

98 Per Cent of Home Owners Eligible for Loan Under Housing Act

\$4000 AVERAGE VALUE OF HOMES SURVEY REVEALS

Maximum Loan Allowable On One Property \$16,000—Less Than Third of Homes Valued Over \$4000

Fully 98 out of every 100 owner-occupied homes in the United States come within the \$20,000 value limit of the federal housing administration for insured mortgage loans, according to the real property inventory conducted by the department of commerce.

Under federal housing regulations for insured mortgage loans, the maximum loan allowable on any one residential property is \$16,000, or 80 per cent on the appraised value of \$20,000. The table of values for owner-occupied homes shows that only 1.46 per cent of the homes studied in the inventory were valued at \$20,000 and over, while the value of 0.49 per cent of the homes was not reported.

This table further reveals that the average value of owner-occupied homes is \$4000, with 29 per cent falling within this classification. Nearly 18 per cent average \$2500 and 24 per cent less than \$2000. Less than a third of the homes were above the \$1000 mark, 17 per cent averaging \$6250 and 12 per cent \$7500 or more.

It was further shown that 54 per cent of these homes were mortgaged, the range being from 16 per cent in Frederick, Md., to 76 per cent in Waterbury, Conn.

COURT OF HONOR AWARDS BADGES TO BOY SCOUTS

Regular Court of Honor for Scouts of the Medford district of the Grater Lake council was held last night at the court house, Don R. Newbury, chairman, of the Court of Honor for the council, acted as judge.

The last few courts have evidenced much work being done by scouts of the various troops in advancement from the lower to the higher ranks. At this court ten scouts were awarded second class badges, two first class, three star and two life.

The complete list of awards made at last night's court follows:

Second Class; Troop No. 7, Medford—Robert Deaver, John Eads, Douglas Janney, Vern Kellenbeck, Reece O'Neill, James Worden. Troop No. 18, Eagle Point, Earl Harnish, Elmer Harnish, Herbert Pruett, Lyle Smith.

First Class; Troop No. 3, Medford—Reed Cox, Troop No. 5, Medford, Armine Lewis.

First Class Merit Badges; Troop No. 5, Medford—Bob Nixon, reading; Dale Roberts, reading. Troop No. 8, Medford, Bob Denmore, first aid, metalcraft, personal health; Gerald Keese, athletics, personal health; Earl Wheelock, first aid, safety; Don Younger, civics, woodcarving. Troop No. 16, Medford, Irwin Doty, electricity, first aid, handicraft, physical development, safety, scholarship; Shirell Doty, cycling, farm home and its planning, farm layout, handicraft, physical development, reading; Raymond Miller, civics, farm home and its planning, public health; Ivan Newton, automobilism, civics; Willis Pratt, animal industry.

Star; Troop No. 8, Medford—Bob Denmore, Earl Wheelock; troop No. 16, Medford, Raymond Miller.

Life; Troop No. 16, Medford—Irwin Doty; troop No. 8, Medford, Gerald Keese.

FARMERS BUYING POWER ADVANCES

WASHINGTON, March 5.—(AP)—Advances of four points in the index of prices of farm products and two points in their purchasing power during the month which ended February 15 were reported today by the bureau of agricultural economics.

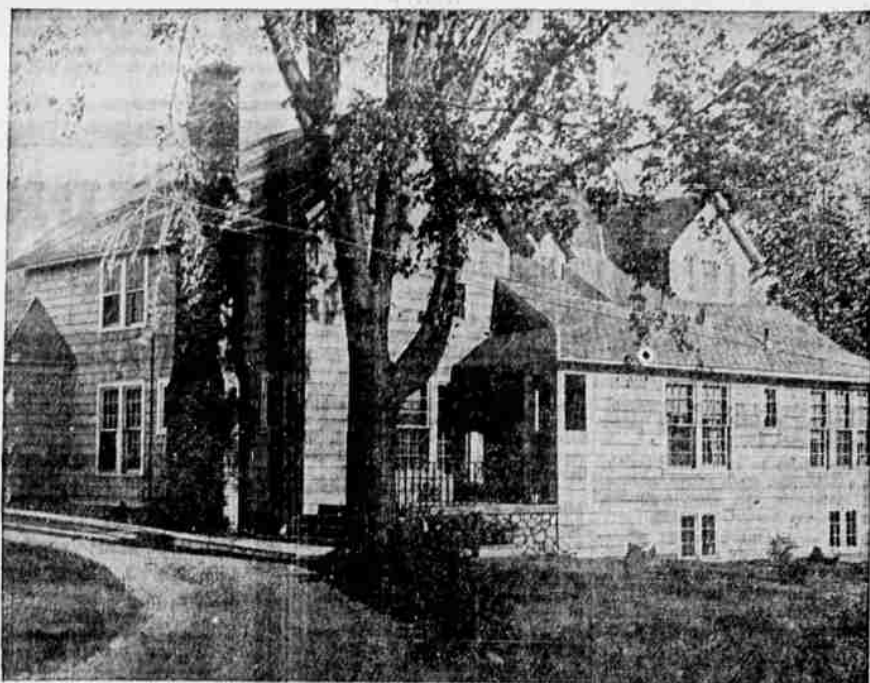
The farm price index was 117 and purchasing power 87, calculated on the five-year pre-war average of 100.

The bureau said the February 15 purchasing power of all products was the highest since June, 1930.

Mother of 26 Dies.

HALIFAX, March 5.—(AP)—Mrs. Veronica Birkey, 37, mother of 20 children, nine of whom survive, died here yesterday.

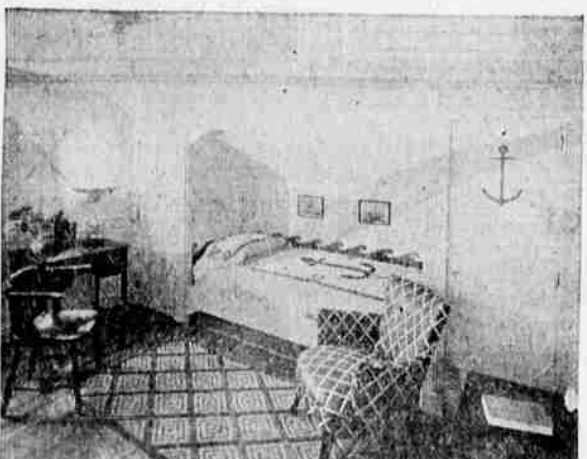
Everything But The Tree Modernized



The magic wand of the "renovizer" is responsible for the transformation shown in the home illustrated here. While renewing the exterior wall finish, the owner also added more space by enclosing a porch and adding a wing. Below is shown the house before modernizing, while above is the finished project.



Ship's Cabin Room



The "ship's cabin" room, designed for the boy or young man of the home, is becoming an increasingly popular feature in modern house designing in America. The room illustrated above, part of a modernized demonstration house in the Syracuse, N. Y., home improvement campaign, shows how attic space can be converted in this way.

On Buying Trip—Mr. and Mrs. C. T. Steward left today for San Francisco where they will select merchandise for the new Klamath Falls shop, which will be ready for the grand opening within a few weeks, according to the plan.

CHERISHED TREES MAY BE SAVED BY PROPER SURGERY

Better to Make Repairs When Wounds First Noticed—Cost May Be Included Housing Act Loan

Frequently, when a cherished tree dies and has to be removed, the owner dismises the matter by wringing their hands and saying, "It's too bad. Little thought is given the fact that a timely job of tree surgery probably would have prevented death. Tree surgery is often considered expensive, and its benefits doubted. Few people realize that, properly done when the wound is first discovered, the results of tree surgery outweigh by far the expense of it. Healthy trees add beauty to the landscape and value to the real estate.

Neglected wounds, no matter how small, disfigure a tree and may lead to its death. Broken limbs and wounds that reach the inner bark offer an easy entrance to parasites, rot organisms and boring insects. A large trunk wound may so weaken a tree that a strong wind can break it off.

It costs much less to repair trees when the wound is first noticed than it does years later when rot has doubled or tripled the size of it. But in either case, the first step is to remove all decayed and diseased wood. If the wound is in a limb, the entire limb may require removal. In the case of a broken limb, the wound

must be cut smooth in preparation for treatment. Cutting tools must be very sharp in order not to injure the living wood. It is absolutely essential that every bit of unhealthy wood be removed to prevent further decay. As old wounds are often partially covered over with a growth of bark, the tree should be scrupulously examined for hidden rot. A trunk cavity should be cut so that it will drain naturally, and if a filling is to be used, the edges should be undercut if possible, in order to hold the filling firmly in place. If undercutting is impossible, or if the healthy wood at the edges of the opening is so thin that it would dry out, nailed strips of wood can take the place of undercutting.

The second step is to sterilize and waterproof the cavity as soon as it is certain that all diseased and rotten wood has been removed. Creosote is a satisfactory sterilizer. A coat of tar or asphalt is effective for waterproofing. Small wounds, such as those left by the removal of a branch, may be creosoted and shellacked. Most treated cavities are best left unfilled, but if a filling is desired, the materials to choose from are ce-

ment, asphalt mixtures and wood. If filling improperly done is far worse than no filling at all, because should further rot develop from faulty treatment, it will spread unnoticed.



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CHECK YOUR HOME

From Cellar to Chimney Top with a pencil in hand, begin at the front door and walk to the back!

What Improvements Are Necessary?

You yourself can best answer these questions:

- | | | |
|--|-------------------------------------|----------------------------|
| 1. Roof | 11. Fireplace Mantel, Flue, etc. | 21. Insulation |
| 2. Chimney | 12. Joists and Subflooring | 22. Blinds, Shutters |
| 3. Flashings | 13. Interior Trim | 23. Exterior Walls |
| 4. Attic Ventilation | 14. Recreation room, Workshop, etc. | 24. Garage |
| 5. Exterior Trim | 15. Rafters, Studding | 25. Porch Floors and Steps |
| 6. Walls, Plaster, etc. | 16. Roof Sheathing | 26. Stairways |
| 7. Closet Space | 17. Doors | 27. Walks, Drives |
| 8. Floors, Tile, etc. | 18. Hardware, Locks, etc. | 28. Foundations |
| 9. Interior Paint | 19. Weather Stripping | 29. Basement |
| 10. Book Shelves, Cabinets and Cupboards | 20. Lathing | 30. Exterior Paint |

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