

FHA WILL ASSIST IN GI LOANS FOR HOME PURCHASES

New Arrangements Aimed At Eliminating Delays in Processing Applications

Portland — An agreement to utilize the facilities of the Federal Housing Administration for appraisal and reviewing purposes on loans made to veterans under section 505 of the G. I. bill of rights, has been announced by the veterans administration and the National Housing Agency.

The agreement — signed by Brigadier General Frank T. Hines, administrator of veterans affairs, NHA Administrator John B. Blandford, Jr., and FHA Commissioner Abner H. Ferguson — is applicable in all cases where a veteran applies for both an FHA-insured first mortgage loan and an equity loan up to \$2,000 guaranteed by the veterans administration.

Instructions Prepared — Instructions to FHA field offices regarding the new procedure are being prepared and probably will be in the hands of state and district directors within the next 10 days or two weeks. Meanwhile, FHA will continue to accept applications from lending institutions for section 505 loans but will process such applications only to determine if the first mortgage loan is eligible for FHA insurance.

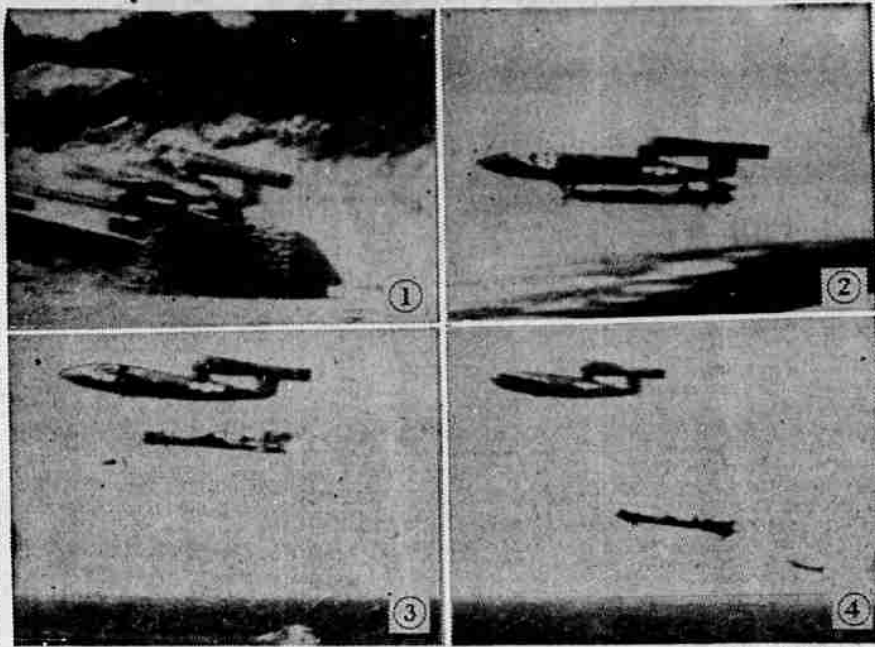
Section 505 (a) of the so-called G. I. bill of rights in substance provides that if a principal loan is made, guaranteed or insured by a federal agency the full amount of a second loan may be guaranteed by the veterans administration provided all other provisions of the statute are complied with, but the amount of the veterans administration guarantee may not exceed 20% of the purchase price of the property and in no event more than \$2,000.

Eliminate Delay — The arrangement which has just been concluded has as its object the elimination of delay and expense in the processing of these cases.

It was pointed out that, as in the past, a veteran should apply to a private lending institution for a loan to purchase or build a home. The lender first will inquire at the nearest office of the veterans administration as to the eligibility of the applicant for a loan under the G. I. bill and will receive a "certificate of eligibility."

Submit Certificate — The lender then will submit the "certificate of eligibility,"

American Robot Bomb's First Pictured Test



(Acme Telephoto) First photographs of the new U. S. Army Air Forces robot bombs show the launching of one of the deadly air weapons at an air force experimental station. In the first picture, the robot is ready for launching; in the second, smoke streams from the burzomb as it takes to the air. The third photo shows the bomb in the air, still riding its under-carriage. Fourth photo, bomb leaves carriage, buzzes towards target. The bomb is an American adaptation of the German's infamous V-1. NEA-Acme photos from Paramount Newswire.

the other papers required by the veterans administration, and the usual FHA application for mortgage insurance to the local FHA office covering the territory from then on FHA will follow its usual procedure in processing the application for mortgage insurance and, in addition, will furnish the veterans administration with an appraisal summary report.

A veteran who obtains a section 505 loan will pay interest at the rate of 4 per cent on the amount, up to \$2,000, guaranteed through the veterans administration; he can repay this amount in monthly installments over a period up to 20 years and the government will pay the interest for the first year.

On his FHA-insured mortgage, the veteran will pay such interest as may be agreed upon between him and the lender but not more than 4 1/2 per cent, plus a 1/4 of one per cent insurance premium; and his monthly payments will include principal, interest, taxes and fire insurance. FHA-insured loans are repayable over a period up to 20 years or —if amounting to \$5,400 or less and on new construction—over a period up to 25 years.

Foots Creek

Foots Creek, Jan. 31—Attending the club meeting at the home of Mrs. Ed Bolt January 25 were Mesdames Chase, Garrison, Freauf, Bennett, Effie Birdseye, Wolgamott, Burton, Cameron and Martin. Next meeting date will be announced later. Clay Howard who has been ill for some time is improving.

Churchill's Pilot Now Iceman



(Acme Telephoto) Capt. John Howard Ruggles, special pilot for Winston Churchill on history-making trips to all parts of the world, has a new job—as an iceman in San Rafael, Calif. The 28-year-old pilot was discharged from the RAF Ferry Command because of injuries sustained in Greenland plane crash last year, is a reserve lieutenant in the U. S. Army Air Corps.

The Howards have as guests this week their son and wife, who are spending his furlough with them. Their daughter, who has been with them for several weeks, is leaving January 31 for San Diego to join her husband who is in the navy.

Mrs. Charles McLallen, Jr., and her sister of Medford spent Jan. 28 with Mr. and Mrs. Charles McLallen, Sr.

Mr. and Mrs. E. Horsch of Medford who recently bought the Keesey Auto Court at the mouth of Foots Creek have sold same to California parties, who plan to make a home out of it.

Mrs. George Lewis of Jacksonville spent several days here last week with her daughter, Mrs. Ben Harrison and family.

Vance Wolgenmoth is building a new house for Mr. and Mrs. Charles McLallen.

Mr. and Mrs. Bill Wolgenmoth of Medford spent Jan. 29 with Mr. and Mrs. Vance Wolgenmoth.

A number from here attended the Rogue River and Eagle Point basketball game at Rogue River Jan. 26. Rogue River won 36 to 10.

Private Batreltt Of 91st Division In Narrow Escape

Pfc. Robert F. Bartlett, a nephew of Mrs. Vera Johnson of 304 Chestnut street now serving with the 91st division in Italy, experienced a narrow escape recently while serving as a litter bearer.

A news release from Italy states that while Pfc. Bartlett was waiting at a forward aid station for an artillery barrage to lift before proceeding on an assignment, a plane dived at him with machine guns blazing. The soldier dashed for a building, with streams of bullets hitting around his feet, and dived inside just as the final burst knocked out a window over his head.

Pfc. Bartlett was stationed at Camp White with the "Powder River" division. His home is in Marysville, Calif.

HOUSE BILL FIXES ALASKA SERVICE COUNTY MANAGER MACHINERY SETUP

Salem, Ore., Jan. 31—(U.P.)—A bill that would set up the mechanics of a county manager system of government in detail, and outlines the form of elections in counties which vote on it, was introduced to the house today by Rep. Giles French of Moro.

The bill implements the law passed by the people at the November election permitting that type of county government.

Sen. Coe A. McKenna today introduced a bill to the senate which would provide for the improvement, development and regulation of aeronautics in the state, and making the law uniform.

Director Created — An office of director of aeronautics would be created by the bill.

The measure, introduced at the request of the interstate cooperation committee, is opposed to a bill introduced yesterday by Sen. J. N. Jones, Junta, which would abolish the present board of aeronautics, and most of the provisions of the present aeronautics code.

Other bills introduced to the house today would:

Make it a crime for a person under 21 years of age to purchase alcoholic liquors, and outlawing the encouragement of minors to purchase, accept or consume liquor in public places by parents.

Increase fees for jurors to \$5, except in Multnomah county. Further define improper practices by osteopaths.

Provide for the appointment of school clerks by boards of directors in all districts.

Provide for programs at animal race meets.

Baby Tenders Set Scale, List Code Of Fair Practice

Burley, Ida., Jan. 31—(U.P.)—Everybody else seems to be unionizing—so the Burley Baby Tenders association was announced here today.

One hundred and eighty-three Burley youths, including 40 boys, organized the association, they said, in order to secure "fair prices and fair practices for the kids who take care of Burley babies." The association rules have been officially approved by the Burley youth council.

And here are the highlights, for one or two-baby homes: 20 cents an hour if the baby or child must be put to bed by the tender; 15 cents an hour until 10 o'clock; 20 cents from 10 to midnight; 30 cents after midnight; baby-tenders must be given transportation home; time starts when the tender is told to come and stops when parents return for each additional baby or child beyond two, five cents per hour added to scale.

Closing time for Classified Ads 9 a. m. — Too Late to Classify 12:30 p. m.

assignment to Alaskan station the aircraft communicators will receive \$2000 base pay plus overtime and Alaskan differential which brings the salary to \$2933, it is stated.

SANDERSON PROMOTED
San Diego, Cal., Jan. 31—(U.P.)—Col. L. H. M. Sanderson, so-called "Father of Modern Dive Bombing," had been promoted to the rank of brigadier general, his headquarters announced today.

WASHING MACHINES REPAIRED
Parts & Service on All Makes
B & B Washer Shop
406 E. Main Phone 5302

A total of 30,000 hours of service was donated to the city of Seattle in 1944 by 430 members of the civilian auxiliary police force.

Beware Coughs from common colds That Hang On

Cremulsion relieves promptly because it goes right to the seat of the trouble to help loosen and expel germ laden phlegm, and aid nature to soothe and heal raw, tender, inflamed bronchial mucous membranes. Tell your druggist to sell you a bottle of Cremulsion with the understanding you must like the way it quickly allays the cough or you are to have your money back.

CREMULSION
for Coughs, Chest Colds, Bronchitis

Help Build the

B-29 SUPERFORTRESS

(THE BIG BOEING BOMBER)

BOEING REPRESENTATIVE WILL INTERVIEW IN MEDFORD FEBRUARY 2 THRU 7

- Free transportation to Seattle, Washington.
- Men especially needed.
- Physically qualified women also eligible.
- Good pay — Excellent working conditions.
- You will be paid while training.
- Help build America's most needed big bomber.

Don't Delay! Apply at the United States Employment Service Office at the War Manpower Commission, 45 North Fir Street.

Those Now Engaged In Essential War Work Need Not Apply.

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Help Build For Victory

WE LOAN YOU TIRES WHILE WE RECAP YOURS

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GUARANTEED SATISFACTION

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Buy Extra Bonds in the Sixth War Loan Drive!
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Firestone STORES

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Listen to the Voice of Firestone every Monday morning over W. B. C.

NOTICE TO MEMBERS

The Jackson County Music Association

Announces a Concert by . . .

MARIO BERINI

HIGH SCHOOL AUDITORIUM
Medford Oregon

THURSDAY FEBRUARY 1st

Concert Begins 8:15 P. M.
Admission to Members Only . . . No Single Admissions . . .
No Seats Reserved

Next Concert—The National Operatic Quartette, Sunday, February 4th, 3:00 p. m.

It's great to be here... Have a Coca-Cola

...or helping a soldier feel at home

When he's back on furlough, it's the little things a soldier left behind that he looks for. In three words, *Have a Coke*, much of his old life comes to mind. For Coca-Cola was part of his days after school or after work, with the gang and with his girl. A happy remembrance of carefree times. Ice-cold Coca-Cola holds a warm and friendly place in American life. And it should have a special place in your icebox at home. Wherever Americans go, Coca-Cola stands for the pause that refreshes,—has become a symbol of our friendly way of life.

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