

# Chairman Outlines Aims Of Better Housing Drive

The purpose of the modernization and improvement campaign, now under way in Birmingham as part of the National Better Housing Program, is to overcome the many ill effects of five years of stagnation in the building industry, according to Ralph C. Moulthrop, chairman of the committee directing the campaign here.

## Questions About Applying For FHA Loans Answered

Details of the manner in which the National Housing Act operates in aiding home-owners to modernize and repair their property are explained in the following list of questions and answers, prepared by the local Better Housing Program committee.

The list is designed to answer the questions most frequently asked by property owners interested in applying for FHA loans. The list follows:

**Q. Who may apply?**  
A. Any property owner, individual, partnership or corporation with a regular income from salary, commissions, business, or other assured source. It is not necessary to be a depositor in the financial institution consulted.

**Q. To whom do I apply?**  
A. To any national bank, state bank or trust company, savings bank, industrial bank, building and loan association, or finance company approved by the Federal Housing Administration, or to a contractor or building supply dealer.

**Q. How much may I apply for?**  
A. From \$100 to \$2,000, depending on your income, for improvements on any one property, and in connection with not more than five properties unless approved by the FHA.

**Q. How long may notes run?**  
A. For any number of months from one to three years. Notes extending from 37 months to five years may be submitted to the FHA by financial institutions for special consideration.

**Q. What security is required?**  
A. That you have an adequate regular income and a good credit record in your community.

**Q. What assurance need I give?**  
A. That you own the property; that the income of the signers of the note is at least five times the annual payments on the note; that your mortgage, if any, is in good standing, and that there are no other past due encumbrances or liens against your property, and that you will use the proceeds solely for property improvement.

**Q. What signatures are required on the note?**  
A. Signature of the property owner; and (except in special cases) if the owner is an individual and is married, also signature of wife or husband. All other signers or endorsers are required.

**Q. What is the cost of this credit?**  
A. The financial institution may not collect an interest or discount, or fee of any kind, a total charge in excess of an amount equivalent to 5% discount per year per \$100 on the amount of note.

**Q. How do I pay the note?**  
A. By making regular, equal, monthly payments (seasonal payments for farmers) until the note is paid in full.

**Q. May the owner of any kind of property?**  
A. Applications will be considered for credit to improve one-family, two-family or other residences; apartment buildings; stores; office buildings; factories; warehouses; or farm buildings.

**Q. Where do I make payments?**  
A. The regular installment payments will be made in person at the place of business of the financial institution; or by mail, or as otherwise arranged. No payment shall be made to any governmental office or organization.

**Q. May I pay the note in full before maturity date?**  
A. Yes, at any time. A reasonable rebate will be allowed for payment. If charges have been collected in advance.

**Q. May I make more than one payment at a time?**  
A. Yes, as many as you wish, but such payments should be in exact multiples of the agreed payments—that is, if monthly payment is \$10, larger payments should total \$20, \$30, etc.—not, for example, odd sums such as \$18 or \$25.

**Q. What if I am late in making my payment?**  
A. The maker must not permit payments to fall in arrears. Should a payment be more than 15 days late, the financial institution's expense, caused thereby, should be reimbursed in part at the rate of not more than 5 cents per dollar for each payment in arrears. Persistent delinquency will make it necessary for the financial institution to take proper steps to effect collection in full.

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structures in Birmingham are greatly in need of repair. The same is true, of course, throughout the country. Many properties have reached a point where it is hardly worth making any effort to salvage them. Many are close to the border line. Prompt action will arrest the processes of obsolescence.

"Therefore, the Better Housing Program presents a very practical aspect. It is prompted by nothing short of necessity, for it is not within the meaning of good judgment to allow these property values to continue to depreciate."

**Enhances Real Estate.**  
"There are, of course," Mr. Moulthrop continues, "many other very good reasons why this program should be carried forward. It will do much to rehabilitate real estate values in this city and it will be tremendously useful in furnishing employment and putting more money into circulation. Funds that now are lying idle in the banks of the community will be drawn out and put to work in a manner that could scarcely be expected for practical value."

"In my opinion, the National Housing Act, which makes it possible for local banks and other approved financial institutions to loan on extremely reasonable terms for needed repairs and improvements, is one of the soundest recovery measures that has been enacted. I am sure everyone will welcome the campaign we are organizing locally."

"It takes little imagination to realize how the action of an individual property owner can carry out fully the purposes of the Better Housing Program. When he arranges for his loan, he is putting hitherto idle money into local circulation where it can work for every citizen. He pays a part of it to local merchants for materials, which helps to start the wheels of mills and factories turning."

**Labor Benefits.**  
"The larger part of it he pays to a variety of local skilled labor—our own little group from the millions in the building trades who have been without steady work for years. Those wages start immediately in circulation through our local merchants. And a home has been taken off the 'property relief rolls' and conditioned into efficiency and normal value again."

"Multiply that individual's actions by millions of property owners and you have the country-wide fulfillment of the purposes of this portion of the National Housing Act."

"Its benefits extend to owners of residences, apartments, store-rooms, office and business buildings, industrial plants, and farm property. The scope of work possible embraces almost any permanent improvement that adds to the efficiency or value of property—eligible improvements having included recently, for instance, such an emergency activity as digging wells in the drought-swept areas of the country."

**Operations Are Simple.**  
"Simplicity of operation marks every phase of the Act's provisions, the more quickly to get property improvement action on a large scale with minimum stimulation to industry and employment."

"The purposes of the Better Housing Program are sound, understandable, and a bold acceptance of the challenge of depression conditions to millions of property owners with their investments of billions of dollars."

A German scientist has found that cod-liver oil is used in preparing dressings for certain kinds of wounds.

A device at the Massachusetts Institute of Technology is able to forewarn of earthquake destruction and maps strains in buildings.

**STATE OF MICHIGAN.—The Probate Court for the County of Oakland.**  
At a session of said Court, held in the Probate Office in the City of Pontiac, in said County, on the 15th day of November, A. D. 1934.

Present: Hon. Dan A. McGaffey, Judge of Probate.  
In the Matter of the Estate of Rosalie Parkhurst, Deceased.

Grant H. Parkhurst, administrator of said estate, having filed in said court a petition praying that certain claims against said estate be settled and that certain claims be appointed to receive, examine and adjust all claims and demands against said deceased and before said court.

It is Ordered, That four months from this date be allowed for creditors to present claims against said estate.

It is Further Ordered, That the fourth day of March, 1935, at nine o'clock in the forenoon, at said probate office, be and is hereby appointed for the examination and adjustment of all claims against said deceased.

And for the examination and allowance of his final account, determination of the heirs of said deceased, appointment of the residue of said estate, and the discharge of said administrator.

DAN A. MCGAFFEY, Judge of Probate.  
FLORENCE DOTY, Deputy Probate Register, Oct. 15, 1934, Nov. 1.

**STATE OF MICHIGAN.—The Probate Court for the County of Oakland.**  
At a session of said Court, held in the Probate Office in the City of Pontiac, in said County, on the 15th day of November, A. D. 1934.

Present: Hon. Dan A. McGaffey, Judge of Probate.  
In the Matter of the Estate of Eugene Brockhoff, Deceased.

David Brockhoff, Trustee of said estate, having filed in said Court a petition praying that certain claims against said estate be settled and that certain claims be appointed to receive, examine and adjust all claims and demands against said deceased and before said court.

It is Ordered, That the 15th day of November, A. D. 1934, at nine o'clock in the forenoon, at said probate office, be and is hereby appointed for hearing said estate, and that all persons interested in said estate appear before said court, said time and place, to show cause why a license to sell the largest of said estate in said real estate should not be granted.

Further Ordered, That public notice thereof be given by publication of a copy of this order, for three successive weeks previous to said day of hearing, in the Birmingham Economic, a newspaper printed and circulated in said county.

DAN A. MCGAFFEY, Judge of Probate.  
FLORENCE DOTY, Deputy Register of Probate, Oct. 15, Nov. 1, 1934.

# food SHIRTS

SPECIALS FOR THURSDAY FRIDAY SATURDAY

QUALITY FOODS • ECONOMY PRICES

## LAMB SALE!

Genuine Spring

# Leg of Lamb

lb. 18c

Fresh

# Calves Liver

and

# Sweet Breads

lb. 32c

# Extra Fancy Roasting Chickens

lb. 26c

PORK LOIN ..... lb. 19c  
With the Tenderloin.

PORK LOIN ..... lb. 15c  
Rib End.

Armour's Star - Sliced

# Bacon

 lb. 29c

TROUT ..... lb. 22c  
Fresh Caught.

FILLETS—Perch ..... lb. 29c

SHOULDER ROAST BEEF ..... lb. 17c



# P&G SOAP

GIANT SIZE

Mich. No. 1 Potatoes ..... bu. 49c

Beets, Turnips, Carrots ..... 5c  
Large Eunch.

Florida Avocados ..... 19c

Florida Grapefruit ..... 5 for 29c  
Large—Ripe—Juicy.

Spinach ..... 3 lbs. 14c

Greening Apples 5 lbs. 23c

# Heinz Soups

 2 cans 25c  
Doz. cans, \$1.49  
Except Consomme and Clam Chowder

Weideman Boy Brand GOLDEN BANTAM CORN ..... 2 cans 25c

OXYDOL—Large Pkg. .... 21c

Crosse & Blackwell TOMATO JUICE ..... 12 cans 98c

Solid Pack TOMATOES—No. 2 cans ..... 3 for 25c

Dr. Nichol's VITAMIX DOGFOOD ..... 7 cans 55c

Weideman's Boy Brand PEACHES—No. 2½ cans ..... 2 for 43c

Dr. Nichol's KIBBLE DOGFOOD ..... 5 lbs. 55c

# Crisco

 3 Lb. Can 55c  
Hedges' Mayonnaise qt. 35c

# MAXWELL HOUSE COFFEE

 lb. 30c

SPECIALS FOR THURSDAY FRIDAY SATURDAY

Medium CHEDDAR CHEESE  
Lb. 25c

Imported ROQUEFORT CHEESE  
Style  
Lb. 49c

Full Cream COTTAGE CHEESE  
Lb. 9c