THE TANK CAN BE FILLED from any roadside supply on this combination sprayer and fire suppression rig developed by KFPA and WTC. The rig is shown here being filled at Grub Spring west of Klamath Falls. The truck can be used in fire suppression work and as an alternate water supply for fire tankers where necessary. This spring the truck was used for the first time in killing roadside brush by spraying. It is currently on standby for fire control duty.

Survey Shows Varying Costs Of Heating

First results of a national test conducted by Owens-Corning Fiberglas today disclosed that the average American home if properly insulated and designed, can be heated and air-conditioned for $8.44 per month in the South to $14.60 in the North.

These figures are based on 1,200 square feet of living space and are actual average one-year costs of heating and cooling 70 of the 116 houses in the National Test Program.

The test further disclosed that regardless of the amount of living space, the homeowner who built with proper design and full insulation could save from 20 to 50 per cent in annual heating and cooling bills over houses conforming only to FHA minimum requirements.

Because few homes are exactly 1,200 square feet, Owens-Corning established average per square foot costs so any homeowner who knows his total area can estimate his own normal annual costs. These are:

In the North, 14.6 cents per square foot. In the Central Area, 12.3 cents per square foot. In the South, 8.4 cents per square foot.

Living habits will vary any individual home above or below these averages.

Other important findings revealed that the 70 air-conditioned test houses, built in 49 cities in every climatic zone, saved their builders an average of $20 each despite the additional insulation, shading devices and improved attic ventilation not included in the FHA minimum property requirements. This savings was possible because the builder could use smaller heating and air conditioning equipment in the "Comfort Engineered" houses.

Owens-Corning also found that buyers needed less take-home pay for FHA mortgages because the full insulation and other design improvements cut their monthly housing expenses. In one district, for example, a $3 monthly reduction in heating and cooling costs permitted a $25 per month reduction in required income.

Along with the tangible savings produced by "Comfort Engineered" houses, occupants told interviewers of many intangible benefits they discovered.

Greater comfort the year around was the most desirable feature, owners said. Eighty-five per cent of the owners reported fewer drafts and cold spots than in their previous home. Nine out of ten of the owners said they slept better in the summer, eight out of ten said they ate better and those normally bothered by dust and pollen said they had less discomfort.

Nine of ten of the housewives said housekeeping was easier. They reported cooler cooking in hot weather and less dirt and dust accumulation the year around. Nine of ten owners found their homes quieter from outside noise.

The National Test Program was begun three years ago at the suggestion of Tyler Stewart Rogers, Owens-Corning Technical Consultant, for the purpose of determining how much heating and cooling costs can be reduced by full insulation and proper engineering.

Under Mr. Rogers' direction 116 houses were selected for the test. Present findings are based on complete data for 70 of the houses which have been occupied one year or more. The remaining 46 will be reported on as the figures for a year of heating and cooling are assembled.

"The figures for the first 70 houses are significant," Mr. Rogers said, "but are, of course, subject to change as data is gathered on the remaining ones in the test program."

The houses are regular models built by professional builders. Of the 70, there are 21 in the North, 30 in the Central Area and 19 in the South. They vary in size from 900 to 2,600 square feet of living space and in style from traditional to contemporary through one, two and split-level floor plans.

The only changes in the houses involved the insulation, the shading of windows and large glass areas and the improvement of the attic ventilation.

The insulation requirement was set at six inches of regular or three inches of foil-enclosed insulation blankets in ceilings, three inches in sidewalls and three inches in floors over crawl spaces or two inches of perimeter insulation for slabs.

The houses, mostly located in developments, were sold and occupied in a normal fashion. The only deviation was that sub meters were installed by utility companies to isolate the costs of heating and cooling from other fuel and power expenditures.

How To Assure Happy Old Age

MINNEAPOLIS (UPI) — The Minnesota Medical Association offers a few tips to the senior citizens of the nation which it says will enable them to maintain an active and happy life.

Associate frequently with young people and try to understand their point of view, the association urges.

Learn to delegate authority to younger persons while at the same time retaining the power of judgment to temper youthful enthusiasm. Develop wide interests and broaden your friendships to include persons with different ways of thinking.

Try not to think back to "the old days" but rather look ahead to the future. And remember that the human mind does not reach full maturity until age 40 or so and doesn't lose its sharpness very easily.

RARE SET

LAWRENCE, Kansas (UPI)—A set of the first American Edition of the Encyclopaedia Britannica has been presented to the University of Kansas library by Mr. and Mrs. Edwin F. Abels of Lawrence. The books had been in Mrs. Abels' family for generations. One of her ancestors helped finance publication of the 18-volume encyclopaedia in this country.

Honesty Explains Why Credit Cards Succeed

By MARGUERITE DAVIS
United Press International

CHICAGO (UPI) — The United States is on a credit card jag the likes of which have never been seen—but it works fine because the plain fact is most people are honest.

An estimated 70 per cent of American families hold credit cards or have charge accounts of one kind or another. In modern America many's the man — and woman — who now carries cash only for tips and to buy the daily papers.

How does it work: A man who is up to his neck in the credit business, Carl Hobbet, general manager of the Credit Bureau of Cook County (Chicago) Inc., says 85 per cent of card holders pay their bills promptly.

Of the other 15 per cent, most are not crooked, he says — just "problem children" who over-estimate what they can afford. A mere three per cent of credit card users, Hobbet estimates, are deliberately dishonest.

Hobbet's firm employs 140 persons to keep its files up to date on two to three million credit applicants. They check Federal tax liens and municipal court judgments, and clip newspapers for character-revealing stories about drunken driving or refusal to testify before Congressional committees.

Last year the bureau investigated the records of 600,000 persons all over the country. If an applicant has established charge accounts, the procedure is comparatively simple. Within minutes a credit bureau can report the date the applicant was investigated, his largest purchase and his "pay habits." The bureau relays these and other pertinent facts, and the subscribing organization then decides whether its credit requirements are satisfied.

Hobbet advises his clients not to explain why credit is refused, but to refer the applicant to the Credit Bureau "which is happy to go over the record with him. Sometimes we can straighten out why a bill hasn't been paid and re-establish credit," he said.

Wealth is not always a guarantee of good credit, he said.

Hobbet recalled an applicant with an annual income of $100,000 and a $50,000 home who was refused a charge account at an expensive Michigan Avenue store on the basis of the Credit Bureau's report. He arrived at Hobbet's office fuming and threatening suit.

"But he had to admit he had allowed his charge accounts to go unpaid for as long as 216 days," Hobbet said. "He said he wanted to make his wife worry about the bills."

Petroleum companies and organizations like the Diner's Club or American Express have the most rigid requirements, Hobbet said. Their credit cards amount to blank checks, he explained, with no security but the character of the applicant.

Occasionally a bad risk slips past the Credit Bureau's close scrutiny. One of the major oil companies now is trying to track down a card holder who ran up a bill of $20,000 in one month, Hobbet said.

Credit bureaus increasingly are going into the collection business for their clients, he continued, but the day of the traditional bullying bill collector is past. The agent smiles as he requests payment of an overdue bill.

"The average person wants to pay his bills," according to Hobbet. "We're collecting over $50,000 a month just by salesmanship—selling the family on the idea that it's character that counts."

South Dakota produces some gold. More valuable is building stone from the state's vast quarries.

Matter of FACT

In ancient times the moon was worshiped as a goddess who ruled the night. The old moon was believed to have a bad influence, while the new moon was considered favorable for all kinds of undertakings. Crops were planted at new moon so that they might draw strength from the growing moon. Mothers often cut their little girls' hair at new moon in an effort to make it grow long and thick.

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