

On The House

The toughest part of all this some repair and improvement business is that you have to pay for it.

No matter how badly you need more rooms for a growing family, no matter how urgent a new roof may be, or a new heating plant, if you can't pay for them you have to borrow the money, pay interest

on it and, eventually, pay it back. In this day of wonder-drugs, wonder-fertilizers and what-not, you'd wonder that somebody couldn't figure out a wonder home loan—one that would take the pain out of the family budget.

Well the experts think they have. The call it an "open-end" or "additional advance" mortgage. Under this scheme, if you live almost any place outside of Texas, all you do is to go to the banker where you have been paying off

your home mortgage, tell him what improvement you have in mind—new kitchen equipment, or even carpets—and he gives you the wherewithal.

Of course, you still pay, but you don't feel it so much. In the past, many families have gone into deep water financially through installment buying and its carrying charges. This very thing, which bankers call "over-extension of short-term credit," has been blamed by a Veterans' Administration loan guaranty officer for at least half of the veterans' home foreclosures in one area.

To help people repair and modernize their homes, Title I of the National Housing Act provides for loans which can be paid off, on the monthly installment basis. These are popularly called FHA remodeling or modernization loans. You can find out about them from your own bank and you can take three years to pay them off.

But these are still short-term credit. Such a loan for \$1,000 costs \$31.90 per month to pay off with interest over three years. This is often too much of a load on the average family budget. Consider the finding of an expert, Perry Prentice, publisher of Architectural Forum, House and Home, the Magazine of Building. He says:

"A typical home owner may already be paying \$37 a month on a \$1,000 mortgage. Adding an additional payment of \$31.90 would bring his monthly payment to more than \$68. This outside monthly payment is clearly out of reach of most home owners."

"Thus," Mr. Prentice explains, "needed property repair and improvements are neglected or cut down and the hard-pressed owner is obliged to settle for the cheapest materials and the most inadequate equipment available."

In contrast to the short-term \$31.90 per month for a three-year loan of \$1,000, when a mortgage still has ten years to run, the same \$1,000 can be spread into monthly payments of \$10.61 at 5 per cent. If you figure up \$31.90 per month for three years, you'll find you would pay \$148.40 for the use of \$1,000. Spreading it over 10 years at \$10.61 per month, you pay a total of \$273.20 in interest.

However, if you figure your employment of a \$1,000 improvement over a period of 10 years worth \$27.32 per year—or a little more than \$2 per month—the interest charge is offset. Most people seem to prefer to think in terms of low monthly payments rather than in comparatively staggering amounts, anyway.

Lenders in general are enthusiastic about the "open-end" mortgage idea. When home owners have their mortgages partly paid off, the security of the property is considerably enhanced. The borrowers have established themselves as sound risks and open the way for more investment. Last year, savings and loan associations alone advanced \$97 million worth of additional advances on old mortgages.

One handicap in popularizing the idea has been the need and cost of title searches. In northern New Jersey, title insurance for a \$1,000 additional advance might cost as much as \$110. In Pittsburgh, as much as \$180. However, a title company headed by Senator Irving M. Ives of New York has decided to circumvent searches any place in the country by substituting owners' affidavits, certifying that no liens have been placed on the property. This procedure will be done for \$5 per \$1,000, minimum fee \$10.

"What are the bugs in this kind of financing?" we called up C. Harry Minners, president of the Bankers Federal Savings and Loan Association in New York.

"What do you think of the open-end mortgage?" we asked Minners, who is known as a wise and friendly counsellor to borrowers.

"Wonderful!" he replied. "It's absolutely wonderful!"

"Wonderful for whom?" we asked. "For the bankers or for the home owners?"

"Wonderful for both," Minners said, "especially for the home owner. It gives him an opportunity to enjoy many of the so-called luxuries without hamstringing his family budget."

How to make good telephone service even better...



You'll save time if you make a personal number list for the whole family

When you've a hurry-up call to make... or just for day-to-day convenience in making telephone calls... you'll find a list of the numbers you call most often can be a helpful aid to faster service. And because memory often plays tricks, you'll find your personal number list will help you to avoid calling wrong numbers, and save you time when you can't quite recall the number of a friend. If you'd like to keep your number list in a handy, personal directory, just call, send a postcard, or drop in to your nearest Pacific Telephone business office. We'll be glad to give you a free special number booklet.



faster long distance service

can be yours, if you give the operator the out-of-town number you're calling rather than just the name and address. That way, you won't have to wait while she gets the number from "Information" in the distant town. So, add out-of-town numbers to your personal list, too.



a tip to the youngsters

is to remind them that no one can call them while they have the line tied up with lengthy conversations. And being considerate telephone users means that they... and you... won't risk missing important incoming calls!

Pacific Telephone



C. P. L. RICHARD HAFER, (above), has been seriously wounded in Korea and is now recuperating in an army hospital, according to word received here by his parents, Mr. and Mrs. Herbert Hafar, 308 E. Main Street.



CPL. JOHN WOODS, (above), U.S. Marine Corps, has been assigned to the Oakland Naval Supply Center after a year of combat with the veteran First Marines in Korea. Woods attended Klamath Union High School and was employed by the Southern Pacific railway before entering the corps. He is the son of J. R. Woods, 312 N. 11th Street.

STUDENT LIVES IN CEMETERY

NEW YORK (AP)—A Long Island student will live in a national cemetery for the next two years because he submitted the high bid for rent on a house to the U. S. Army engineers. The one-family frame house and two sheds is located on farmland purchased by the Army as an addition to the Long Island National Cemetery. It is estimated the graves will not reach Vincent J. Griesel's front yard until his two years are up. He is a student at the Long Island Agricultural Technological Institute.

At New Orleans, the bottom of the Mississippi River in several feet higher than the level of downtown streets, says the National Geographic Society.

CLASSIFIED RATES

One day — per word 4c
Three Days — per word 11c
Week Run — per word 20c
Month run — per word 60c

MINIMUM
The minimum charge for any one ad is 50c.

BOX NUMBERS
Answers to ads may be handled through box numbers at the paper for a service charge of 25c.

DEADLINES
Classified ads accepted up to 5:30 p.m. for following day's publication, up to Noon Saturday for Monday. Classified display ads accepted up to 12 noon for following day's publication.

ADJUSTMENT
Please make all claims for adjustments without delay. Corrections or cancellations received by 5:30 p.m. will be made in following day's publication, by 12 Noon Saturday for Monday.

IN MEMORIAM
IN LOVING MEMORY of our daughter and sister Linda Murphy, who passed away August 12, 1951. As we loved her so much her memory she is always near. Loved, remembered and longed for, always bringing silent tears. Mother, Father, Sisters and Brothers.

FUNERAL HOMES
WARD'S Klamath Funeral Home, 925 High Street, Phone 3234.

MEETING NOTICES
Neighbors of Woodcraft
Meet in K.C. Hall, 4th and Main, 1st and 3rd Monday of each month. Visiting members welcome.

ALCOHOLICS Anonymous, Box 50, Phone 3433.

LOST AND FOUND
LOST DOG Tan color, part Bull and part Dachshund. Named Tony, escaped from train No. 2 July 28 between Eugene and Klamath Falls. Reward offered for recovery. Phone 2-2551 Extension 22.

PET MONKEY lost two miles below Duera inspection station. Reward Call Sheila Vase Court, Duera, Ore.

LOST BLACK and white English Springer Spaniel, female, named Pepper. Strayed from Henley school grounds. Reward for return. Pop Davis at Henley High.

STRAYED to our home, male grey kitten, phone 2-2714.

PERSONALS
STANLEY Home Products Phone 6600.

ROBBERY
ROBBERY
ROBIN PSYCHIC
Tells your past, present, future. Can overcome all obstacles that keep you from success, health and happiness. 4515 So. Sixth, Klamath Falls, Oregon.

WANTED Lady to share modern three room apartment, 413 North 1st. Phone 3329. Expenses. 316 Phone 2-3343.

10-SERVICES

PF AFF

SALES & SERVICE
Celebrating our 25th year in the sewing machine business
Announcing that the new Zig Zag sewing machine is now here.
Come in today and see how it sews like magic.
Phone or write in for a free home demonstration.
SEWING MACHINE SERVICE & EXCHANGE
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Septic Tanks Cleaned

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Cleans Sewer Lines of Roots, etc.
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13-EDUCATIONAL
FREE INSTRUCTIONS by trained to operate in the latest of fashion. These are the decorative stitches used in the finishing of women's and children's clothing. Write or call for appointment. We furnish all material used. Open Friday evening until 8 p.m. PHONE SEWING MACHINE CO. 633 Main Phone 2-2013

BOOKKEEPING, shorthand typing, typed subjects, book making. Mrs. E. J. KLAMATH BUSINESS COLLEGE, 733 Pine Phone 4706

TELETYPE ENGLISH and shorthand with SPEEDWRITING. The shorthand written with ABC's Taught under special Franchise to Mrs. E. J. KLAMATH BUSINESS COLLEGE, 733 Pine Phone 4706

14 HELP WANTED, FEMALE
WILL exchange rental of three room modern apartment for part time house work. Give references. Box 230, Herald and News.

WANTED Lady house keeper for family of one, desiring permanent home, good wages, room and board. Mrs. E. J. Favell, 365 So. H St., Lakeview, Oregon.

WANTED Bookkeeper part time. KLANTH CIVIC Center. Women to cook for ranch families and take lunch. Board and room furnished, good wages. Apply Oregon State Employment Service, 242 Main, Phone 7701.

WELCOME WAGON has opening for business under 45 with essential qualifications. Business experience helpful. Must have available car and type Wright. Box 537 Herald for Personal Interview.

LADY for part time kitchen work. No Sundays or holidays. Call 3433.

WANTED secretary for insurance of life insurance experience preferred but not absolutely necessary. Must be able to take good dictation. Apply between hours of 3:00 and 5:00 p.m. or by appointment. Chilcote Insurance Agency, 111 North 1st, Phone 3329.

HOUSEKEEPER for family of four. Phone 3222, Business 2234 after 7 p.m.

WANTED WOMAN cook and helper for ranch. Steady work, private living quarters and good pay. Box 234 Herald and News.

WANTED EXPERIENCED ready to wear and sport wear sales ladies. No other need apply. No phone call. Apply Anita Shop.

EXPERIENCED saleslady for ladies ready to wear shop. Phone 3222.

16-HELP WANTED, MALE
BARBER WANTED, H. J. Sullivan, P.O. Box 248, Herald and News.

SALESMAN for warehouse grocery specialty route. Necessary to be away from home several nights weekly. Salary and good commission. Write Box 226, Herald and News giving full particulars. 4515 So. 6th, Phone 3329. Last five employers.

CAR REPAIRMAN, laborer, start Monday in town. Age limit 18 to 43. Call Great Northern Railway 3086.

WANTED someone to haul 100 tons of meadow hay. Lloyd Gift.

EXCAVATING

Mobil Shovel and Trench Hoe Bulldozer—Fill Dirt—Topsoil Crushed Rock—Driveway Cinders Compressor
GRAHAM SERVICE
GRAHAM BROS.
PHONE 6541 or 8859

ROOFING, concrete, carpentry, odd jobs. By skilled craftsman. Phone Otis Cook, 304 So. Sixth.

DRIVEWAYS PAVED, resurfaced with asphalt black top. F.H.A. terms. Call Jackhawk Petroleum at 6708 or 8789. Free estimates gladly. BOCCO Paving Inc.

ALTERATIONS Guaranteed. Prepare notes for back to school. Anita's. Phone 6353.

SEPTIC TANKS cleaned. Lucy King Phone 3335.

LAWYER'S services, probate and real estate. All makes. Jacobson authorized service station. Troy V. Cook Company. 2940 So. 2nd.

RESTAURANT supplies, equipment. Hap David, 2415 N. 6th. Phone 3257.

CARPENTRY — odd jobs expertly done. Phone 2-1888.

MOWING and raking. Also plowing. H. F. Jarrard. Phone 3332.

CURTAINS laundries and stretch. Phone 4014.

HAY CUTTING, raking and hauling. Phone 8018.

PAINTING and paperhanging. Phone 7812.

PAINTING, interior and exterior. H. E. Brown. Phone 4225.

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CURTAINS, LAUNDRY, stretch finish. Expert service. Reasonable prices. Call 4350.

FOR NEW fabric finish for car or home. Call 2-1468 for FAB-SPRAY.

REMODELING and repairs. Expert carpentry. No job too small. Call McMillan 4217.

ANNOUNCING

For Your WANT-AD SHOPPING CONVENIENCE SEVERAL NEW CLASSIFICATIONS

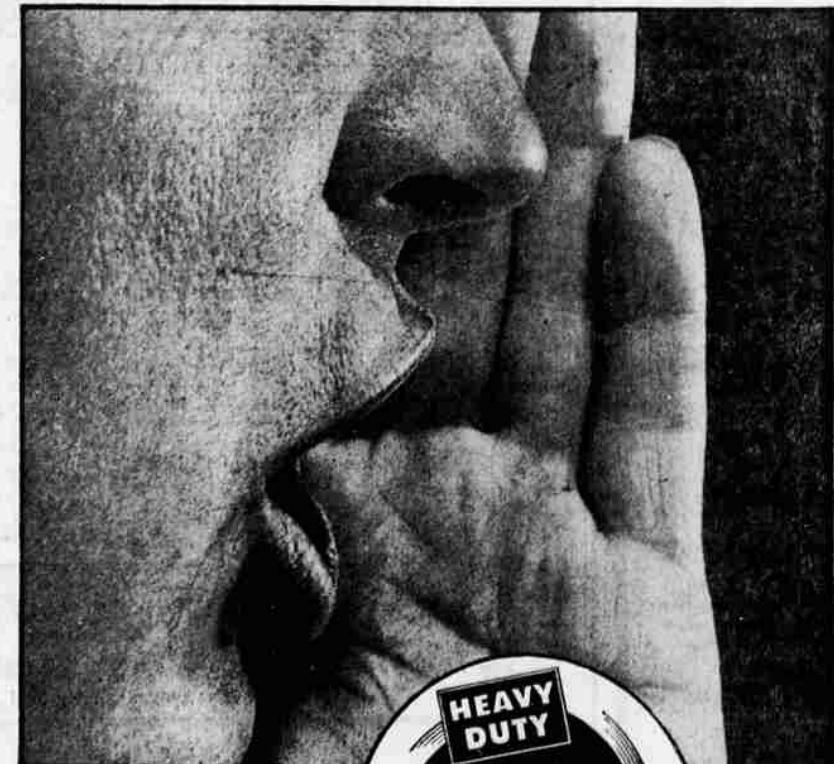
28—REAL ESTATE WANTED
29—REAL ESTATE EXCHANGE
39—FOOD—PRODUCE
44—MACHINERY

Index numbers on some classifications have been changed. This will change the location of those classifications in the want-ad column. Following is a new, complete —

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Heard about "RPM" ?..Users say it doubles engine life



LUMBERMAN REPORTS "half the wear in nearly twice the mileage"

Most of us measure engine wear by figuring the miles since the last overhaul—but a mechanic figures it with a micrometer. A mechanic at Timber Products Co., Medford, Ore., checked the wear records of four engines. Three averaged .018" wear in 75,000 miles. The fourth, using Heavy Duty "RPM," showed only half the wear in 130,000 miles—nearly twice the mileage. Timber Products Co. says, "RPM" cut wear to the point where it more than doubled engine life." Reduce your repair bills! Change to Heavy Duty "RPM."



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Herald & News
ACTION-PACKED
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