What is there about watching plant life grow that brings us such annual spring thrills? Perhaps it is our inherent inner alliance with Divine Law.

The Birmingham Eccentric

PART THREE

SIXTY-FOURTH YEAR—NO. 2 | BIRMINGHAM, OAKLAND COUNTY, MICHIGAN, THURSDAY, APRIL 10, 1941 | $1.50 PER YEAR (In Oakland County)—SINGLE COPIES, 5c

NOW is the TIME to MODERNIZE-REMODEL-BUILD your own HOME

FHA Mortgagees Pay Taxes Easily

Annual tax bill day will place no strain on the budgets of 700,000 American families who have financed their homes under the Federal Housing Administration insured mortgage system.

The FHA provides that taxes be paid in monthly installments along with payments for mortgage interest, and principal, in a manner comparable to monthly settlement of telephone, utility, or other household bills.

In addition to putting the payment of taxes on a basis with other family expenditures, the FHA system serves as an effective aid to municipal and State tax-collection agencies and at the same time eliminates a major threat to the security of home ownership from tax delinquency.

In establishing this system of meeting tax payments monthly the Federal Administration recognized that any hazard to the security of home ownership must be eliminated wherever possible. Delinquent taxes were felt to present a hazard because home buyers sometimes find it impossible and always inconvenient to produce substantial lump sums for tax payments each year.

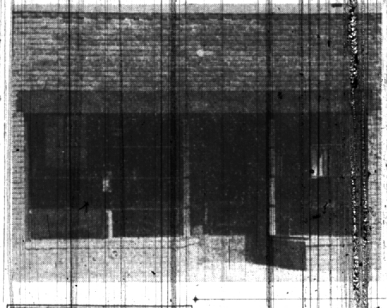
This requirement for monthly tax payment accounts for the prompt transmittal of millions of dollars annually to municipal, county, and State tax-collecting agencies in taxes on homes financed with FHA-insured mortgages. The figure is increasing each year as more homes are financed under the FHA system.

Home Value Lowered By Unsightly Roof

A dilapidated broken-down old roof can quickly lower the value of a home. It is not only unsightly and something of a disgrace to the neighborhood but many times it is also a dangerous fire hazard.

Attractive, protective, and fire-resisting roofs may replace old ones with funds obtained from qualified lending institutions under the Modernization Credit Plan of the Federal Housing Administration.

Open New Offices of Parks Coal Co.



J. Mark Hardin

Celebrating 20 years of business operation in Birmingham, and also the formal opening of their new building at 369 East Maple avenue, an "open house" will be held all day Saturday, April 12, by the Parks Coal Co. This announcement was made this week by J. Mark Hardin, manager and partner with Mr. Parks.

The company, located for nine years prior to its moving to the East Maple Avenue quarters at the corner of Brownell and Forest avenues, sells coal, DuPont paints, builders' supplies, fertilizer, lawn seed, and Original Pocohontas stokers. Mr. Hardin plans to have in operation a modern combination stoker and air-conditioner, which he asks the public to inspect.

Mr. Hardin, who resides on Yosemite boulevard, and served for eight years on the Birmingham Board of Education, came to Birmingham in 1927, joining up with Mr. Parks, who originally came from Southfield Township.

How Business Started

"Mr. Parks, as many know, owned a farm in Southfield, and in the winter of 1920 he purchased two carloads of coal for himself and a number of neighbors," stated Mr. Hardin, in recounting how the Parks Coal Co. was started. "Instead, four carloads were sent on, and Mr. Parks accepted the challenge of disposing of them. He obtained storage space from McClellan & Son, feed mill dealers, then located alongside the old Grand Trunk right-of-way, now Hunter Boulevard, and began the task of selling this coal. From then on the business grew to its present size.

"Yes, I believe that Birmingham and vicinity have splendid futures, for this area is destined to grow more and more, of course," said Mr. Hardin. "If our own business is a fair barometer of local conditions, I know this to be true; in 1922, for example, we operated only two trucks, now we have seven. Too, we continued high sales of coal for the coal companies are behind the development of modern stokers—and you may be interested in knowing that not less than 90 per cent of the heating of this nation is still done by burning coal."

The Park Coal Co. has two acres of storage space next to the Grand Trunk tracks, on Elon road.

Mr. Hardin has extended a welcome to all the public to visit his new quarters on East Maple avenue Saturday.

Thomas Jacobsen of Tacoma, Wash., has carved a three and a half foot replica of famed Rheims cathedral out of alder, birch and walnut wood. The miniature contains more than 250 statues.

George Spencer of Springdale, Pa., has tires on his automobile that print his name and address on the streets as he drives. Ink drips from wells under the fenders of the rear wheels onto the tires.

Try an Eccentric Classified Ad.

Ceiling Heights Require Study

In planning a home careful thought should be given to ceiling heights, according to the Federal Housing Administration.

Ceiling heights should be in keeping with the style and size of the room and in proportion to its size. If rooms are small a height slightly less than average should be used to make the room appear larger. If large, an increased height will add to the appearance of the room.

A ceiling height of eight feet is generally satisfactory for the average home. From a practical standpoint the ceiling height should be sufficient to provide adequate headroom and free circulation of air. Low ceilings are desirable from the standpoint of heating efficiency, especially in areas where heating costs are important considerations.

It is a general belief that high-ceilinged rooms are cooler in summer than those having a low ceiling. Since the cooling of a room depends to a large extent upon the circulation of air, little or no advantage is gained by an increased height unless the ventilating portions of the window extend to a height of about one foot below the ceiling.

The Federal Housing Administration has established minimum allowable ceiling heights for houses built under its insured mortgage system. These vary from seven to eight feet, depending upon the locality. Building codes of many cities and towns also contain similar limitations.

In second-floor rooms where a portion of the ceiling follows the roof slope sufficient height should be provided at the outside wall to permit the placing of furniture. Easy access to this furniture should also be possible. In rooms having a sloped ceiling it is advisable to have a standard ceiling height for at least 50 per cent of the floor area.

William Daughtery of Brookfield, Pa., is the owner of a dog with a dual spine, two tails, different colored eyes, and a gait similar to that of a rabbit.

Post office patrons are hard on pens that the Dexter office now has an official pen inspector. His job is to test the 74 pens at the public writing room every morning.

Rust-Proof Nails Advised in Building

Rust-resisting roof nails are recommended by Federal Housing Administration technical officials.

Since the roof covering may become loose long before it needs to be replaced, nails which resist rust are thought preferable. Hot-dipped zinc-coated nails are said to be most satisfactory. For wood shingles cut or wire shingle nails are recommended, and for asphalt and asbestos-cement shingles and built-up roofing a large-headed roofing nail is thought best.

Roofing nails are made in different designs and should be selected according to the thickness of the materials to be penetrated.

Sports Storage Space Always An Asset

A closet or small room given over to the storage of Winter sports equipment will be appreciated by the home owner during the Summer months. An improvement of this kind may be financed with funds obtained from qualified lending institutions under the Modernization Credit Plan of the Federal Housing Administration.

Passenger train speed has been developed in this country to a far greater degree than in any other

Fire Protection Begins in Cellar

Most fires in homes start in the basement.

A basement ceiling of fire-resistant material reduces the fire hazard by delaying the spreading of fire to the upper stories, according to officials of the Federal Housing Administration. Such a ceiling also improves the appearance of the basement and helps prevent the passage of dust from the basement to rooms above.

Before installing the ceiling any openings between wall studs and the first-floor joists or around pipes and registers should be closed or, in builders' terms, fire-stopped. These openings, unless closed, become flues through which a fire in the basement may be drawn into the walls and floors above.

Openings to be satisfactorily fire-stopped should be tightly closed with wood blocking or an incombustible material such as fire-retardant insulation.

Any one of several materials may be satisfactorily used for basement ceilings. Gypsum board or asbestos board which come in sheets may be nailed to the bottom of the joists or, if desired, cement plaster can be applied on metal lath or gypsum plaster lath.

Basement ceilings are an improvement which may be financed with funds obtained from private lending institutions approved by the Federal Housing Administration under its Modernization Credit Plan.

Questions, Answers For Home Owners

Q. What is the best shape and size for a laundry chute and what materials are most often used?

A. The household laundry chute may be round or rectangular in shape, about twelve to eighteen inches in width and may be made of wood or sheet metal. If wood is used the surface should be sanded smooth to prevent snagging the clothes. The chute can be built to the laundry floor, with an access door at convenient height or arranged so that the clothes basket can be placed directly under the chute.

Q. Does the shape of a house affect its cost?

A. Yes. The square is the most economical shape since it provides the maximum of floor area with the least amount of wall area. Corner construction costs more than straight-wall construction with the result that square and rectangular shaped plans are less costly than L, U, or Z shapes. The square or rectangular shape usually simplifies the structural framing system of both floor and roof, and is thus more economical to erect.

When asbestos is used for floor coverings the fibers become so thoroughly packed together that it is almost impossible to wear it out.

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