

FHA LOAN PLAN BOON TO BUYER SAYS DIRECTOR

Portland — "Under wartime conditions, when new home construction has been sharply curtailed by material shortages the maintenance of a sound financing system for older home properties has become increasingly important," Folger Johnson, state director of the Federal Housing Administration, said today.

"For most civilian families who now find it necessary to move into new quarters existing homes represent the chief supply of housing available," he pointed out. "In such cases, if families desire to purchase houses, the FHA insured mortgage plan offers a sound, protected financing method, with many protective safeguards for the buyer."

"Under the FHA plan, the mortgage debt on the home is steadily reduced by equal monthly payments, which also include interest (limited to a maximum of 4 1/2 per cent on reducing balances) and the FHA mortgage insurance premium of one-half of 1 per cent. These payments also include amounts sufficient to accrue real estate taxes and hazard insurance premiums in advance, thereby protecting home owners against default on these important items."

"Under the FHA plan, existing homes which meet FHA minimum standards as to physical soundness and location are eligible for insured mortgages covering up to 80 per cent of the FHA valuation of the property and may run for as long as 20 years," Mr. Johnson pointed out that on such a loan, the



INVASION CASUALTIES — While casualties were reported comparatively light for Allies, some men no more than stepped ashore in France before they were hit. Here, in shadow of German pillbox, Canadian wounded are stretched on beach awaiting transportation back to England. Canadian official photo via Signal Corps radio-telephoto from London.

monthly payment per \$1000 for principal and interest and FHA mortgage insurance amounts to \$6.73, based on a maximum twenty year loan. To compute the total monthly payment, he said, it is only necessary to add 1/12 of the annual taxes and 1/12 of the annual fire and other hazard insurance premiums.

Prospect

Prospect, June 12—Rev. E. L. Hawkes, internationally known evangelist-lecturer from Los Angeles, will present demonstrations in sound, light, and color, presenting such features as colored screen pictures of the heavens, sound recording and reproduction, the ultra violet ray and studioin fluorescence, magic eye and photoelectric cell, polarization of light, and lucite rod, at the Prospect Nazarene church, every night at 8 p. m., June 13 to 18 inclusive. The public is cordially invited.

Mrs. Raymond Artmire left June 2 for Los Angeles, where she will visit relatives and friends.

Mrs. Stanley Hasey, who has been making an extended visit with her parents, Mr. and Mrs. Hine Hertager, went to Yreka, Calif., June 2, and will spend two weeks with relatives there.

Mrs. James Dole motored to Medford June 3 and met her daughter and granddaughter, Mrs. Charles Cummins and Beverly, who arrived by bus from Bonville, and will make an extended visit at the Dole home.

Guests at the home of Mr. and Mrs. Joe Dobbins this week are their granddaughters, Carol and Shirley Christian of Medford, an also Mr. and Mrs. Green of Medford.

Staff Sergeant Charles C. Ranelleman, who is enjoying a furlough in the States after a year with the Army Air Force in China and Burma, was a guest at the R. E. Breeding home in Red Bluff district, last week. S/Sgt. Ranelleman, whose home is at Rogue River, gave an interesting account of his experiences in the far east to the high school student body here, the last day of school.

Mr. and Mrs. Robert Robbins and daughter Sharon of Portland, are spending several days with her step-father and mother, Mr. and Mrs. Harry Hart, proprietors of Cascade Gorge resort.

Mrs. Christoph Hagen, who will depart for Camas Valley within a few days, to make her home where Mr. Hagen is employed, was honored with a garden luncheon party at the home of Mrs. George L. Jantzer, June 7. Following luncheon, Mrs. Hagen was given a handkerchief shower. Attending were Mrs. Hagen, Mrs. T. J. Richey, Mrs. Elmer Clemens, Mrs. Lewis Jantzer, Mrs. Joe Dobbins, Mrs. Chauncey Arant, Mrs. Floyd Kelley, Mrs. Glenn Fairchild, Sr., Miss Karen Kelly, Miss Dorothy Fairchild, Miss Ida Boothby, Miss Dorothy Clemens, and Mrs. Jantzer.

Mr. and Mrs. Heine Hertager spent June 3 and 4 visiting relatives and friends at Klamath Falls.

Elmer Clemens landed two Chinooks June 4, from Rogue river, near Casey's State Park. Mrs. Henry Slagle, Mrs. Dorothy Sisk and son Jimmy, spent June 7 with Mrs. Wayne Bradley and children at Talent. Mrs. Bradley is Mrs. Slagle's sister-in-law, and an aunt to Mrs. Sisk.

Mrs. L. L. Conger, and her daughter and grandson, Mrs. Chas. B. Broomfield and Robert Broomfield returned June 6 from Grants Pass where they were guests of Robert's grandparents, Mr. and Mrs. B. Bentley for several days. While there, Robert underwent a minor operation on his ears at Josephine General hospital, and Mrs. Broomfield also received medical attention.

Paul Pearson, youngest son of Mrs. I. Pearson, left the first of this week for Martinez, Calif., where he has accepted a position of technologist for the

Hollywood Reunion in Italy



Actress Marlene Dietrich and famed song writer Irving Berlin meet during broadcast over mobile radio station at Fifth Army headquarters, Italy, and instantly start comparing "short-order" notes. Both are entertaining troops overseas.

Shell Oil Co. Pearson received his degree in chemistry at Oregon State College in March.

Mrs. Pearson's oldest son, Stanford, was among students at the University of Oregon receiving their degrees last week. A B. A. in business administration. Stanford and his wife, Mary Pearson, who have been visiting Mrs. Frances Pearson here for the past ten days, are leaving for their home in Portland June 10. Mr. Pearson expects his call to army training camp within a few days.

Mr. and Mrs. David W. Brad-

ley and children moved to Al-ley's camp from Talent this week, and Mr. Bradley is driving logging truck for Raymond Morris.

FOUR NAVY FLIERS KILLED
San Diego, Cal., June 12—(U.P.) Four naval fliers were killed when their light bomber crashed 15 miles south of here the 11th Naval District announced today. The plane was on a routine flight. Names of the victims were withheld pending notification of next of kin.

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HIS PLANE HAS GONE down in flames, but billowing folds of sturdy, dependable nylon carry him down to safety. Your used fats are important in the making of nylon for parachutes. Also in the making of explosives, medicines, soaps, and other war materials.

AS LONG AS you supply more used fats for these war needs, you'll lessen the necessity of taking fresh food fats... help keep them point-free! So save every precious drop! When the can is full, take it to your butcher and get 2 free red points and 4¢ for each pound. Keep saving till victory is here!

Approved by OPA, WFA and WFB. Paid for by Industry

Phoenix Unit to Have Picnic Meet For Last Program

Phoenix, June 12—Phoenix Extension Unit will meet at the Andrew Stevens home at 10:30 a. m. on June 16 for the final program of the year, which will be a picnic. Miss Farrell will lead the project, "Family Adjustment to War-Time living." Mrs. Floyd Barrett is to arrange a style show of remodeled garments, while Mrs. Poe is to arrange the hobbies for a hobby show. Colored slides of slip-covered and reupholstered chairs, done by the group, will be shown by Miss Farrell. A picnic luncheon has been planned, and the chairman is anxious to have all members present.

Foots Creek

Foots Creek, June 12—Club met with Mrs. Mae Pickard May 24. Attending were Mesdames Bolt, Lauce, Burton, Potter, Miller, Kile and Garrison. Next meeting will be June 21 with Mrs. Maude Martin.

Foots Creek store and property was sold last week but the new owners will not take possession for a couple of months. Mr. and Mrs. Jack Pickard will then move to their home they recently bought in Medford.

Chester Biles of Los Angeles came May 30 to attend funeral services for his brother, David Biles. Mrs. Ray Bolton and sister, Evelyn, of Vancouver, Wash., were also here. Mrs. Bolton returned home June 3, accompanied by her sister, Mrs. Biles, and daughter, Joeline, who will remain with her for some time.

Mr. and Mrs. Al Lunbeck, who recently sold their property near Cave Junction, were calling on

Monday, June 12, 1944. MEDFORD MAIL TRIBUNE—THREE

friends here June 6. They left June 7 for Los Angeles for a ten days' visit with Mr. Lunbeck's mother, who is ill.

Mrs. Myrtle Chamberlain and Mrs. Maxine McKeehan of California are visiting Mr. and Mrs. Ray Lange of Chalker's Motel.

Mrs. Mary I. Helmes of Medford spent several days here last week with relatives.

Mr. Eddington of Grants Pass spent the week end with Mr. and Mrs. Jack Garrison. Mr. Eddington, who is eighty-six years old, recently sold his farm in Sams Valley and is with a daughter in Grants Pass, left this week to visit his daughter and sister in California and relatives in the east.

Mr. and Mrs. Roy Merschon of Medford, Mr. and Mrs. H. Olson and Mr. and Mrs. Elvin Wolgamott of Eagle Point visited Sunday with Mr. and Mrs. Vance Wolgamott.

George Hull of Salem came June 5 to spend two weeks at the homes of his uncles, George and Marion Lance, and his aunt, Mrs. Mary Helms of Medford.

Bill Wolgamott spent several days last week with friends at Diamond Lake.

Mr. and Mrs. Charles Montag of Portland came June 7 to spend several days at their property here.

Miss Arlene Daily, daughter of Mr. and Mrs. Frank Daily, is staying in Medford now, where she has a position as typist. Mrs. Keith Barnes and daughter



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So simple, so trim, so perfect—enlivened by diagonally placed pockets, fretted with stitching (one with a gay kerchief), and by a column of plastic glass buttons. Sizes 9 to 17 in the season's smartest shades and prints.

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DEPT. STORE



Issuance of War Bonds by the Great Northern necessitates full-time employment of 22 persons at company expense. Records of bonds issued are photographed on 16 mm. film. The machine above enlarges film records, enabling speedy check on inquiries.

PAYCHECKS WITH A punch!

Along the 8,000 miles of Great Northern Railway thousands of men and women are co-ordinating hundreds of different tasks into one mighty big and important job every 24 hours.

They are helping to produce war-winning transportation.

In the meritorious service of Great Northern men and women these days is pride of workmanship. And, something else. Plain, old-fashioned American patriotism!

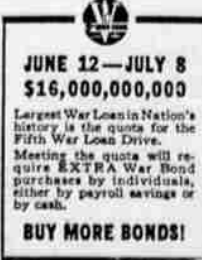
Sure, you can hear the boys up and down the line holding forth almost anytime on how the war really should be run. But, that's as American as Dan'l Boone, baseball or ice cream! Just listen a bit longer, and soon you'll hear them mention, with undisguised pride, lads in uniform... the best Victory gardens under the sun... how many pints of blood they've given the Red Cross... and their stakes in War Bonds.

Great Northern paychecks, like those of any large employer, are subject to deductions required by law. Each month, the railway's treasurer issues thousands of paychecks which are subject to still another deduction—voluntary allotments for War Bond purchases.

These are Paychecks With a Punch, and the allotments from more than 18,000 employees total nearly \$400,000 in War Bonds monthly. In addition, many employees make cash purchases of bonds through the company, which is a government-licensed issuing agent.

The Paychecks With a Punch have bought for Great Northern employees almost \$10,000,000 in War Bonds, earning for them a top-ranking position among all transcontinental railways for payroll allotment purchases.

They will continue to do their part, wherever they work and live along the Great Northern, during the Fifth war bond drive, which opens today.



BUY MORE BONDS!

GREAT NORTHERN RAILWAY

100 years ago
this June



When the news got about London Town that on a certain June day an even dozen young men had formed another Association, doubtless some asked with a shrug, "What difference will it make a hundred years from now?"

This month their answer is at hand. For it is already "a hundred years from now." The Young Men's Christian Association—founded in 1844 by George Williams, then a dry goods clerk of 22, and eleven associates—is now celebrating its centenary.

Its first hundred years—to be sketchy, indeed—was meant world growth... 10,000 YMCAs, everywhere... 2,500,000 participants in the United States and Canada alone... first organized social work in America for young men, boys, soldiers and sailors, railroad men, Negro men and boys. And many other "firsts." Both basketball and volleyball—most popular of all indoor sports—were born in YMCA gyms.

Now—today—the YMCA means so many vital things it's possible to give only a sample. It is, for instance, doing outstanding work among the young men who are prisoners of war—and there are six millions of them! That alone would justify any organization, and—as took place at Queen Victoria's hands—knighthood for its founder.

What the YMCA will mean another "hundred years from now" none may foresee exactly. No doubt its second century will surpass our imagination as its first century outran the dreams of George Williams and his friends. This much we know—its foundations of mind-body-spirit are broad enough for anything. About that, there's no "supposing."

And the strength of the YMCA is the strength of young men working together—in all lands, among all peoples, under all religions. That's a kind of strength to outlast the centuries—however many!



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