

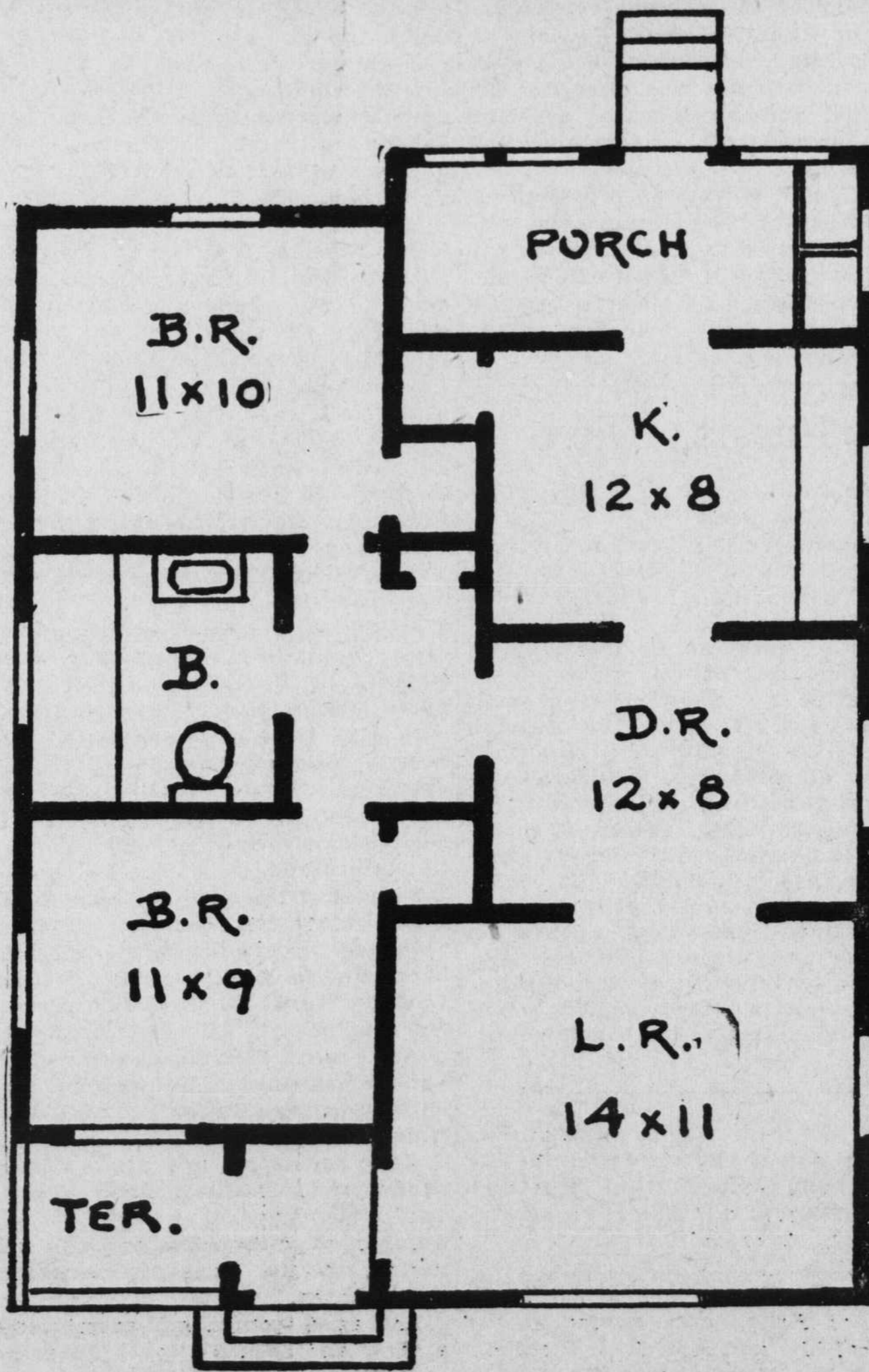
\$1,900 Home



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Reminiscent of Spanish houses on the Mediterranean, this bungalow was designed for California. The house is well planned for light and air, and, while the rooms are small, every bit of space is utilized. The house was built at Sunnyvale, Calif., for \$1,900 on a \$300 lot. The Federal Housing Administration has insured a mortgage of \$1,600 on the property. Monthly payments of \$16.90, including amortization, taxes, insurance, and service charges, will pay off the obligation in 19 years.

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Government Aids Home Financing

Washington, D. C., April 17 — Less than four years old, the network of federal savings and loan associations has spread out into the farthest corners of the United States and into its distant territories.

Since June, 1933, when congress authorized their formation, their number has rapidly grown until today the total has reached 1248. The names and locations of these thrift and home-financing institutions plainly indicate the variation in the geography, customs and life of the different sections of the country.

In Caribou, in the tip of Maine, is the federal association farthest northeast. In Homestead, Florida, below Miami, is the one farthest southeast.

Cutting across to Texas, in Brownsville, is the association farthest south in the central part of the nation.

On the west coast, San Diego has a group of federals which are the farthest southwest in the United States. On up the coast, one comes to Bellingham, Washington, the farthest northwest on the mainland in this network.

Way up in Juneau, there is a federal association doing its part in the financing of home building in the far-away territory of Alaska. This institution is under the supervision of the eleventh district Federal Home Loan Bank, located in Portland, Oregon.

Out in Uncle Sam's mid-Pacific paradise of Hawaii, one finds more of these federal thrift associations. They are supervised by the twelfth district Federal Home Loan Bank in Los Angeles, California.

Federal associations are to home financing what national banks are to commercial financing. They are "the national banks" of the building and loan business. All are local, mutual thrift institutions, privately officered and managed but subject to federal supervision and examination. They are modeled on the basic features of building and loan associations and of mutual savings banks because experience has shown that these types of institutions are best fitted to finance home ownership.

Mrs. J. D. Atwood, of New Mexico—chairman of American citizenship in the General Federation of Women's Clubs, arrived Thursday evening and was a guest speaker Friday evening.

chimney shot sparks—and you decided to have those matters attended to another day? Sometimes the other day never comes.

Remember when you awakened and found the room full of smoke from the smoldering cigar butt that had fallen onto the bed or the carpet? The insurance records are full of cases where the smoker in question never did wake up in this world.

The list of careless actions that may cause fire could be prolonged indefinitely. You may take a chance a thousand times and get away with it—and on the thousand and first time it may get away with you. The man who lights his cigarette with a twenty-dollar bill is not as wasteful or reckless as the man who takes a chance on fire.

REMEMBER WHEN?

You wouldn't think of lighting your cigar with a twenty-dollar bill. You've heard of people doing that, and have probably regarded them as being insane.

But, if you are an average person, you consistently take chances on a fire that may cost you many times a "measly" twenty dollars.

Remember when a fuse blew last winter and you couldn't find an-

other—and so established the circuit by putting a penny behind the fuse? Thousands of fires, many of which have destroyed lives, have been caused by this highly dangerous practice.

Remember when the cord of your reading lamp wore through and you repaired it yourself, with the aid of a kitchen knife, some automobile tape and considerable profanity? tape and considerable profanity? amateur electrical repairs would

fill a big book.

Remember that cold morning when the fire was balky and, in a fit of anger, you turned to kerosene to get it along? That practice has burned down thousands of homes—and provided many a man with a bankrupt passage to the hereafter.

Remember when you noticed that your furnace doors were no longer tight, that the flues looked to be in a sad state of repair, that the