

Two Jobs Created for Each House Undergoing Repair Is Average

WIDESPREAD GOOD SHOWN IN FIGURES FROM 23 CENTERS

Each Unit of 600 Homes in Need of Repairs Means 1140 Potential Individual Operations, Says FHA

Analysis of the Federal Housing Administration of modernization pledges obtained in 23 representative cities reveals the fact that each unit of 600 homes in need of repairs produces 1,140 potential individual modernization operations. This is a ratio of practically two jobs for each house in need of repairs.

Type of Job	No. of Jobs	Per Cent
Exterior painting	298	26.2
Minor general repairs	236	20.7
Interior decorating	155	13.6
Roofing	111	9.7
Major alterations	75	6.3
Cement work	58	5.1
Plumbing	52	4.6
Heating	39	3.4
Electrical work	21	1.8
Landscaping	6	.5
Miscellaneous	85	7.5
Total	1,140	100.0

The distribution of the various kinds of work specified by home owners in different cities is very much the same, regardless of the location of the city, the administration states. "Consequently, applying the figures based on the sample to any other community gives a satisfactory quantitative measure of the approximate share of modernization work which a particular business may expect."

Thus, those supplying the material and labor for modernization jobs can get a fair estimate of the market for their labors or products by applying the percentages given in this table to the number of homes needing repairs in their communities, which is 600 out of every 1,000.

For example, out of the 1,140 po-

Results Great; Cost Low



Remarkable transformations are possible in modernization projects without extreme outlay as is shown in the above photographs. The top view shows this suburban dwelling before the improvements changed it into the attractive, modern structure shown below. Careful scrutiny will show that the principal changes, aside from the remodeling of the front porch were principally a coat of paint, new roofing and a small decorative dormer. Such improvements are easily available under the provisions of modernization credit loans and well within the means of thousands of American property owners.

tential jobs that a community of 1,000 houses represents, an interior decorator can expect to find 155 prospective jobs while a roofing contractor can expect about 111 prospective jobs.

The potential cash value of jobs in each classification has not been calculated in percentages, as the available records cannot be broken down with sufficient accuracy. The percentage distribution of the number of jobs, the analysis states, is not comparable to a distribution by value. For instance, the total number of heating installations is relatively small when compared with the number of interior decorating jobs, yet the average value of a heating job is several times that of an average decorating job.

In the classifications which are not self-explanatory, "major alter-

ations" include additions, renovations, moving or raising of houses and completion of new buildings; "minor general repairs" include flooring, glazing, insulation, carpentry, skylights, overhauling, etc.; "miscellaneous" includes termite (white ant) eradication, weatherstripping, furnishings, air-conditioning, elevators, screens, awnings, garages.

BIG JETTY JOB GOES TO PORTLAND OUTFIT

WASHINGTON, March 5 — (AP) — The war department announced today award of a contract for repairs to the south jetty at the mouth of the Columbia river, Oregon, to Winston Brothers company and Guy F. Atkinson company, Portland, Oregon, for \$1,493,535.

PROPER LIGHTING NOT A LUXURY ON FARM THESE DAYS

Sufficient and proper lighting on the modern farm is no longer a luxury, but a necessity.

Besides the many obvious advantages, proper lighting removes the real and constant danger of eye-strain. So many farm chores are performed during the dark hours of early evening or the darker hours before dawn that the eyes of farm-

ers and farm hands frequently suffer permanent injury from eye-strain. There are several good systems of farm lighting, among which are individual electric power plants where distribution circuits of lighting companies are not available.

Ordinarily, small electric power plants are equipped with storage batteries. Where they are provided for stand-by service, the plant needs to be operated only at intervals to have current available at all times.

Two electric power systems are generally marketed at present for private installation, the 110-volt system and the 30-volt system. Most manufacturers handle both.

The 30-volt system involves no danger of electric shock in case of contact with the wires. It requires a larger current than the 110-volt system in order to supply the same amount of power to lamps, motors and other current consuming appli-

ances. Special wiring and fixtures not commonly and widely manufactured also are required.

The 110-volt system permits the use of less expensive wiring and equipment and also makes possible the transfer to public service distribution circuits with practically no change when the power company wires reach the farm.

Lighting is only one of the advantages of electricity on the farm. It provides power for operating a large number of electrical devices such as washing machines, churns, cream separators, milking machines and water systems.

In several ways, an electrically operated water system is the most improvement made possible by the installation of a private power plant. An electric pump is always available for instant service. To all its other conveniences, it adds the element of safety because it makes possible the

quick extinguishing of a fire before it gains headway. And fire is still one of the gravest dangers to which a farmer's home and barns are subject.

When a farmer obtains a modernization loan for the purpose of installing an electric power plant, he gets his money's worth in greater convenience, greater safety and increased farm efficiency.

CARPENTER FOR BYRD EXPEDITION SUCCUMBS

DUNEDIN, N. Z., March 5.—(AP)—Ivor Tingloff, 40, Boston, the carpenter of the second Byrd Antarctic expedition, died today in a hospital. His death was the first fatality in either of the Antarctic expeditions of Admiral Richard E. Byrd.

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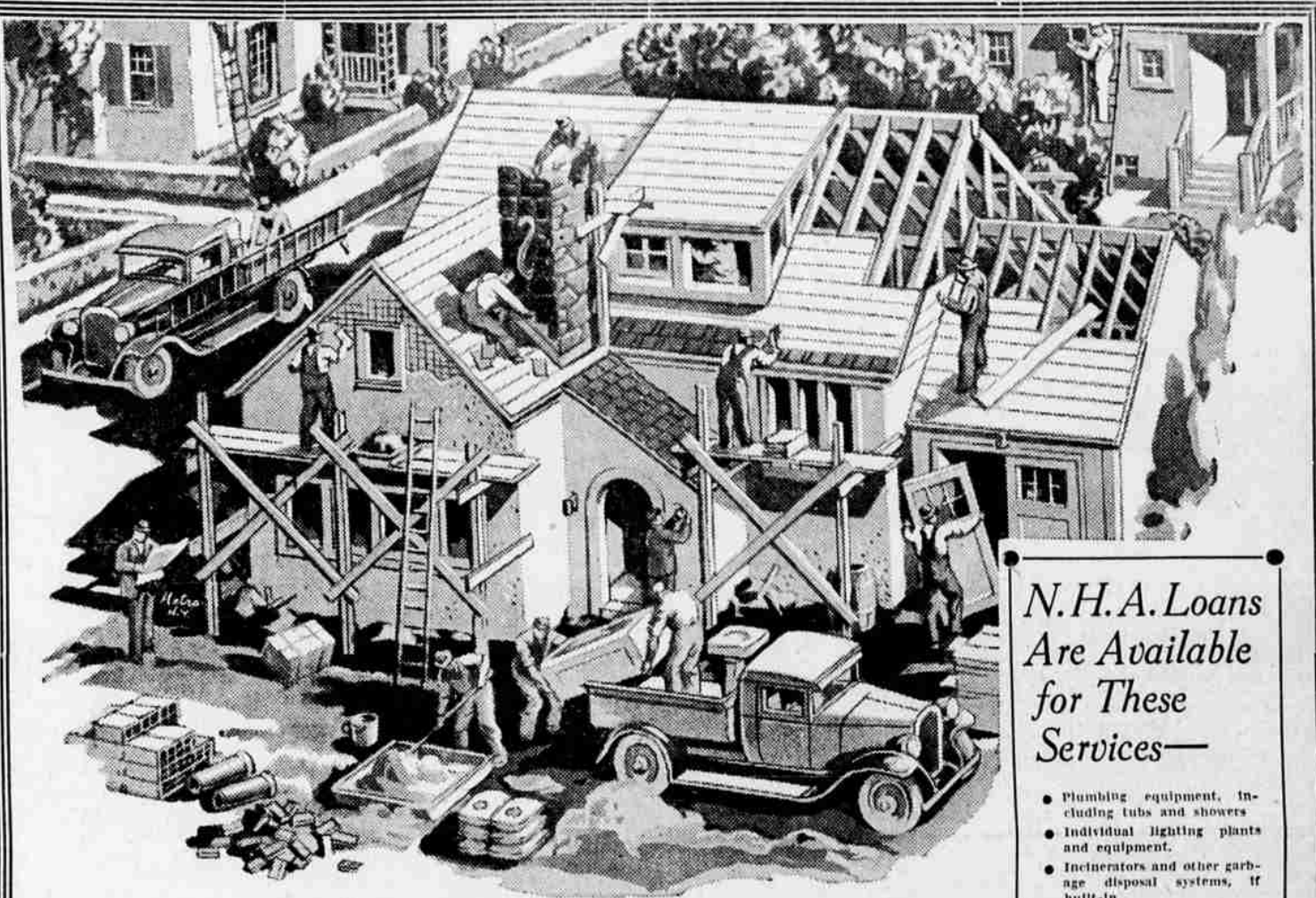
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N.H.A. Loans Are Available for These Services—

- Plumbing equipment, including tubs and showers
- Individual lighting plants and equipment.
- Incinerators and other garbage disposal systems, if built-in
- Non-detachable heating systems and equipment (coal, wood, oil, gas or electricity)
- Domestic water heating equipment if non-detachable
- Conversion oil burners, including oil storage equipment and thermostatic controls
- Heating control devices
- Automatic stoking and ash removal equipment, if permanently attached to heating unit
- Lighting fixtures of integral part of wiring or gas system
- Radiation, if part of heating system, including valves and accessories
- Individual gas-making machines and equipment
- Electric ranges and electric refrigerators
- Water works system
- Wells and cisterns, including pumps and wind-mills
- Individual sewerage disposal systems, including septic tanks
- Water supply and sewerage connections with public mains
- Air-conditioning equipment, if built-in
- Humidifying equipment, if built-in
- Built-in ventilating equipment, including fans
- Forced heat circulating equipment
- Fire escapes
- Sprinkler systems
- Fire and burglar alarm systems
- Elevators and dumb waiters
- Kitchen units, including ranges and refrigerators, if built-in
- Linoleum and other floor covering, if laid
- Built-in ironing boards, dressers, flower boxes, cabinets, bookcases and cupboards
- Built-in laundry chutes
- Built-in refrigerators, including automatic refrigeration
- Fitted storm doors and sash built for porches, windows, etc.
- Fitted screen doors and windows built for porches, windows, etc.
- New doors and windows of all kinds
- Built-in door or wall mirrors
- Automatic garage door openers
- Weather stripping
- Awnings made for windows and porches
- Coal chutes
- Built-in package receivers and mail boxes
- Concealed residential wall safes

We Are Cooperating— With Jackson County's Better Homes Campaign and the NATIONAL HOUSING ACT



This bank welcomes the opportunity of cooperating with firms and tradesmen of this county in advancing the Better Homes program sponsored by the Jackson County Chamber of Commerce in conjunction with the Federal Housing Act. This splendid program opens doors to added employment; better living conditions and finer, more attractive homes. Home owners are afforded the opportunity of securing credit for home improvements and paying in regular installments over a period of from one to three years through a plan sponsored by the government and approved financial institutions. . . This bank is glad to cooperate with the administration in arranging for these loans to Jackson County home-owners. . . May we suggest that you see your lumber dealer, painter, hardware or electric store, plumber, cabinet firm or architect. . . all are competent to give you necessary information and estimates. . . of course, we are always ready to advise and serve you!

How to Finance YOUR Home Modernization

Here are the answers to a few of your questions regarding Federal Housing Act Loans:

1. Who may apply?
Any individual property owner over 21 years of age, or any partnership or corporation with a regular income from salary, commission, business or other assured source. It is not necessary to be a depositor in this bank.
2. What assurance need I give?
(a) That you own the property.
(b) That the income of the signer of the note is at least five times the amount to be deposited within a year.
(c) That your mortgage, if any, is in good standing, your taxes up to date or in good standing, and that there are no other past due incumbrances or liens against your property.
3. How much will the bank loan?
From \$100 to \$2,000, depending upon your income, for improvements on any

- one property, and in connection with each of not more than five properties unless approved by the Federal Housing Administration, Washington, D. C.
4. What security is required?
That you have steady employment or other regular income and that you have a good credit record for paying bills promptly.
5. How do I apply?
Your lumber dealer, painter, hardware store, electrical firm, plumber, cabinet work concern, architect or this bank will gladly assist you in arranging for a loan.
6. What signatures are required on the note?
Only the signatures of the applicant and if the applicant is married, the wife (or husband).
7. How much will I be charged?
An amount equal to discount of \$5.00 per year for each \$100 borrowed is charged when the loan is made.

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