

MORTGAGE INTEREST RATE CUT FROM 5 TO 4 1/2 PER CENT

Every major area of Michigan which has been served heretofore with insured mortgage funds at the old maximum interest rate of 5 per cent will have funds available at the new maximum of 4 1/2%. This was the conclusion given out this week by Raymond M. Foley, State Director for Federal Housing Administration, after a survey of the State.

"We know of no city in the State where funds for financing homes are being withheld because of the new lower maximum recently announced," Foley said. "In most places the lending institutions are actively seeking eligible loans at the new rate and have informed us they have ample funds available."

"In the greater Detroit area there has been no interruption of lending on this account. Indeed, there appears to have been an in-

An owl, trapped in a cottage, lived for a week on 12 candles.

For Best Results Use

OPALINE and PENNSYLVANIA OILS and SINCLAIR GASOLINE WHITE GAS 20c Per Gallon

Burnett Bros. SINCLAIR PRODUCTS

crease of activity toward obtaining such loans."

Not retro-active
"We receive many inquiries from persons, whose loans were already insured at the 5% rate, as to whether the ruling applies to their mortgages. The rule is not retro-active. The Administrator obviously could not abrogate contracts previously made. Some inquire whether they can refinance 5% loans on the 4 1/2 per cent basis. The Federal Housing Administration has no objection to this. It should be borne in mind, however, that there is some expense involved in refinancing. It should also be remembered that many loans already insured pay only 1% of one per cent annual mortgage insurance premium. By Act of Congress the provision for this low premium on special classes of houses was removed as of July 1. Consequently a new mortgage would bear 1/2 per cent insurance charge. In these cases the net saving would be 1/2 of one per cent on refinancing from 5% to 4 1/2 per cent interest. It might well be that the costs of refinancing would offset much of this saving."

The State Director said that interest in new building is particularly apparent in the Saginaw valley cities and in several centers in western Michigan.

"We are also receiving many inquiries from points down-river as far as Monroe and between Detroit and Port Huron," he said.

"The volume of applications received by the Detroit Insurance Office has been gradually increasing since the announcement of the lower interest maximum," he added.

The University of Michigan has a Bureau of Student Opinion using the same technique as the Fortune magazine and Gallup polls. The Bureau has conducted five polls and hopes to trace trends in student life and in student ideas through successive polls on important current topics.

AT THE REDFORD THEATER



"Invitation to Happiness," the Irene Dunne-Fred MacMurray starring vehicle, opening at the Redford Theater, is the dramatic conflict between a prize-fighter and his wife who are both deeply love with each other. The Spartan regimen of the ring prevents the fighter from living a full normal life. Most of the time he's away from home. And when the baby's born the father is miles away fighting another palooka.

The years slip by. The prize fighter and his wife begin to feel like strangers for they see each other only at rare intervals. The child, now an intelligent youngster of ten, has begun to dislike his father for causing his mother undue misery.

The poetist is aware of this, yet he can't help himself. His heart is

set on the championship. He feels life would be empty without that. The gap between husband and wife and between father and son grows wider and deeper. Tragedy seems inevitable.

Wesley Ruggles has done a marvelous job of metaphors. "Invitation to Happiness." His efforts were greatly facilitated by having such expert and intelligent actors in the cast, as Irene Dunne and Fred MacMurray, who both rendered excellent characterizations as wife and prize fighter. Charles Ruggles shows a remarkable versatility as a serious-minded, pessimistic fight trainer. Others in the cast are also top-notch, namely, William Collier, Son Billy Cook and Marion Martin. Claude Blyson scripted the screen play.

WEST POINT PARK

Mr. and Mrs. Homer Coolman and children, Dean, Edna, Wanda and Homer, Jr., left Friday evening to spend a few days with relatives in Indiana.

Wayne Ault is convalescing from a serious stage of illness.

John Altman Jr. was quite ill this past week.

The Reichen family reunion was held on the Reichen property, on Mayfield avenue, Sunday and Monday. A large number of persons were in attendance.

Mrs. J. W. Ault and granddaughter, Viscalia Ault, accompanied their cousin, Mr. and Mrs. George Brautigan, Clarence and Blanche Brautigan, all visitors from Pennsylvania, on a picnic trip to the Zoo, Wednesday.

Robert Hunter returned Sunday evening from a week's vacation spent in Uniontown, Ohio. He was accompanied home by his grandmother, Mrs. J. W. Ault; his sister, Lora Anne, who attended the Reichen family reunion held at Lake of Springs, near Canton, Ohio, Saturday.

Because of the sudden death of his brother, Nelson Cameron, Rev. G. C. Cameron of Detroit, who has been conducting outdoor religious services in the Folker subdivision on Thursday evenings was not able to be with us last week. He is expected to be back this week again, however, and to continue his work indefinitely.

Clinton and Austin Ault visited their sister, Miss Freda Ault, in Ford Ford Hospital Saturday. Russell Ault was a caller Sunday at the hospital.

Forrest Ault and sister, Lora Anne, who have spent the summer visiting relatives in the north, are returning to their home in Jackson, Mississippi, on Wednesday of this week.

Mr. and Mrs. Russell Ault, accompanied by their uncle and aunt, Mr. and Mrs. George Brautigan, cousins, Clarence and Blanche Brautigan, who have been visiting in West Point Park spent Thursday with friends in Saginaw.

Dean Coolman has recovered from an illness of several days suffered last week.

Clinton Ault, accompanied by his uncle and cousin, George and Clarence Brautigan, attended the Tiger ball game in Briggs Stadium Tuesday and visited the Ford Rotunda and other points of interest in Detroit.

Mrs. Elizabeth Ault, visiting at Pierson School last week, she advised parents with children scheduled to have tonsils out before school opened to wait until October when the weather would be cooler and danger of infantile paralysis would be over.

Tenants consisting of a man and wife and four children have moved into the Hull house near the corner of Norfolk and Mayfield. Two girls and a boy will become new pupils in Pierson School.

Mr. and Mrs. Elmer Heichman, daughter Marjorie, Mr. and Mrs. Jack Woltz and Mr. and Mrs. Gus Tarr of Northville were week

enders at Barton City, at Mr. Heichman's hunting lodge.

William H. Zwahlen and daughter Shirley, motored Saturday to Elmhurst, Illinois, to spend the week end, returning home Monday night. Mrs. Zwahlen came home with them.

Herman Keyser of Huntington Woods, was calling on relatives in West Point Park Thursday.

Jane Ault, who recently underwent an operation in Grace Hospital, was able to make the trip to Uniontown, Ohio, Friday, where she will continue her convalescence at the home of her cousin, Mrs. T. J. Slevin.

Mrs. Harry Houghland spent the last week end visiting relatives in Brown City.

Mr. and Mrs. David Robinson and Edward White of Detroit, were Sunday guests of Mr. and Mrs. Thomas Clarke.

Miss Florence Staire of Detroit, was a week end guest of Mr. and Mrs. Thomas Clarke.

MILK PRODUCERS SEEK BENEFITS FROM ORDERS

Some 12,000 milk producers in 20 counties of southeastern Michigan are now analyzing what improvement in circumstances may be reasonably expected from orders issued by the State Milk Board for the Detroit Market area.

Dr. F. D. Walmesley, Market Administrator, states that the total benefit value cannot be accurately computed until reports are available to indicate the volume of milk. Many distributors are affected who have made no report previously.

F. M. Silver, Secretary of the State Milk Board and Chief of the State Dairy Bureau, has estimated based on figures obtained from the Michigan Milk Producers Association, that the 18 cent increase on Class I milk, effective September 1st, will apply to approximately 60 per cent of all milk, or on about 25 million pounds out of a possible 60 million in the entire market. Put in terms for all milk, the increase from \$1.90 to \$2.08 on 60% of the milk may be estimated at approximately 11 cents per hundred.

Better Lighting Urged By Commerce Group

The United States Junior Chamber of Commerce is promoting a most valuable project in its campaign to secure better lighting for America's fatal streets. This organization gives money prizes to local Chambers which organized and conducted the most constructive "Safety with Light" programs toward promoting night traffic safety in their communities.

The slogan "Slow Down at Night" is a good one to put into actual use. Good street lighting at dangerous curves, intersections and on narrow streets will aid materially to eliminate some of the danger of after-sundown driving. An organization like the United States Junior Chamber of Commerce can do a valuable work in promoting a program of this nature.

U. S. Speeds Up Air Research

Army Will Spend Million A Month to Recapture Lost Superiority.

WASHINGTON.—More than a million dollars a month will be spent during the next year to increase facilities of the Wright Field army plant, Wright Field, Ohio, in a vigorous attempt by the United States army to equal Germany's strength in the air.

Within two years the air corps will spend \$300,000,000 in its research and rehabilitation program, in a drive to recapture technical superiority for this country.

A few years ago the military airplane of the United States were the envy of the world. This country held a majority of the recognized world airplane performance records, among them the speed, the altitude and distance marks—all key records from the military standpoint.

But the nations of Europe—notably Germany—opened an amazing research campaign. This country's scientific advancements were outstripped, until today, as Col. Charles A. Lindbergh, after inspection of research facilities in both Germany and the United States, told high army air corps officials:

"If we don't get going, we can't catch up with Germany in five years."

Research activities of the National advisory committee for aeronautics will be expanded. Considered in the light of the skimpy financial backing that has been theirs, the research work of American aeronautical scientists has been remarkable. Outstanding airplane types, many of them now entering mass production for the army, have been developed.

Important experimental work has been accomplished with automatic bad-weather (blind) landing, propellers, landing gears, flaps, wheels, brakes, tires, fuel injection and high octane fuels.

Only a short time ago, the war department announced successful testing of the most powerful air-cooled, radial engine in aviation history. This motor, made by Wright, is an 18-cylinder, twin-row power plant, rated at 2,000 horsepower—500 greater than the heretofore highest rating. It is known that this engine actually will turn out at least 2,300 H. P.

Starting Advances.
During a recent inspection tour of the Langley field laboratories by representatives of the aircraft industry and the aeronautical press, half a dozen spectacular advances were demonstrated. A rigid ban on publicity for the most significant was laid down. Among those "can be told":

1—A "wonder wing" which increases the laminar boundary so much that airplane speeds may be increased from 20 to 50 per cent.

2—A fuel injection system permitting use of "safety fuels" which will not diffuse inflammable vapors at less than 100 degrees temperature. Ordinary aviation gasoline vapors will ignite at 30 degrees. The new fuel system and fuels will sharply reduce the number of fires after landing.

3—A new tail assembly eliminating all possibility of the dreaded tailspin.

A grease-grimed aeronautical engineer at work in a cheerless laboratory isn't nearly as exciting as a streamlined airplane power-diving earward at 500 miles an hour—but the engineer is immeasurably the more important, because without him there would be no such airplane.

Lambeth Walk Worries

Church in South Africa
JOHANNESBURG, SOUTH AFRICA.—The Lambeth Walk may be declared a sin by the synod of the Dutch Reformed church in South Africa.

The initiative toward this end has been taken by the presbytery ruling of the churches in the Bloemfontein area, which unanimously adopted a motion requesting the synod to give a more explicit ruling on modern dancing.

Declaring that he did not object to folk dances, the Rev. D. G. van der Merwe said that he feared these did not satisfy the taste of modern youth because folk dances were performed at elbow length.

Girl Is Garage Mechanic

CLEVELAND.—June Wedder trained for years to be a nurse, but after three years she has become a garage mechanic.

Now, at 22, she is part owner of a garage, and does much of the work herself.

Poison Gas Is Used In War on Squirrels

SACRAMENTO, CALIF.—Poison gas warfare on squirrels this summer is being planned by the Santa Barbara county agricultural commissioners. A new gas, four times heavier than air, will be used in the rodent eradication program. Named methyl bromide, the gas seeps into the bottom of squirrel burrows. Poison gas warfare is not effective, according to officials.

EVERYDAY Low Prices

Michigan PEACHES	MASON JARS
Bushel \$1.09	Quarts, doz. 65c
10 lbs 22c	Pints, doz. 55c

8 O'CLOCK COFFEE	39c
3 lb bag	
IONA FLOUR	53c
2 1/2 lb bag	
KELLOGG'S CORN FLAKES	9c
Large Package	
CIGARETTES	\$1.15
Carton	
NAVY BEANS	10c
3 lbs	
OUR OWN TEA	37c
Lb Pkg	
PALMOLIVE SOAP	17c
3 Cakes	
SUPER SUDS	39c
Concentrated, 2 lg pkgs	
SOAP CHIPS	25c
5 lb Pkg	
PEANUT BUTTER	21c
Sultana, 2lb Jar	
MUSTARD	10c
Quart Jar	
VINEGAR	15c
Cider or White, Gallon	
TOMATO JUICE	17c
50 oz can	
DAILY DOG FOOD	19c
4 cans	

SPRY	Lb Can 19c	3 lb Can 49c
------	------------	--------------

Whitehouse Evaporated MILK	CRISCO
4 Tall Cans 23c	3 lb Can 49c

Accepted by Am. Med. Assoc.

A&P FOOD STORES

The catch of whitefish in Lake Superior has declined 58 per cent in 40 years and the take of herring from Lake Erie has declined 99.3 per cent since 1925.

In 1911, Great Britain adopted compulsory unemployment compensation, covering about 2,500,000 workers.

It may be claimed that Mussolini and Hitler cannot protect all the weaker nations; but they are willing to try it.

POPULAR MECHANICS

Will Show You the Easy Way To Do Hard Things

FOR ONLY \$2.95 You Can Have THIS A POPULAR MECHANICS

Both For One Full Year Regular Price \$4.00—You Save \$1.05

Practical! Informative! Useful!

POPULAR MECHANICS combats the world for the latest news, the new developments, the thrilling experiences, and the remarkable discoveries that can be found only within the field of science, invention and mechanics. Ten thousand eyes scan every corner of the globe for pictures and articles that fascinate and entertain over 500,000 readers each month.

But POPULAR MECHANICS is more than a magazine of pictures and unusual articles. It is virtually an encyclopedia of ideas and suggestions on what-to-make and how-to-make-it, a reference and a guide for the radio experimenter; a source book of helpful hints on home or farm improvement and repair; an unending supply of important information for the mechanic and repairman; a collection of useful hints to lighten the housewife's daily tasks. In short, POPULAR MECHANICS is the practical magazine for every American home.

Subjects Discussed in Every Issue
AUTOMOBILES • AVIATION • BUILDING • ELECTRICITY • FARMING
FURNITURE • HOBBIES • HOME HELPS
PHOTOGRAPHY • RADIO • SCIENCE • SHOP NOTES • TOOLS

FREE SAMPLE COPY OF POPULAR MECHANICS MAGAZINE will be sent on request.

Mail penny postcard to: Popular Mechanics Co., 392 E. Ontario St., Chicago, Ill.

ORDER NOW—USE THIS CONVENIENT COUPON—

Enclosed is \$2.95. Send your newspaper and Popular Mechanics Magazine to:

Name _____

Street and Number, or R. F. D. _____

City _____ State _____



"The MOST BEAUTIFUL CAR in its price class!"
FORD V-8

- * Style Leadership!
- * V-type 8-cylinder Engine!
- * Big Hydraulic Brakes!
- * Bodies Built for Safety!
- * Scientific Soundproofing!
- * Weather-tunnel Tested!
- * Center-Poise Ride!
- * WE'VE GOT SOMETHING HERE!
- * Stabilized Enclosed Chassis!
- * Triple-Cushioned Comfort!
- * Low Prices!

Olin Russell, Inc.
Farmington, Mich.

SEE YOUR NEAREST FORD DEALER FOR GENEROUS TRADE-IN, LIBERAL TERMS