

Modernized Cellar Will Provide Much Needed Additional Space

ADDED COMFORTS AND VALUE FOUND IN SMALL OUTLAY

Wide Variety of Improvements Possible for Wasted Space — FHA Funds Make Realization Possible

Opportunities to make good use of little-used space in the cellar or basement are being realized by more and more home owners, the Federal Housing Administration is advised.

In hundreds of homes there is ample space, even when a furnace is installed in the cellar or basement, in which to construct a recreation room, den, playroom, or study nook. Utilization of any of a score of wall materials now on the market; modern floor covering; built-in effects; careful color scheme has produced many strikingly effective results in homes that have taken advantage of the modernization credit plan of the Federal Housing Administration. Cost of such projects has been found to be extremely low, when the added comfort and value to the property made by such additions are taken into consideration.

The transformed cellar, when properly insulated, can be made into a delightful room in which to live by the inclusion of air-conditioning equipment to regulate the temperature and humidity of the room.

There has been a noticeable trend in the construction of such rooms toward individuality. Rooms of this character have been found to be very effective when a definite theme in design and decoration are carried out. The rustic charm of the "hunting lodge" motif is one popular design (see cut). In other instances a nautical atmosphere is effectively created by the appointments of a ship's cabin, with color scheme and furnishings of a like nature. Other cellar modernizations have been constructed to emulate the tap room of an old inn; the trophy room of a country gentleman; the studio of an artist; the variations are many.

Inclusion of an open hearth, both for utility as well as decoration, adds much to such a room.

The added convenience of an extra room where guests may be entertained, where privacy may be had for reading, study, or an afternoon nap, are only a few of the features of such a room. Careful planning, use of quality materials, and intelligent decoration can easily make such a room the show place of the entire home.

ARCHITECTS AID IN HOUSING PLAN

PHILADELPHIA, Pa.—A newly organized consultation service through which approximately 50 registered architects have made their training and experience available to house-holders. In a manner similar to the services of a doctor, has been inaugurated here. Organization of this service, which marks a change in precedent in the architectural profession, has been instituted to bring about a closer contact between the profession and home owners, particularly at a time when great stress is being placed upon remodeling and modernizing of dwellings. Heretofore property owners have been able to employ architects solely on the basis of complete service, involving the preparation of plans, designs, specifications, and supervision. For these reasons the average home owner desiring expert advice on small modernization projects, has in the past found it impracticable to employ an architect.

Now an architect's services may be obtained for advice on remodeling work on the basis of a very nominal fee, either for office consultation or home inspection. A standard fee has been agreed upon by the Philadelphia architects participating in this movement. A central point has been established where property owners may make inquiries by telephone.

NEED OF FARMS SHOWN IN STUDY

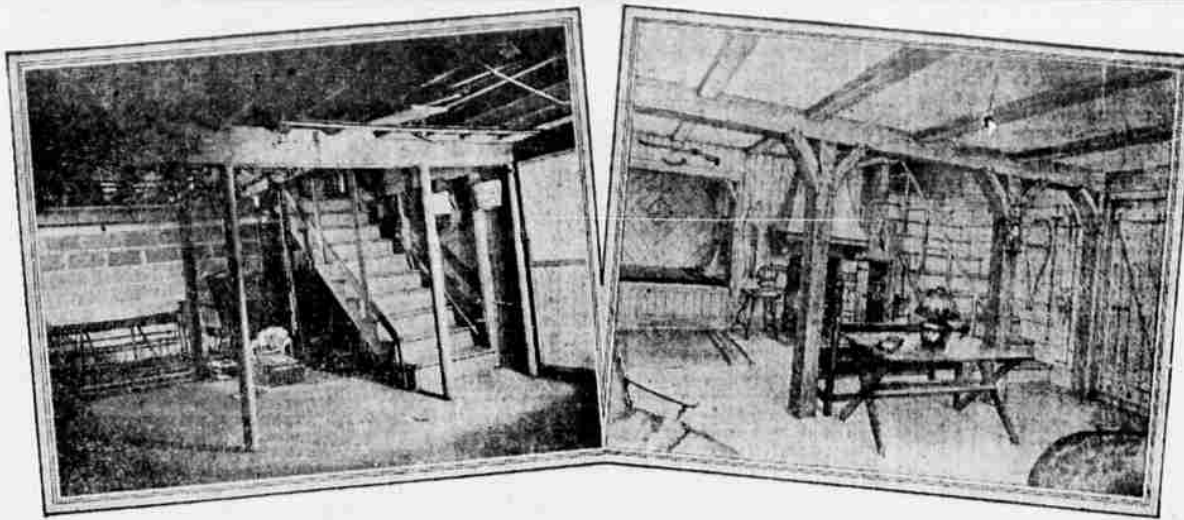
WASHINGTON, D. C.—Outstanding needs of the farm home, as indicated by 17,061 cases investigated by the Department of Agriculture Extension of Purdue University, are principally sewerage, paint, and screening, according to a report received by the Federal Housing Administration.

Of the farms investigated the following percentage table was formulated: 95 percent were found to be in need of a safe method of sewage disposal; 55 percent were in need of new paint; 41 percent required more adequate screening; 31 percent, miscellaneous repairs and replacements; 28 percent, foundation repairs; 25 percent, more closet space; 14 percent, kitchen sinks.

The purpose of the Purdue investigation were to promote sound and attractive building and to protect the farm home from unnecessary depreciation; to develop conditions which promote health and comfort; the provision of conveniences which will end needless drudgery; and to encourage a suitable setting for the farm home.

ROPHY JEWELERS specialists in designing and modernizing your old jewelry.

Utility, Charm Given Cellar by Modernization



A cellar that is for the most part wasted space may be changed into a cozy "hunting lodge" at very low cost, as illustrated in the above illustrations. The architect in designing the above project has utilized the columns in his decorative scheme and cleverly hidden the sewer stack in the rear by building out in front of it, while at the same time providing recesses for a built-in bunk and a fireplace. The round, steel columns are enclosed in wood and the curved wood braces may be either solid or built up. On the ceiling insulating board has been furred down to conceal the wiring and the actual floor joists. To reproduce the effect of heavy beams, false hollow beams of light wood are added, spaced wider than the floor joists. Bevel plank is used on the wall. The fireplace is an imitation. The studded door, addition of lantern, fuel bin, and other appurtenances lend atmosphere to the entire.

BUILDING OF HOME THROUGH FHA LOAN BRINGS HAPPINESS

WASHINGTON, D. C.—Louis D. Rubin, 10 B. Rutledge Avenue, Charleston, S. C., wrote President Franklin D. Roosevelt a letter recently, crediting the Better Housing Program of the Federal Housing Administration with more than its usual accomplishments.

Mr. Rubin said its provisions rehabilitated his spirit. In the face of harrowing financial reserves, Mr. Rubin explained, the long-term, easy-payment plan of the insured mortgage plan has made it possible for him to build a comfortable home for his family.

"There is no way in the world," he said, "that we could have built a house, to finance it as we are now, except for the Federal Housing Administration."

In October 1932 Mr. Rubin was forced to close out his business, the Rubin Electrical Co., of Charleston, which, prior to the depression period,

was widely advertised as "Charleston's Leading Electrical Store." To add to his troubles, Mr. Rubin soon afterward underwent seven major operations. For a 6-month period he was rendered helpless by paralysis. He would never be able to work again. The future looked black.

"Then came your Federal Housing Administration," he wrote to President Roosevelt. "Now our outlook is changed. By borrowing money on insurance I was able to buy a large lot on the edge of the city, had plans drawn up and submitted to the bank and the Federal Housing Administration. Today (March 18) work began on my home, modest and plain but — OUR HOME."

"There is no way in the world that we could have built a house, to finance it as we are now, except for the Federal Housing Administration."

"We will have room for gardening and planting, fresh air, and room for the children to run and play. For us life has a different outlook. Through you and your ideas we can look forward to enjoying life, a dream we have hoped for since I became sick and resigned to being disabled for life. We can watch our children grow up in one house, instead of moving year by year. By the time they grow up, the home will be ours, to pass the rest of our life in surroundings that, to us, is like heaven being brought on earth."

Use Mail Tribune want ads

DENTIST SEES AID IN FHA CAMPAIGN

LITTLE ROCK, Ark.—The business stimulus generated by the modernization credit plan of the Federal Housing Administration has created such marked indirect benefits that even a dentist is prompted to gratitude.

Recently he walked into the headquarters of the Better Housing Committee in Little Rock and voluntarily

offered a \$10 contribution to the canvass fund. He told workers there that so many carpenters, painters, contractors, and others had found employment since the inception of the repair and improvement program that his business had jumped noticeably upward. Many were paying old bills, and the current number of patients had materially increased. For these reasons, he told the Associate Director in Little Rock, he wished to contribute his share to the furtherance of the movement.

Be correctly coseted in an Artist Model by Ethelwyn B. Hoffmann. Use Mail Tribune want ads.

REPAINT NOW WITH Pittsburg Paint Products

N.H.A. Loans may be made through us for repairing and remodeling your home with no delay or red tape.

Investigate NOW

K. D. ROSS CO. 132 W. Main Telephone 640



A Sound Investment

With immediate money available for you to remodel, paint and modernize your home, you will find it wise to apply at once for a Federal Housing Loan—Here is why this is a good step to take—

• Modernization of your home will increase its valuation and desirability should you sell later.

• A more attractive home will do much to appearance of the community in which you live—it is a public spirited move!

• Greater comfort through modern conveniences are available to you and your family.

• Employment will be stimulated here, tending to the general improvement of local conditions.

This Program

is also being sponsored and furthered by the Medford Chamber of Commerce in the interest of the welfare of this community.



We're At Your Service!

glad to assist you in the details of securing a Federal Housing Loan. . . Your contractor, painter, carpenter, plumber, cabinet maker and building material dealer will gladly furnish estimates on the cost of materials and labor for YOUR modernization work. . . Take advantage of this loan offer at once!

The First National Bank

• A Departmentized Bank •

Commercial—Savings—Trust Department—Safe Deposit Vaults

BETTER HOUSING IS UNDERWAY—

This bank is prepared to receive applications for loans to repair or alter residential properties under the National Housing Act.

If Medford's Better Housing Campaign receives the desired cooperation of local people, its results should mean much to this vicinity. In the first place, improvements in the homes of the community will help increase the values of real estate in Medford, and enhance its attractiveness to prospective settlers. In the second place, new impetus will be given local business by the increased activity and employment within the building trades.

The purpose of this campaign is not to induce people to discount their future earnings to too great an extent by borrowing heavily, but to induce those whose incomes permit, to cooperate in this nation-wide movement for improving dwelling and business properties.

To all persons of good credit standing who desire funds for this purpose, we are prepared to make Federal Housing loans. We are also prepared to make loans as usual, to firms and individuals for sound business purposes in Medford and vicinity.

MEDFORD NATIONAL BANK

FIX-UP PAINT-UP CLEAN-UP

LAWN TOOL VALUES that save you money!

65c
Grass catcher. Sturdy iron bottom.

45c
Grass Shears. Keen-edged steel blades.

95c
Grass Shears. 5" tempered steel blades.

Well-Built, Low-Priced Mower

Note the features! Four keen cutting blades; easy-running 8-in. wheels; self-adjusting ball bearings.

5.95

39c
Nozzle. Wrought brass.

\$2.15
Sprinkler. Adjustable nozzles!

30c
Grass Hook. 16-in. blade; offset handle.

\$1.95
Sprinkler. Brass arms and head!

8c
1-piece Steel Garden Fork. Low priced!

8c
1-piece heavy steel Garden Trowel! Save!

8c
Heavy Garden Weeder. 10 inches long!

Garden Hoe
6-inch blade. Solid socket. 4-ft. handle.

95c

Garden Rake
14 curved teeth. 6-foot northern ash handle.

1.15

Spading Fork
11-inch tines. 4-ft. Northern Ash long handle.

1.50

Smooth Roofing

1.85

48-Lb. Roll Covers 120 Sq. Ft.

First-grade! Tough asphalt and felt. Fine for barns, 55, 65 lb. also. Save at Ward!

Superslate! Protection the Year 'Round!

3.00

80-lb. Roll Covers 100 Sq. Ft.

Talked by Fire Underwriters

No weather, however bad can affect this tough roll roofing. Fire resistant stone embedded in asphalt! In bright non-fading colors!

Plycraft Wallboard

Sheet 4x8 ft. 1/2 in. thick

96c

First-grade! Tough asphalt and felt. Fine for barns, 55, 65 lb. also. Save at Ward!

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