

# Western Farmers Take Advantage FHA for Repairs, Modernizing

## HIGHER PRICES ON PRODUCE OF FARM ENABLES BUILDING

### Poultry Houses, Livestock Barns, Irrigation Systems Gaining Attention Through Federal Loan Program

Aided by the rural campaign of the Federal Housing Administration, mountain states and west coast farmers and ranch owners are doing a greater volume of repairing, rebuilding and modernizing their homes, barns, and other equipment.

Examination of a group of 24 typical credit advances made to agriculturists in central California under the modernization credit plan revealed the average to run slightly in excess of \$400, and that approximately 77 per cent of the money is spent for materials.

Higher prices for farm products are behind the construction of new buildings, especially poultry houses; with livestock barns being enlarged to house more dairy cattle. Irrigation for fruit, citrus, and nut orchards is being done in many places, while in other sections land suitable for more profitable crops, such as sugar beets, is being brought into production with the aid of irrigation.

**Example Given**  
A specific instance of where irrigation, made possible by modernization credit, has been extremely profitable, comes from Davis, Calif. The installation of a pump capable of watering a 40-acre field, enabled a farmer to grow sugar beets. The gross income, because of this crop was jumped to \$85 an acre as compared with \$16 from grain, to which the land previously had been planted.

In Colorado the construction of a small dairy barn enabled the farmer to meet the sanitary laws of the city of Denver, and the higher price obtained for the milk from his seven cows boosted his monthly check from \$10 to \$14.

In Oregon, a ranchman, finding eggs from his small flock bringing a higher check, increased his business because he was able to obtain enough money to build a new poultry house.

The insistence of city health authorities that dairy farms, especially milk houses, meet the sanitation regulations had threatened the market of a number of farmers. This situation was remedied in practically every instance by the erection of new milk houses, financed through local banks offering modernization credit service.

**Leaders Confident**  
Examples of how agriculturists have been able to improve their earnings through new or enlarged barns and other equipment can be cited in almost every community. Leaders of the improved farm property campaign, just getting under way in most localities, are confident of success because of the initial interest displayed.

While income-producing property has gotten a lot of attention, farm homes have not been neglected. Examination of the work on dwellings shows an unusually large number of dwellings being enlarged, remodeled, and modernized. Rooms are being added, porches built, and old homes made practically new. Conveniences and comforts, such as baths, sewage disposal systems, running water, and electricity for light and power are included in the modernization job.

Particularly impressive in the interviews with farmers was the appreciation of their being able to obtain money to make improvements and repay it out of earnings. In most cases work done could not have been financed if modernization credit had not been available.

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## Wallpaper Improvement



The above two photographs illustrate how wallpaper was utilized to effectively modernize a home, formerly owned by George Washington. Located in Alexandria, Va., the house was erected by Washington as rental property. The present owner recently modernized the structure to attract new tenants. An appropriate, washable, sun-tested wallpaper was selected for the living room. A colonial pattern of silver and blue stars on a peach field was chosen to harmonize with oyster-gray paint on paneling and trim. Additional light and charm were thus added to the room. Several other rooms in the house also lost their outmoded appearance by the addition of new wallpaper. The top photograph shows the living room prior to improvement. The lower picture was taken after the new wallpaper was placed.

Sales reports of leading wallpaper manufacturers and dealers indicate a marked increase during the past year in the popularity of wall paper as a decorative medium, as the general public continues to evidence satisfaction with the many new styles and designs offered in the washable papers now on the market.

Wallpaper manufacturers have made a careful study of the consumer's needs and have taken advantage of the introduction of the "washability" feature to improve the artistic standards of the product.

Today the average home owner may obtain distinctive wall papers, designed by leading American artists, for a price once paid for the outmoded, so-called "neutral" patterns. Women, according to wallpaper manufacturers, now express a preference for designs and styles that denote individual personality. One of Chicago's leading wallpaper wholesalers said recently:

**Demand for Quality**  
"There has been an appreciable increase in sales as compared with last year, but what is still more encouraging, there is a better demand for the finer grades of wall paper. There is more individuality displayed and more thought given to creating harmony between the decoration of the wall and the other furnishings of the home."

A prominent New York wallpaper concern reports sales at least 10 per cent ahead of 1934, with a "marked leaning toward the cleaner, less artistic, merchandise." This same trend is reported from a Detroit firm and another in Richmond, Va., indicating a similar attitude in widely diversified sections of the country.

Although color selections vary with the cities surveyed, a general trend toward stronger, more direct patterns and colors is found. This does not mean that wall paper is dominating the decoration picture. It merely indicates that this style of background is stepping into the foreground and carrying its fair share of the responsibility for beauty and harmony, so desired in every home.

**Modernized Classics**  
From a New York firm comes the report that the colonial vogue is giving way to modernized classics in spite of the high percentage of colonial homes in the East, indicating a "healthy psychological attitude," a desire to take the best from the past and modify it with the best of the present.

"Fewer colors are used today," the New York firm reports, "and the movement is definitely away from blended and cloudy backgrounds. The background colors which are selling are clear and bright and the top colors usually form a decided contrast, being also in clear tones. Canary yellow backgrounds have wide acceptance."

From Chicago: "The stylish colors are browns, blues and deep grays." This leaning toward grays is also reported in Detroit, where a general movement away from plaster effects is noted.

That solid coloring is in demand everywhere, is the consensus of opinion. Even ceilings show this tendency, and strong primary colors are replacing paler, less definite papers heretofore common overhead.

## VARIOUS MEANS LOAN APPLYING FINDING FAVOR

### Direct Application to Federal Housing Administration Office May Now Be Made—New Method Efficient

WASHINGTON, D. C.—Revised application procedure under terms of the insured-mortgage plan of the Federal Housing Administration has resulted in an unprecedented increase in the number of preliminary commitments granted by the District of Columbia office of the Federal Housing Administration. If properly employed by Better Housing headquarters throughout the country, this method will result in creating a tremendous increase in the national volume of new building, according to J. K. Gilchrist, director for the District of Columbia.

New applications at District headquarters totaled \$582,000 in 11 days after the new plan was put into effect.

By the new procedure, applicants may now apply directly to any office of the Federal Housing Administration for preliminary interview, appraisal, and tentative approval of their requests for mortgage loans before approaching a bank or other financial institution authorized to make an insured-mortgage loan. Heretofore applications first were made at approved financial institutions before consultation with the Federal Housing Administration.

The effectiveness of the new procedure was pointed out by Mr. Gilchrist in glancing over his records. From January 1 to March 25, 1935, under the old procedure, 59 applications for insured mortgages, totaling approximately \$375,000, had been approved by the District of Columbia office of the Federal Housing Administration. On March 25 the new procedure was instituted, and in 11 working days the total of \$582,000 in new applications for insured mortgages poured into the office of the director for the District of Columbia. Of this figure \$187,600 represented new building.

"There is no doubt," Mr. Gilchrist explained, "that the practice of making first application to a Federal Housing Administration office reveals thousands of dollars of potential new building that heretofore has not been discovered because of the difficulties and complications presented by the old method."

**Much Detail**  
"Primarily, there is a certain amount of detail connected with the investigation of an application that can best be handled by trained workers such as are found in a Federal Housing headquarters. Each application requires approximately 45 minutes of an expert investigator's time before it may be determined whether or not the application should be eligible or not. Individual banks as a rule have not the same facilities to perform this service for the applicant. By the new set-up we eliminate a wealth of lost motion and greatly ac-

celerate the approval of mortgage loans.

"Our trained investigators and appraisers thoroughly acquaint themselves with the details of each separate application, and, when tentative approval is granted, the applicant then goes to an approved financial institution of his own choice, having taken all preliminary steps toward obtaining a mortgage. Our new procedure is of great assistance to the potential mortgagor, as well as to the lending agency."

"Our own tremendous increase in volume of applications convinces us of the worth of the new method. If every Federal Housing office is having the same results, the national volume of new building and refunded mortgages under the National Housing Act, in my opinion, should reach tremendous proportions by the end of the year."

**Negro Is 98**  
TROY, O. (UP)—Pleasant Venable, Troy's oldest citizen, celebrated his 98th birthday anniversary here recently. A negro, he fought in the Civil war with the Confederate army.

**Ferry Association 300 Yrs. Old**  
NORFOLK, Va. (UP)—The Norfolk County Ferry association is 300 years old. On its anniversary it has six ferries in operation.

**45 Miners Lose Lives**  
JOHANNESBURG, Union of South Africa, April 24—(AP)—Forty-five miners were believed to have perished today when a sudden rush of water flooded the lower level of the New Machaba gold mine near Potchefstroom.

**Use Mail Tribune want ads**

## Garden Improvement



With the coming of Spring, the home owner has an excellent opportunity to beautify and improve the grounds about the house as indicated in the above photograph. Informal flagstone or molded concrete walks add much charm to the Spring garden. In instances where the garden is on a slope, a permanent concrete wall, properly placed, will offset much erosion and add to the general appearance of the plot. Spring houses, permanently placed trellises, arbors, etc., are all eligible for financing by Modernization Credit of the Federal Housing Administration.

## FUNDS AVAILABLE LONG TERM LOANS

Funds are now available for long-term home financing in this community. This condition was made possible by the formation of two Federal Savings and Loan Associations in the city of Medford; namely, The First Federal and the Medford Federal Savings and Loan Associations. These mutual institutions are strictly local in their operation and personnel.

In addition to funds invested locally in these Federal Savings and Loan associations, the federal government is investing in the manner of share subscriptions and all funds are used for first mortgage investments, primarily on homes.

Both associations have funds available for home financing, and it is reported by the management of these institutions that approximately \$125,000 has been loaned during the past six months for the long-term financing of new construction, repairs, and purchase of homes.

## SPRING TIME FOR HOME INSPECTION TO CHECK DAMAGE

### Moisture May Have Seeped in Joints, Shingles, Siding, Under Flashings, Causing Decay, Deterioration

Every home should have a thorough inspection during the Spring to ascertain damage which may have occurred during Winter months, according to the Federal Housing Administration.

Moisture which may have seeped in under joints, under flashings, eaves, coping, shingles, siding, and elsewhere may be starting rust, decay, or other deterioration. Such accumulated moisture may have frozen and expanded causing loosened bricks, boards, or other structural parts. If the fissures or cracks are not repaired promptly, further decay is likely to occur, which will necessitate expensive repairs at a later date. They also permit heat losses from the home and the infiltration of cold.

The chimney requires inspection to make sure that the masonry is solid and all parts firmly attached as a safeguard against fire. Loosened or damaged shingles, flashings, gutters, and downspouts may permit water to leak on the ceilings and walls, soiling them and necessitating refinishing or replacing. Damaged mortar joints should be pointed on exterior walls and loosened sliding replaced or nailed tight.

Ashes, cinders, and dust which have accumulated at roof windows should be removed to prevent possible deterioration of the windows.

When all exterior portions of the buildings have been inspected, cleaned, and repaired, a fresh coat of paint will assist in protecting it against Spring rains and hot weather.

Funds for doing Spring repair work are available at a small charge by commercial banks and other financial agencies under the Modernization Credit Plan of the Federal Housing Administration.

**EXCHANGE OLD GOLD for cash or trade at Brophy's Jewelers.**

**MODERNIZE Your Home With An Easy N.H.A. Loan**  
You will be protecting the beauty of your home and increasing its value. The government is willing to help you make those much needed improvements.  
**Let Us Assist You!**  
**Medford Lumber Co.**  
Third and Fir. Phone 829

## YOUR MONEY TALKS

# Economy

## ELECTRIC REFRIGERATOR

When You Invest in a WOMEN say that thrift is the major point of home interest under present day conditions.

They say that efficient refrigeration provides thrift of a practical nature and these thrifty housewives describe five distinct economies that are effected in their homes by electric refrigeration.

**Economy No. 1 . . .** Foods are kept in good condition longer . . . leftovers can be salvaged . . . Quantity buying can be practiced . . . Money can be saved at food sales of weekly "food specials."

**Economy No. 2 . . .** There is the saving of time . . . Meal preparation in general is greatly simplified.

**Economy No. 3 . . .** There is saving of human energy . . . You can conduct the duties of a hostess more easily and cleverly with better opportunity to enjoy your guests.

**Economy No. 4 . . .** You are able to lower general Operating Costs because Electric Refrigeration is as cheap or cheaper than ordinary refrigeration.

**Economy No. 5 . . .** The saving advantages of Cold Cookery helps you to be a thrifty chef . . . Easily and at less expense you are able to garnish foods with that appealing professional touch.

You as a thrifty, progressive housewife, can own an electric refrigerator today so easily . . . See the new electric refrigerators at dealers anywhere . . . or if you prefer, call the Power Company for complete and accurate information about electric refrigeration. You will be agreeably surprised at how little it costs to operate an electric refrigerator in your home. There is no installation cost and the easy monthly payment plan makes it possible to pay for your refrigerator with the economy electric refrigeration will bring into your home.

**QUANTITY BUYING**

- Electric Refrigeration helps you save 30 percent on your food bills. You can buy food in larger quantities at lower prices, because you can keep this food fresh for a much longer time . . . saving you 20 percent. Proper refrigeration saves 10 percent more.

**NO FOOD LOSS**

- Electric Refrigeration helps you save many dollars a year by preventing waste through spoilage of perishable foods.
- You can also save money with an electric refrigerator through the saving and use of all leftovers.

**BETTER HOUSING PROGRAM**

**THE CALIFORNIA OREGON POWER COMPANY**

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Identification was made by Dillon Rogers, Portland, who came here for that purpose. While unable to tell anything from the badly decomposed corpse, Rogers said there was no doubt about the clothes and effects being those of Hartzel.