

FHA Makes Suggestions For Winter

A state-wide program looking toward the modernization of properties for winter is being launched by the Detroit Insuring Office of the Federal Housing Administration. Attention of property owners everywhere is being directed to the possibility of improving their buildings, especially houses, against the rigors of winter weather.

Raymond M. Foley, State Director, points out that financing for many kinds of property improvement is made possible under the liberal terms of Title I of the National Housing Act. This provides for the borrowing of money up to \$2500 for any one property on credit terms running as long as five years, usually on the unsecured note of the borrower provided his credit and paying ability justify.

Prepared for Loans

"Lending institutions all over the state are prepared to make such loans," Foley said. "They can be used for a great many property improvements important at this time of year, such as repair or replacement of heating plants, repair or replacement of roofs, painting, caulking, etc."

"Any property owner interested in bringing about improvement of his property in this fashion may obtain full information by contacting the Detroit Insuring Office at 1174 National Bank Building or the Grand Rapids Service Office at 511 Peoples National Bank Building. A great deal of employment in the building trades is resulting from this program and a general cooperation in it where the plan can be wisely used will undoubtedly result in a further stimulus of general business."

The State Director also pointed out that insured mortgage loans for long periods on farm properties are now available from private lending institutions under the National Housing Act. Inquiries on this subject will be gladly answered by the Federal Housing Administration at its local offices.

Fifty Counties To Test Hybrid Corn Growing

Corn growers in nearly 150 communities in fifty counties of Michigan will have an opportunity in field meetings to see and learn something about the performance of hybrid corn growing under their conditions, according to reports from the farm crops extension men at Michigan State College.

In 33 of these counties Smith-Hughes agricultural schools are operating in demonstrations of corn hybrids while in the remaining counties individual farmers have planted the plots. In all these demonstrations several different hybrids were planted. The choice of those used in each was based largely upon the results of experimental work that has been carried on by the plant breeders of the college.

Field Meetings

When the corn in the various demonstrations is ready to be harvested the county agricultural agents and Smith-Hughes agriculture instructors will arrange for field meetings. At these meetings equal areas of each hybrid will be harvested, weighed and the good and poor qualities of each observed.

These demonstrations have been planted from the southern state line to Houghton county in the north and Gogebic in the most westerly part of the state. The interest in corn hybrids has been stimulated by a search for knowledge of the adaptability and value of different strains.

MR. BUCK DEER PREPARES FOR MATING SEASON

Mr. Buck Deer has begun to dress up for the mating season. His antlers are now about fully developed, in the velvet and hard. Soon they will begin to shed the velvet as the skin dies, and Mr. Buck will be busy rubbing against trees during the next few weeks to give his antlers the high polish hunters see during the hunting season.

In the majority of cases, the buck deer's antlers are hardened by the first part of September and have lost their velvet by the end of September, although a few may go through this change more slowly than do the most.

One theory regarding the shedding of the velvet skin from the antlers is that the rubbing process in which the deer engages is induced by an itching which occurs as the skin dies. The rubbing is believed to help speed the shedding and at the same time "dress up" the antlers which give the buck added magnificence at the time he is interested in attracting the favorable attention of the female members of the herd.

Letters to the Editor are always welcomed by this newspaper.

State Nears One Millionth Check

The Michigan Unemployment Compensation Commission this week neared the writing of its one millionth job insurance check, as Executive Director Abner E. Larned announced that \$12,500,000 had been paid in benefits by September 15. At that day checks had been processed to 216,522 original claimants.

"Where does the money go?" Mr. Larned was asked.

"Based on governmental investigation of how the working man spends his dollar the huge amount paid in the first 46 days of operation probably has gone as follows:

For Food	\$ 4,275,000
For Shelter	2,775,000
For Household	2,250,000
For Transportation	1,100,000
For Medical Care	625,000
For amusement	625,000

Total \$12,500,000
"The effective circulation of this amount of money, at the time it is most needed is the best testimony of the value of the Unemployment Compensation Act," said Mr. Larned.

Peak Behind

"The peak of jobless registrations is behind us. New applications have dropped in every part of the state. The decrease is particularly noticeable in industrial centers, Detroit, Flint and Lansing."

"It is remarkable that Michigan's law is less than 20 months old, in spite of which it has distributed to 225,000 individuals eligible for benefits, the greatest number of dollars paid in the 1st month by any of the 25 states making benefit payments."

"The amount paid in benefits leaves a substantial balance to Michigan's credit in the compensation fund. The amount is approximately \$52,000,000. This will be replenished by Oct. 25, when contributions for July, August and September become due."

Contributions Increase

"Provided the 'back-to-work-movement' continues, quarterly contributions will increase. Recipients of checks returning to work will cease receiving benefits as they take up their jobs, or exhaust their benefit periods."

"The circulation of such a large sum of money is bound to have a healthy effect on retail business and in turn on industry. Examination of cancelled checks discloses most of the money is immediately spent for food, rent and clothing, the process for which the law was devised."

"It is well to keep in mind that the law originally aimed to pay benefits after January 1, 1939. So Michigan's job insurance program is not only functioning effectively but a half-year ahead of schedule."

Problems Bese Officer Seeking Peace Justice

Conservation Officer Thomas White, of Houghton Lake, was beginning to get a little discouraged after he had transported two alleged fish law violators around in his car from one place to another hunting a justice of the peace without finding one.

The first justice sought was away on vacation. The second was not at home. He was working out in a hayfield.

Officer White knew of no other justices in the vicinity so he resumed the role of chauffeur for his two prisoners and drove to the farm where Justice Sturge was reported to be laboring. Taking his charges along, the officer pursued the justice into the hayfield, but even then the problem of getting justice did not seem ended. The hayfield was not in the township in which Justice Sturge had been elected to office.

But the justice led the way out of the hayfield and across the township line about 50 rods away. There he called court into session beside a highway. Due justice having been administered the court returned to the hayfield and the officer chauffeured the violators back to the place where he had taken them aboard several hours before.

Secretary of State Sponsors New Program

In furtherance of his safety education campaign Leon D. Case, Secretary of State, is sponsoring a new radio program over WJR, Detroit, at 10:15 a. m. every Sunday. This program, "It happened so quick," consists of 13 dramatic sketches portraying episodes which reveal the major causes of automobile accidents.

"I wish it were within my power to compel every motorist to listen to these programs," said Secretary Case, "because I know that they will result in every listener increasing his or her vigilance when behind the wheel of a car."

In Maryland recently this series of sketches were tested in connection with a safety campaign and a decrease of 32 per cent in fatal accidents was shown in comparison to the same period in 1937.

You'll Never Reach 60 DRIVING 60

Drive Carefully!

Every time you speed over the highway and come through alive, smiling and happy . . . you ought to get out of that automobile of yours and give up a prayer of thanks for the special favor granted you. For, the fact remains that one of these times you'll slip! Not only will you not arrive at your destination as fast as you had hoped . . . but you won't arrive at all! You may finish your trip in an ambulance and go directly to a hospital or the morgue. Don't you believe us? Do you want proof? Well just spend a day at the Receiving Hospital in any city. Watch the maimed and bleeding victims of traffic accidents as they are brought in. Are we being too brutal? We don't think so; for we are only trying to impress upon you the fact that a speeding car is a death dealing weapon! It strikes when least expected and the other fellow's speeding car may strike close to your home and heart. Our only remedy for this danger and evil is for all of us to drive at a moderate rate of speed, always with our car under control . . . ALWAYS CAREFULLY!



Leon D. Case
SECRETARY OF STATE

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