

# HOME BUYING, BUILDING UP AS PAY RISES

Residence real estate transfers from institution ownership to family ownership are one of the most encouraging developments of recent years. Federal home loan bank board economists have announced that the total residential holdings of banks, life insurance companies, savings and loan associations and the home owners' loan corporation were reduced to \$1,880,000,000, and that the 1940 decline in "overhang" was 21.6 per cent compared with only 12.4 per cent in 1939.

Home ownership is the first privilege of American citizenship," stated William C. Bell, chairman of Western Homes Foundation, in commenting on the HOLC figures. "Increased pay rolls, fatter pay checks, are reflected immediately in the home-buying and home-building fields. Independence, in this country, is not only a national cry of freedom. It is as much a part of the character of our people as the patience of the Chinese, the dourness of the Scots.

"It finds its fullest expression in home ownership," continued Mr. Bell. "There is true independence in establishing a home—selecting a site with due consideration to neighbors, to good schools, to church, building, room by room, for the family's individual needs and tastes.

"Among home-owning people there has always been a stronger support of community interests; extending from the community to the city, the state, and the nation, this sharing of responsibility has produced our finest citizens and our best laws. And, continuing the cycle, recognition of that fact has brought to more and more of our people the strong desire to establish their homes and their lives as part of a community.

"Now, when rising incomes make home owning an immediate possibility instead of a hope for 'some day,' we are feeling the shortage in housing resulting from the last decade of lean purses. Retail lumber and building supply dealers are extending their efforts to keep good stocks of materials available, to continue their service to the prospective home builder."

"The 'Phelan' home is an excellent design for establishment of a first home. The peaked roof allows plenty of room for finishing the attic when additional rooms are needed; stairway to the attic is built into the hall, allowed for basement stairs. The bay window adds to the dining space as well as to the attractive appearance of the exterior.

## Two Improvement Projects Under Way at Tulelake

TULELAKE—Two improvement projects are underway here. Martin Brothers, recent purchasers of the grain warehouse located in the rear of their building here, are raising the building for installation of a new foundation. The building, bought from the SP railway company, is having a solid timber foundation of three by 12's placed on the original concrete foundation. The building has a 45,000 sack capacity.

The sidewalk in front of lots 5 and 6 in block 8, owned by Oscar Peyton, L. S. Dunlap and J. W. Carlisle is being raised to the street grade and replaced.

The first modern building under construction on the lots in the new addition sold recently by the bureau of reclamation, is going up this week and when completed the five room frame home will be occupied by Mr. and Mrs. Earl Heck. Heck is an employe of the McCollum Lumber company.

## Merrill Bakery Opening Scheduled

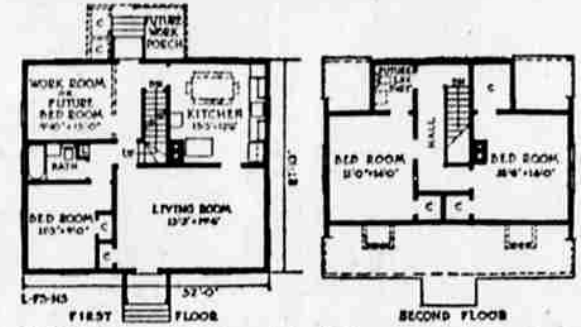
MERRILL—The Merrill bakery, to be ready for business in a week or 10 days, will be opened in the building formerly occupied by the Merrill Variety. It was announced this week by D. V. Hunting, manager.

Complete modern equipment, including a newly completed oil burning oven with a 160-loaf capacity is being installed this week. The bakery shop will be supervised by Harry Stevenson, formerly of Klamath Falls.

Called "hot presses," giant machines set the waterproof glues of exterior plywood in about five minutes. The resultant bond is stronger than the wood itself.

Logs used for making plywood are called "peelers" because thin sheets of veneer are peeled from them and bound together into panels.

## DESIGNED FOR THE FARM



Mindful of the need for home designs in which the special requirements of families living on the farm or in small villages have been taken into account, the National Homes Foundation has sponsored a group of such designs, of which this well-planned, story-and-a-half house is an excellent example. The plan is flexible. It provides a bedroom and bath on the first floor. The second floor, with a separate lavatory, may be left unfinished until needed. The "work room" could be converted into another bedroom, dining room, laundry, or general utility and wash-up room. Dormers, although attractive, might be omitted in the interests of economy. In that case, windows should be placed in the end walls and in the rear closets to obtain cross-ventilation. For further particulars, write National Lumber Manufacturers Association, 1317 Connecticut Avenue, Washington, D. C., referring to Design L-F3-NS.

## Thermostatic Check on Hot Water Resists Corrosion

Hot water corrodes metal more rapidly than cold water and it has been found that the rate of corrosion more than doubles with each 40 degree rise in temperature.

This means that the rate of corrosion in a hot water heating tank and system will be doubled if operated at 180 degrees instead of the recommended 140 degrees, according to the American Iron and Steel Institute.

In view of the importance of conserving metals for national defense, the engineers of the institute advise homeowners to have the operating temperatures of their water heating systems checked by experienced master plumbers.

The use of proper thermostatic controls to prevent excessive

## Cleaning of Heating Plant Now Will Save Fuel Costs

Energy-producing materials such as coal, coke, oil, and gas are vital to the success of the national defense program. While the heating industry with the cooperation of the building and real estate pages of daily newspapers has for years urged homeowners to have their heating plants checked and cleaned during the summer, this advice has particular significance this year.

Whether fuel is conserved or wasted in the house heating plant depends on the condition of the plant, the accuracy with which temperature can be controlled, and the thoroughness of the insulation of the system and the house, says the plumbing and heating industries bureau.

Control of temperature is especially important. For each degree that the temperature is maintained over 70 degrees, the fuel cost goes up approximately three per cent, the bureau points out. Fuel costs go down about two per cent for every degree under 70.

Even boilers and furnaces which are fired by hand can be equipped with thermostats which will automatically open and shut the dampers and drafts in accordance with the heat requirements of the rooms.

Substantial economies in fuel consumption can be obtained by maintaining lower temperatures at night either in the sleeping quarters or throughout the house. Fuel savings of 15.8 per cent were shown in a survey made over a period of one month with a day temperature of 70 degrees and a night temperature of 60 degrees.

Dual Systems  
Newest development in day and night temperature control is a dual system for a two-story house. There are two thermostats and two electric pumps circulating the water to the radiators. While the first floor thermostat maintains an even temperature of 70 degrees in this part of the house during the entire 24-hours, the second floor thermostat is equipped with a clock which is set for a 10 degree temperature differential between day and night. Second-floor bath rooms are on the first floor cir-

## CORNER GLASS POPULAR FOR SMALL HOUSES

Why corner windows? The question might be answered by 100 home owners in just that many different ways. But here are a few of the reasons why these openings are popular today.

One factor is that most Americans consider corner windows as something new in construction. (This belief exists even though use of such openings can be traced back at least a few centuries to origin of Gothic architecture.)

Good Appearance  
And with far more than half of the people making their selections of windows for appearance value (according to a recent survey of National Door Manufacturers association,) it is obvious the so-called "new" windows will be popular.

More important, home owners and builders using new materials such as plywood for house exteriors find that corner windows combine with otherwise unbroken wall surfaces to enhance appearance. For small houses especially, the unbroken wall masses give appearance of added size. Faint horizontal lines, easily made by grooving panel edges when plywood is used, help to provide a pleasing but simple exterior.

View Important  
The corner openings, of course, have infinite value when the lot location favors a corner view. From the inside, too, the corner location for glass often is desirable. These openings can be chosen so proper light and adequate ventilation results.

Arrangement of furniture in small rooms is simplified greatly when the windows are placed so there are wall areas as large as possible to accommodate a davenport, piano or other furnishings. Careful selection of furniture and the wall finish also contributes toward an effect of added size in the small room.

## KITCHEN DIVIDED; 3 WORK SECTIONS

It doesn't take a home economist—just a housewife—to determine that every kitchen has three work centers.

They are: Food storage-preparation area, cooking-serving facilities and cleaning-dish washing department. And at every one of these "centers" as well as in between, there is need for as much usable working surface as possible.

So it is that builders of modern houses are making sure there is abundant counter area beside the three kitchen utilities—refrigerator, range and sink. Linoleum or tile, laid over rigid plywood, is utilized to advantage for the "work benches" and at the same time makes for a smart, colorful kitchen.

Usually, the utility surface is the top of the lower kitchen cabinets which contain the utensils or dishes needed at these areas. A most popular material for the cabinets, shelves and drawers is plywood because it makes for strong, sag-free shelves, drawers and doors with surfaces that easily can be painted to add appearance value to the room.

A 10-pound steel shot dropped eight feet will not even dent quarter-inch plywood.

Thousands of railroad freight cars have inside or outside walls of fir plywood.

## They'll Add Gaiety to the Kitchen



Household Arts by Alice Brooks

These Towels Are Easy to Embroider

PATTERN 6780

Bluebirds mean happiness. And these will mean that to you when you embroider them on a set of towels. Give them to that bride-to-be—she'll love them! Pattern 6780 contains a transfer pattern of six motifs averaging 6 1/2 x 8 1/2 inches; materials need-

ed; illustrations of stitches; color schemes.

To obtain this pattern send ten cents in coin to The News-Herald Household Arts Dept., Klamath Falls, Oregon. Be sure to write plainly your name, address and pattern number.

## Annual State Fair Gates To Swing Open on Monday

SALEM, Aug. 30 (AP)—The gates of Oregon's 80th annual state fair will swing open at 6 a. m. Monday for seven days and nights, fair officials promising "the greatest show and the finest and most entertainment features ever seen at the fair," and predicting an all-time attendance record.

Official opening ceremonies will be held at 12:15 p. m. Monday when Governor Charles A. Sprague and fair officials speak over state-owned radio station KOAC of Corvallis.

With the opening day dedicated to labor, a Labor day address will be given at 3 p. m. by O. R. Hartwig, former president of the state federation of labor.

There will be two physical innovations, the through oiled roads across the grounds from the west-end Silverton road gate to the 18th street entrance, and the big new covered stage in front of the grandstand.

Exhibit barns and buildings are crowded to capacity, as are the race track paddocks and the stadium space for the night horse show. The farm machinery show and commercial display space also are full up.

Entertainment features daily will include free acts at the plaza by the stadium, band concerts by the Salem municipal band and by guest bands, night dances, horse races, the night horse show, and the nightly revue, Funzapoppin', which includes a cast of 75 musicals, acrobats, pantomimists, singers, actors and dancers.

The harness and eight bang-tail races will be held each day, with post time at 1:30 p. m. To eliminate delay, for the first time there will be an automatic starting gate. There will be acts between races.

The Polack Brothers black horse troupe, formerly the Curtis horses of the Ringling-Barnum and Bailey circus, will be the major attraction of the night horse show, to start daily at 8 p. m.

Judging in nearly every department will begin at 9 a. m. Monday.

Counties with displays in the agricultural building are Lane, Coos, Marion, Columbia, Clackamas, Benton, Curry, Hood River, Douglas, Polk, Linn and Yamhill.

The special days designated are: Monday, Labor day; Tuesday, Townsend and service clubs

## La Grande Leaders Spurred by Talk of Plane Repair Base

LA GRANDE, Aug. 30 (AP)—Spurred by a report that La Grande was being considered as a site for a proposed army air corps repair base, civic leaders started a survey of facilities Friday.

Statistical data on housing, transportation and other factors entering into the selection will be taken to Salt Lake City Thursday where it is expected army officers will decide on the site.

The La Grande delegation will be joined by J. L. Haugh, vice president of the Union Pacific railroad.

## YOUTH MUST DIE IN GAS CHAMBER

CONDON, Ore., Aug. 30, (AP) Circuit Judge Carl Hendricks passed the death sentence on James Harvey Thomas, 19-year-old sailor, Friday.

The youth, convicted of slaying Douglas F. Smith of Aberdeen near Arlington on June 11, will be executed in the lethal gas chamber at the state penitentiary October 30.

"I did not intend to do it," Thomas replied when the court asked him if there were any reasons why he should not be sentenced.

Sheriff Frank E. Bennett and a guard left for Salem with the prisoner.

Thomas testified he had hitched a ride with Smith near Coeur d'Alene, Idaho, and "on the spur of the moment" decided to shoot him. He said he threw Smith's body over a bank and took the car. A passing motorist found the body 12 days later.

SALEM, Aug. 29, (AP)—James Harvey Thomas, 19, sailor sentenced to death today at Condon, would be the third man to die in Oregon's lethal gas chamber, provided the supreme court does not reverse his conviction or if the governor does not extend clemency.

LeRoy Hershel McCarthy, 26, Portland, was the first man to be executed in the chamber. He died January 20, 1939, for the murder of a Portland filling station attendant during a holdup. Claude E. Cline, 46, Fossil prosecutor, was executed July 26, 1940, for the slaying of a mining partner.

July Home Loan Figures Released

WASHINGTON, Aug. 30 (AP) The Federal Savings and Loan Insurance corporation announced Friday insured savings and loan associations in Oregon had made 246 home loans in July totaling \$519,030 bringing their total mortgage loans to \$16,905,780.

The corporation said savers had placed \$830,793 in the institutions in the month and that there now were 18,585 investors in the associations with an aggregate of \$12,571,030 in savings.

Water in the sump area, according to Willard L. Smith, is one-tenth higher now than at the time of that break. Even though a break occurs should wet weather continue now damage would result, Smith stated, since the water would flood only harvested lands.

Growers are pushing the harvest to completion as rapidly as possible. Recent rains have darkened the barley it is reported.

## VETS CHOOSE BOSTONIAN AS COMMANDER

PHILADELPHIA, Aug. 30 (AP)—Max Singer, a detective inspector and fingerprint expert in the Boston police force, was elected national commander-in-chief of the Veterans of Foreign Wars Friday.

The election was by acclamation and was unanimous. Singer moved up from the office of senior vice commander-in-chief. Robert T. Merrill, of Havre, Mont., a lawyer and special referee for the U. S. department of labor, who had been junior vice-commander-in-chief, moved up to senior vice commander-in-chief.

The veterans adjourned without selecting a city for the 1942 meeting, since five cities which bid for it had not met the financial requirements. The bidders were Atlantic City, Detroit, Hollywood, Indianapolis and Seattle.

Other officers named included: National district council members: District No. 13—John Schum, Portland, Ore.

Earl Southard, suspended Illinois department commander of the Veterans of Foreign Wars, was publicly reprimanded before the convention and then restored to his former status.

Southard had been court-martialed because of his activities as secretary of the Keep America Out of War committee. Yesterday the delegates accepted a credentials committee report which excluded him.

The reprimand was carried out by National Commander Joseph C. Menendez as decreed by the findings of the court-martial, announced today for the first time. Immediately thereafter, Menendez ordered Southard seated as a delegate.

## GRAIN MOVED TO SKIP FLOOD LOSS

TULELAKE—Grain being harvested on the Tulelake lease lands is being moved to higher ground or to storage as soon as harvested this year to prevent any repetition of the loss suffered two years ago when a major break occurred in the main dikes of the sump.

Water in the sump area, according to Willard L. Smith, is one-tenth higher now than at the time of that break. Even though a break occurs should wet weather continue now damage would result, Smith stated, since the water would flood only harvested lands.

Growers are pushing the harvest to completion as rapidly as possible. Recent rains have darkened the barley it is reported.

## THE MODERN WAY TO PAY

for Repairs, Alterations, Additions, or Improvements on Your Home or Any Other Building...

Ask Home Lumber & Supply Co.

The convenient way to enjoy more home comfort right now

\$5000 Repairs, Alterations, Additions, Modernizing 5 YEARS

NO RED TAPE NO DELAYS... We handle all details for you

Use our A.B.C. Monthly Payment Plans covering a wide variety of work; improvements and equipment.

A.B.C. loans may be used for repairs, redecorating or remodeling any type of existing building; for structural changes; for the installation of modern conveniences; for some types of new construction such as a garage or similar accessory buildings; for landscaping.

## HERE ARE SOME OF THE THINGS YOU CAN DO UNDER THE A.B.C. PLAN

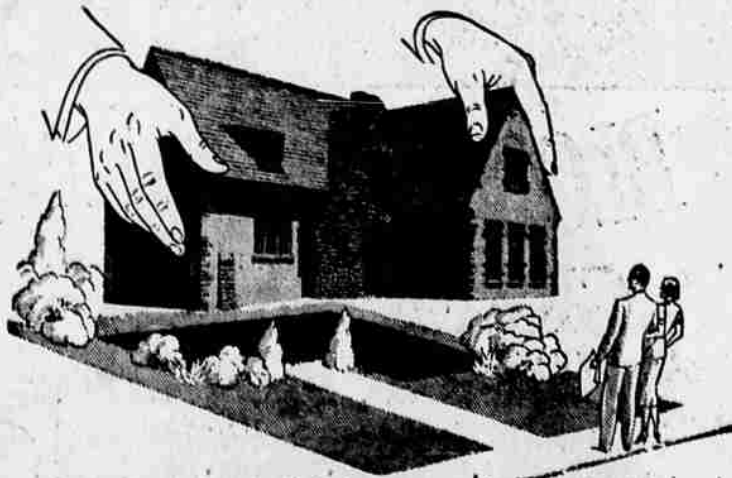
Repair or reroof. Paint exterior and interior. New concrete walks, drives, basements. Landscaping—trees, shrubs, planting. Weatherproofing—shutters, storm doors and sash. Insulate roofs and sidewalls.

Remodeling: New partitions and additions. New porch, attic or basement room, garage. Plumbing, heating, lighting, wiring.

Let us give you complete details

HOME LUMBER & SUPPLY CO. 2324 So. 6th Phone 3146

## Handed To You--



Ask Us About FHA Easy Payment LOANS

The Home you've always wanted can be yours for as little as 10 per cent down and monthly payments like rent.

BIG BASIN LUMBER CO.

Spring and Main

Phone 3144