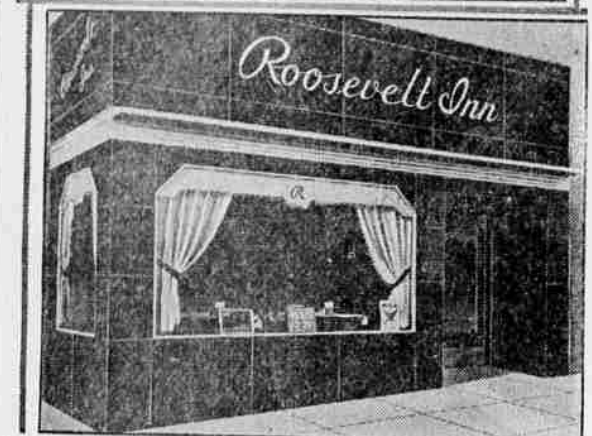
For the sake of convenience, a bathroom should be equipped with a center ceiling light with switch at the entrance. Two side wall lights above the lavatory with a three-way switch at the lavatory and entrance. A waterproof center ceiling shower light with wall switch at tub. A side wall convenience outlet.

The kitchen could be profitably wired to accommodate one ceiling light with a three-way switch. It should have a convenience outlet for an exhaust fan. A heavy duty range outlet (if an electric stove is used). A clock hanger convenience outlet. A convenience outlet for a dishwasher, and four additional convenience outlets.

Use could be readily found in the modern basement for: A ceiling or wall light for stair illumination, with a three-way switch. A laundry center ceiling light with switch at the laundry entrance, two laundry side lights, and two outlets for the washing machine and ironing board. A recreation room center ceiling light with switch at entrance or wall, and a convenience outlet for a floor lamp, radio or other item. A workshop center ceiling light and side light controlled from the entrance or wall, and two convenience outlets for machines. Separate circuit for the furnace (if electrical equipment is used), and a ceiling light at the furnace.

BREAKFAST NOOK NEAR KITCHEN SAVES STEPS
Kitchens have come a long way since the dingy old coal stove era. The up-to-date kitchen is a joy to the feminine heart as well as a rest to the feminine feet. One way to add charm and save steps is to build a breakfast nook at one end of the room or in any available corner. The expense is slight and the result a bright little nook for breakfast, luncheon or even dinner.

Store Property Modernized



Modernization loans made available under the National Housing act may be used for making improvements up to \$3,000 on business properties. Here is an example of how a modernizing operation transformed an old store.

One of the very best ways to improve the general appearance of the interior of an old house is to replace the trim. In most cases, the trim on windows and doors has been in the house since its construction, and is covered with countless coats of paint. Trim is easily removable, and can be

replaced with new material at little cost. Improving the interior without changing the trim is like wearing a celluloid collar with a new fall suit.

DOES YOUR HOUSE NEED A NEW ROOF?



A HOME OWNER'S LOAN WILL MAKE IT POSSIBLE

Why anticipate a winter of leaking roof, damage to home and furniture—when you can make a Home Owner's Loan to pay for the job? Get full details and an itemized expense sheet from us. It's easy—you pay us with the money loaned you—then pay back in convenient monthly amounts.

Big Pines Lumber Co.

Dependable Building Advice. Phone 1

BETTER MILLWORK

FOR THE Better Housing Program
Built-In Cupboards—For Home or Office
Doors—Windows—Screens

SPECIFY OUR PRODUCTS
Always Better Than Most

Obtainable through all Medford Retail Lumber Dealers or Direct from our mill.

Padgham Planing Mill

1309 COURT ST. PHONE 521

Grinsted & Runtz



Painting
Decorating

Phone 1658

We will give you information about the Housing Act... And suggest decorative schemes and color combinations for your houses.

101 Cottage Street

FIX IT Now!

Modernization Headquarters

We have "What It Takes to Modernize at Little Expense."

ALL GRADES OF CEDAR SHINGLES
COMPLETE LINE OF CERTAINTED ROOFING AND PAINTS
LUMBER, WALL BOARD and BUILDER'S HARDWARE

Modernize Your Floors at Small Expense
WE RENT Floor Sanding Machines

Call at our office or Phone 594 for information on the Federal Home Modernizing Plan.

The Original Home of Low Priced Lumber
ECONOMY LUMBER CO.
No. Riverside at Court St. Phone 594

REPAIR! MODERNIZE!

PUT MEN TO WORK

A large part of your dollar spent for modernizing will go directly for labor... Most of it will immediately return to channels of trade, stimulating all types of business... This added labor will also materially aid in the reduction of unemployment and lessen the public burden of relief... Improved value and appearance of property is another important result of this program which merits the support of the entire community.

The FIRST NATIONAL BANK

"A Departmentized Bank"