

Modernization Movement Over Hump as Loans Reach 1,000 Daily

BUSINESS BEGINS TO FEEL RESULTS OF FHA CAMPAIGN

Practically All Communities of Country Joining in Move to Bring Better Homes and Aid Workers

The nation-wide home and business property betterment movement of the Federal Housing Administration has gone "over the hump" and is now definitely pointed toward success.

Eugene Steffan, director of modernization credits, made this statement when reports from all sections of the country established the fact that one of the main objectives of the campaign had been reached. This is that loans are being made at the rate of 1,000 a day.

He pointed out that when the modernization credit system began to function, some two months previously, that when loans reached a level of 1,000 daily there could no longer be any doubt that the project has been seriously and energetically adopted as a medium of bringing about economic recovery and relieving unemployment.

The reports upon which the calculation of 1,000 loans a day was based are weeks behind, as reports are made monthly and there is every reason to believe that this will be exceeded in the next returns.

Better housing campaigns have been started in practically every community in the United States and every section of America's business and social life reports unmistakable signs of stimulation are being noted. In addition to the loans made under the regulations of the Housing Administration past experience has demonstrated that nearly twice as much improvement work is undertaken on a cash basis.

The amount of the loans is not definitely known, but the most conservative estimates place the amount which will be expended close to the figure established as essential to place American homes again in good physical condition.

The number of the loans, however, is not the only barometer indicating success of the movement. Every line of business which may profit from building, modernizing, repairing, are beginning to feel a pickup. Contractors who never before have bought newspaper space are advertising and making a bid for the new business which is available. Bankers are investing loans. Industries which do not profit directly from any stimulation in the building industry are outlining campaigns to enable them to "cash in" on the general revival which is anticipated to attract a large number of people to work and give them the means of becoming purchasers.

FUNCTION OF FHA IS EXPLAINED TO HALT CONFUSION

WASHINGTON, D. C.—In order to eliminate confusion among the general public, the Federal Housing Administration has restated its method of administering the modernization credit plan authorized by the National Housing Act.

The Federal Housing Administration makes no loans. All loans made under the modernization credit plan are made by private financial institutions.

The Federal Housing Administration insures the financial institution against 30 percent loss of all modernization loans made.

Loans are made by several types of approved financial institutions, over 4,800 of which have advanced this type of credit to date. Several thousand more have been approved and are ready to make loans.

Banks make up the majority of these financial institutions, while finance companies also handle a large amount of business.

Approved finance companies are divided into three groups: Those which operate independently and transact business more or less as banks do, but usually finance the home through a manufacturer, distributor, or contractor; those which are subsidiaries of manufacturers or commercial institutions willing to finance an entire job if a certain percentage of the product is sold or manufactured by the parent organization; those which are subsidiaries of similar institutions but confine their operations to the products, branches, or dealers of their parent organizations.

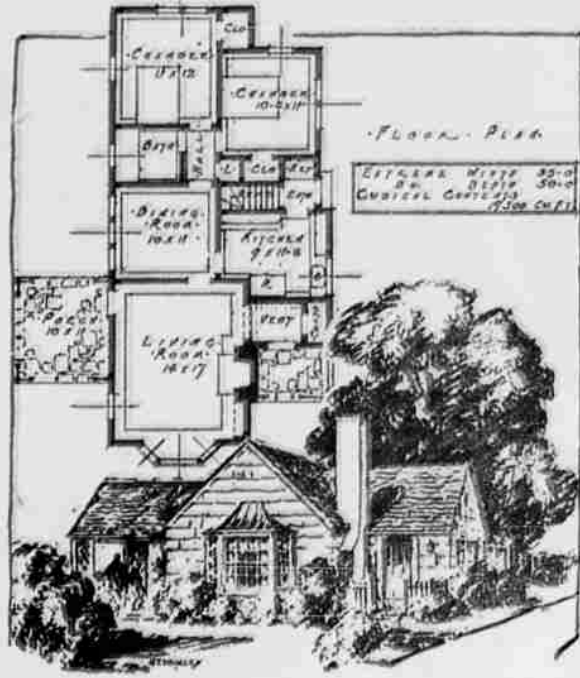
There is also a miscellaneous group, such as building and loan associations, mortgage companies, credit units, and the like, which are making a large number of modernization loans.

Detailed information as to the operation of the modernization credit plan or the mutual mortgage insurance plan may be obtained from local better-housing committees or from the Federal Housing Administration, Washington, D. C.

To Install Flooring When modernizing a home by constructing new rooms in the basement or attic, it is good practice to install the wood flooring and interior finish after the room has been plastered and the plaster is comparatively dry.

For Coziness and Romance

House Has Definite Atmosphere of Past About It



SPRING IS TIME FOR OVERHAULING HEATING PLANTS

Many home owners find Spring an ideal time to eliminate minor heating troubles. By attending to these problems immediately after Winter the home owner is able to advise the heating contractor of troubles while they are fresh in his mind.

If this work is postponed until the advent of next winter's cold weather, important repairs which may be needed might be forgotten; or, if neglected until a severe cold snap, then there may be insufficient time to have the work done. Furthermore, due to climatic and other factors, a heating plant is likely to deteriorate more rapidly when not in use unless it is conditioned against adverse conditions.

All deteriorated mortar joints and cracks in masonry used as foundations or around furnaces, boilers, and in fireplaces should be painted and defective masonry parts replaced. Likewise, the masonry in the chimney should be repaired, copping replaced if loose and tie-rods strengthened or installed if necessary.

The chimney, smokepipe, boiler and furnace should be thoroughly cleaned of all soot and ashes. Ashes dumped down through the ash dump in the fireplace should be removed from the cleanout at the bottom of the chimney. Soot left in such places as the smokepipe and the inner pas-

sages of the boiler commonly absorb dampness from the air and a form of sulphuric acid will result, and rust the metal. After the dust and soot is carefully removed from the inner passages of the boiler, then all inner surfaces may be sprayed with oil. Likewise, if possible to remove the smokepipe, it may be sprayed inside with oil after cleaning it and then stored during the summer in a dry place.

Burned or defective grates should be repaired or replaced and loosened fireboxes and warm-air jackets cemented or lined. Steam and hot-water pipes and warm-air ducts should be insulated, or else have needed repairs done to insulation already installed. Likewise, if necessary, the smokepipe should be cemented where it enters the chimney.

Protect joints It is considered good practice when installing a porch rail and trim or other exterior portions of the house which are exposed to the weather to fit all of the pieces together so that water does not drain into the joints. This precaution will assist in preventing deterioration of the material and result in a lower maintenance cost.

POULTRY HOUSE BETTERMENT IS OFFERED BY FHA

Success in poultry raising depends to an extent on the chicken house. Production of eggs and healthy birds is contingent on whether the house is damp or dry, dark or light, crowded or roomy.

A poultry house so poorly constructed or so shabby that it is a menace to the health of the fowls should be remodeled or replaced. The work may be financed by a modernization loan available at any financial institution cooperating with the Federal Housing Administration.

A poultry house should be roomy enough to provide 3 1/2 to 4 square feet of space for each bird, 8 to 12-linear inches of perch space should be provided for each, with perches level and 14 inches apart. Round perches cut from 1 1/2 to 2-inch pieces are best. They should be 3 1/2 to 3 3/4 feet above the ground with an approach for chickens that cannot fly up. A good arrangement is to nail perches to frame hinged at the back so that it may be raised when the drooping board is cleaned.

Drooping boards should not be lower than 8 inches below the roosts. Otherwise chickens will run on them. They should be tight and well made. Nets are best placed where they are most convenient, with runways if necessary. They are often placed one row deep under the drooping board with the entrance in the back. Hens seem to lay better in the section this arrangement affords. A bottom of fine wire mesh has the advantage of sanitation. Floors of masonry with a wooden covering repel ground moisture and aid in insulation. They are also vermin proof.

The advantages of a southern exposure are well known by farmers and poultrymen. Several windows should be provided to admit sunlight. Excess windows, however, will admit cold air. A suggested ratio is 1 square foot of glass to 2 square feet of floor space. Windows should fit tightly to prevent drafts and

minimize heat loss. Draftless ventilation and effective insulation will assure good air and an even temperature, both of which are essential to good egg production.

PAINT FOR LIGHT NEEDS IS ADVICE OF EXPERTS

It is good practice to apply a white or very light-colored finish in painting light shafts, inside courts, ventilated skylights and other walls which enclose areas within or between buildings and which contain openings intended to admit sunlight or daylight. This will make possible a maximum of light reflection to the interior. A dark red lightshaft, for example, will only reflect about 12 to 30 percent of the light that enters it, while a reflection value as high as 90 percent may be obtained in a shaft painted with a white or light-colored paint.

Test Ceiling Plaster To avoid falling ceilings, any part of the plaster that appears to be bulging should be tested for signs of looseness with the hand or a stick. If the plaster is loose, it should be cut out and the ceiling patched.

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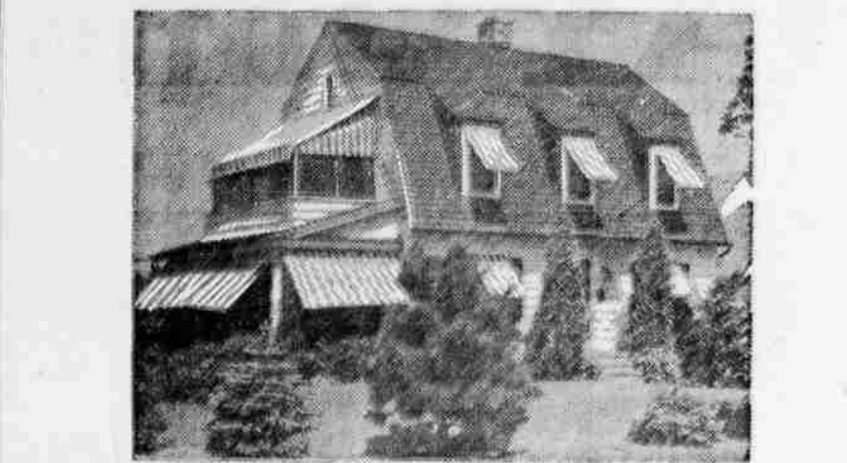
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