

Now Is the Time to Buy, Build or Remodel

Gardeners' Corner

(This column is conducted for the Eccentric's readers by Mrs. Marc T. Patten, Box 146, Bloomfield Hills. Questions on gardening matters may be addressed to Mrs. Patten and they will be answered in the Gardeners' Corner or directly by mail.)

SUMMER LULL?
All the annuals are in place, the geraniums and other bedding plants are planted. The garden has been cultivated, the grass cut, the perennials sprayed and it is time to do it all over again. This is the moment when success or failure

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cultivating to conserve moisture. It will take as much as four hours to soak the ground around a good sized tree. Sketchy watering encourages shallow root growth with the attendant danger of wilting out during prolonged dry spells. Summer is here; the garden is planted. There is a lot to be done. It's a great life if you don't want!

TULIPS
There is a great deal of talk about the tulip industry being ruined. Some garden magazines advise leaving in fall the plants "as a winter massing." Others suggest the conservation of all tulip bulbs for future propagation, planting the bulbs in rows in the vegetable garden or in a near by field. The Holland Bulb Exporters' Association has a more optimistic point of view. They feel that the bulb fields have probably not been destroyed, and insist that tulips will arrive as usual this fall.

HEDGE TRIMMING
The trimming of hedges is one of the most satisfying home jobs. There is a tidiness about the finished job that tempts the holder of the hedge to spend on it to other shrubs. Please don't trim off the tops of shrubs that are supposed to be rounded. Straight hedges branched shape. Remember to cut the top of the hedge narrower rather than wider in this case. This will allow sunshine to reach the lower shoots. Young shoots of an evergreen hedge must be trimmed back continually to develop bushy growth. A new line to help keep the hedge straight shows up against the market. It works with a reel and can be easily adjusted to suit any height.

STAKES
Stakes should be in place by now. If one waits longer the stakes are apt to grow crooked. Dublin stakes are usually placed when the tubers are planted to avoid damage. Stakes should be sturdy but as invisible as possible. Twiggy branches are excellent to support rather than to have many branches.

Modernization Brings Dividends

Owners of many properties which have been modernized find that their liabilities have been turned into valuable assets through modernization. According to spokesmen in the building industry, who have encouraged repair of property as a source of employment and a means of checking blighting influences on many communities.

Case Cited
One case cited was that in which a shrewd Michigan investor bought a dilapidated dwelling with practically no visible possibilities. After remodeling the building into a comfortable small home at a total cost of about \$301, he realized \$2,899 on a resale.

Another Michigan owner was burdened with a small house of Victorian vintage, completely equipped with the shapeliest front porch and abundant assortment of gingham characteristics of that period. The cost of modernization was approximately \$920, but the value of the home was increased by \$2,000.

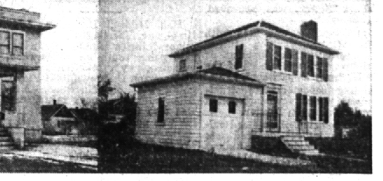
18 Per Cent Profit Gained
A clear example of the investment possibilities in modernization was offered in New York state, where a proud old rambling home in a fine location was bought for about \$6,000. The new owner remodeled the structure into a three-family apartment house and sold it 10 days after completion at a 18 per cent profit.

FHA — modernization loans up to \$2,500 are being made by qualified lending institutions in all sections of the country. These loans may be used to repair and improve property, to install certain types of permanent equipment, and for the improvement of landscaping.

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What Modernization Can Do



The possibilities that lie in modernization of old homes could hardly be illustrated more graphically than in these pictures of a Home Owners' Loan Corporation house. The cracked and discolored stucco was removed, and fresh new clapboard siding was substituted. The old-fashioned porch was trimmed down to 1940 proportions and a garage was attached to the house. A simple hip roof served to give new symmetry to the remodeled home.

Give 250 Awards to School Children for Nature Study

Two hundred fifty awards were presented to children of the Birmingham public schools last week by the Birmingham branch of the Women's National Farm and Garden Association in recognition of the work the children have done in completing certain projects designed to show appreciation of nature's gifts.

Flower Mounted Unusually
Among the unusual entries was the fly of the valley mounted on a silver plaque by Alma Maye Black of the Barnum School seventh grade. It showed the roots and leaves and the whole story of the origin of the flower and was covered with cellophane. It was so well done that Alma Maye was invited to exhibit it at the Garden club show.

Hears Class Discussion
Mrs. William C. Howe, member of the conservation committee of the Birmingham Garden club, felt it well worth her time to hear the lively discussions of the fourth and fifth grade students at the schools on fire-towers and then use the care of the family camp fire, the picnic fire in the woods and how to extinguish it.

On the teacher's desk in another room in this school, Mrs. Howe discovered a large and well planned scrap book on "Michigan Flora" made by the teacher herself, Miss Marion Hinkley. Along side of it was a pile of scrap books on "Michigan Wild Flowers and Animals" made by the children.

An unusual sight at Quinon School, Mrs. Howe says, was the "wild flower garden" in the rear of the school. The sixth grade had made it but the entire school knew the flowers and how to care for them. Other schools have been invited to use it as a wild flower laboratory.

All the schools built bird houses and learned the feeding habits of the birds and how to care for them; also, where the best fishing places are and what constitutes good sportsmanship while fishing and hunting.

Contribute Much
"The children have surely contributed much in the effort to perpetuate the best in nature," Mrs. H. Viper Spike, another member of the conservation committee, said.
Awards were pictures showing a grouping in a natural and artistic way of some of the trees and birds and animals and wild flowers of a Michigan stream. Mrs. O. F. Achtenhagen inscribed each child's name underneath the pictures.

These pictures were a gift of the Birmingham garden club, and were presented by the club president, Mrs. Lawrence C. Howe, who explained that the project was the

Home Ownership Pays, Report Says

The Federal Housing Administration's positive belief and argument for home ownership are upheld often by various surveys and city workers, showed that the out-of-pocket expenditures for housing paid out of the average family purse of employed city wage earners who are home owners are frequently less than the amount paid by families in rented quarters.

"In addition, the study revealed that a substantial proportion of the home owners live in one-family detached dwellings with garden space, and that members of home-owning families have more private and room for recreational activity and hobbies," he said.
"Reports such as this one," Mr. McDonald said, "merely serve to support the FHA's contention that a small, modern home in a congenial neighborhood offers the average family immeasurable comfort and convenience, pride and pleasure, self-confidence and happiness."

FHA Is Dampener On Speculation

Protection to those who build or buy homes in new subdivisions approved by the Federal Housing Administration is provided by the FHA's insistence upon installation of adequate street improvements and upon assurance of their maintenance before individual sites become eligible for insured mortgage financing, Administrator Stewart McDonald announced today.

The Administrator's statement of policy in regard to subdivision street improvements and maintenance has been sent to all FHA chief underwriters in a letter from Frederick M. Babcock, assistant administrator and director of the Underwriting Division.
The FHA's policy is designed to protect the home owner and the lender by insuring the quality of the land beyond market needs solely for speculative purposes.

Large Windows Becoming the Vogue
Large window areas in homes are now the rule rather than the exception, FHA officials have noted.
The modern trend is to larger and more window openings. Like so many other functional parts of the great heat losses they caused. To day the trend is just the opposite, because double glass, weather-stripping and careful construction where the window frame and the wall join have largely eliminated these heat losses, as sources of excessive heat losses.

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