

Longwood Council Seeks WPA Aid In Park Improvement

Mayor Bridge Foresees Good Season For County Town

A WPA project to assist the City of Longwood in the improvement of Sunny Shade Park has been filed by the City Council and sent to Washington for approval. Mayor George H. Bridge of Longwood said today. The project will cost \$100,000 according to Mayor Bridge, with the town paying approximately one-third of the total cost and providing for the construction of shuffle board courts, tennis courts, a baseball diamond and a new pavilion for the park.

Most of the improvement work was pointed out by the city engineer, who has been directed to see that the South Florida Division of the Episcopal Church.

In a move to make the town a Seminoles County seat, Mayor Bridge declared he anticipates "a better season than ever before."

In addition to the improvements planned by the city, a great deal of remodeling and repairing of homes has been done by residents. Several new homes have also been constructed in the vicinity.

LAKE MARY

Gordon Cole and Miss Alice Hinds returned to Asheville, N. C. Sunday after spending a week with relatives. Mrs. Mabelle Cole accompanied them to Asheville and will remain there for several weeks as guest of her sister.

P. D. Anderson has returned from Pittsburgh, Pa. and Edward City, Pa. where he was called by the death of his brother.

Douglas Rames returned to Apopka, N. J. Wednesday after spending ten days with his mother.

Mr. and Mrs. Frank Evans returned Wednesday after a month's trip to Boston, Mass.

C. W. Isbell and Roy A. B. Bades enjoyed a fishing trip to New Smyrna Saturday.

The Ladies Aid met at the Community Church Wednesday afternoon with Mrs. W. V. Dunn as hostess. Plans were made for another food sale and the annual bazaar which will be held in December.

OUT OUR WAY

BY J. R. WILLIAMS



Dispelling The Fog

(Continued from page two)

It so happens that Franklin Roosevelt and Herbert Lehman have been friends since boyhood. Lehman was Lieutenant Governor during Roosevelt's term in Albany and Roosevelt groomed him for his successor. Their friendship has continued, and continues uninterrupted, despite a disagreement on one item in Roosevelt's federal program.

Mr. Kent attributes Governor Lehman's renomination to the efforts of Chairman Farley. But nobody but a G. O. P. propagandist can see that the chief of the Democrats' field forces could not go out to renominate the Governor of New York in opposition to the wishes of the New Yorkers in the White House.

As a simple observer of political affairs, particularly of Democratic affairs, might I venture the suggestion that both President Roosevelt and Chairman Farley were concerned with the selection of a winning ticket in that State and connived with each other, choosing the candidate for Governor who would ensure a victory for the Democratic side next month.

It was no secret that Herbert Lehman was reluctant to accept a fourth term in Albany. Is there any child in politics who believes that he would have accepted his party's call at this time had he thought that the President of the United States opposed his renomination?

As to the wisdom of New York's choice, even the most intense of the Pejos cannot see calamity for the Democratic party in that outcome. Pejos is a handy contraction of Pejorists, which was a word discovered to me by a college professor and which I found meant a super-superlative to pessimists. There has been a good deal of debate, judging from my mail, in the choice of this designation for a miscellaneous assortment of interests that represents the anti-Roosevelt forces and for which Republican was obviously an inadequate term. One correspondent insists that they should be called Pejos, explaining that Job made capital of his boils. Another etymologist presents that a better designation would be Pejers, the "jer" standing for Jeremiah, the great biblical calamity exponent. A third offered Peje, on the theory that that

word lent itself readily to further contraction into Jers. Needless to say, this third correspondent was a newspaper man and was thinking of a word that would fit nicely into headlines. A fourth came across with the statement that the new designation of the minority party ought to be Pejokes. And there were many others. Amid so many helpful thoughts, I am bewildered and therefore must continue the use of the original designation until I have further enlightenment.

In view of the constant pejorative warning that ruin and chaos lie ahead, I am moved to reprint a paragraph or two from Mr. Kent's own newspaper, the Baltimore Sun, of last Sunday. Here it is:

"References to evidence of improvement can be multiplied. Besides, there are evidences of the efforts which are being made to expand business activity. Postal receipts are to be interpreted as affording evidence of this kind. They are running at a level higher than for the corresponding period in any year since 1929.

"All of the evidence points to some improvement in business whatever obstructions have to be overcome, with the improvement increasing as obstructions are withdrawn."

Certain true lizards lack limbs and closely resemble snakes.

Walter L. Cooper Agency

"Community Builders"

Congratulations to Sanford upon its unusual progress, building and business expansion

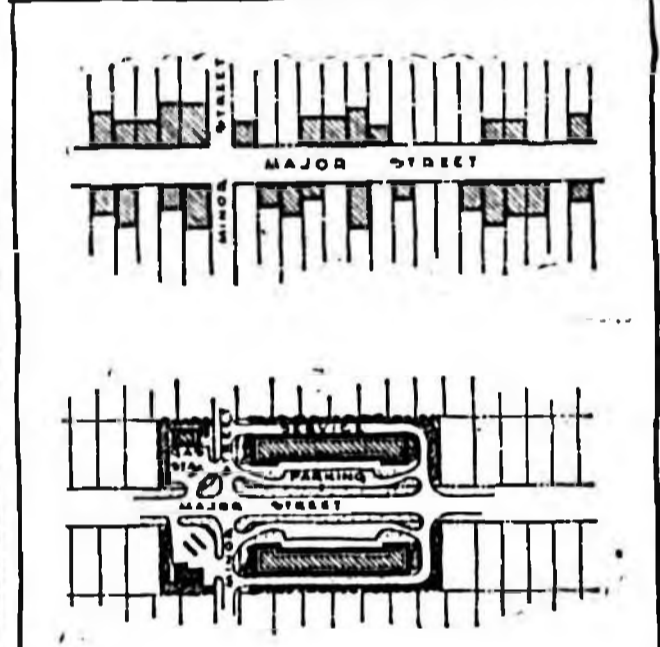
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Land Planning



CONCENTRATE NEIGHBORHOOD SHOPPING FACILITIES WHERE MOST ACCESSIBLE

In the above sketches the Land Planning Section of the Federal Housing Administration illustrates the difference between a haphazard commercial development along a typical major street and a planned commercial center.

The sketching development of the first illustration not only is unattractive but also makes for street congestion and unstable property values. In the lower sketch a unified development within easy walking distance of over 1,000 families has been designed with off-street parking facilities, service alleys, and screen planting.

When planned together as a group, and not permitted to develop as unrelated units, a small cluster of stores becomes a definite neighborhood asset.

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Modern 6 room house—Conveniently arranged—66 foot lot—Spacious lawn—Fruit trees—2 room servant's quarters. Everything in good repair. \$2,000 cash or terms—If sold this week. Could not replace for \$5,000.

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Fresh Shipment Rose Bushes

Chrysanthemums—Jardonia—Roses
Oxeye—Zinnias—Lilys—Cineraria
Pansies—Hyacinths—Asters—Provenca
Orchids—Violets—All Potted Plants

Seminole County will have dog racing again this winter conducted under the highest standards of the sport where the public can be assured of receiving the fairest of treatment.

The management of the Longwood track is ever mindful of its obligations to the people of this county and is always interested in co-operating in any endeavor to proclaim or promote the growth of this section.

The Sanford-Orlando Kennel Club

Open December 27, for 90 Days

Residential Construction Reaches New 10-Year Peak

Business Men Are Cheerful Over Future

Realtors And Building Trades See Increase In Construction Coming Soon

Boyd Says FHA Loans Helpful

Toll Anticipates Revival In Home Construction To Last

Sanford business men, who are engaged in real estate and the building trades, feel that this city is on the eve of its greatest construction activity since the boom and point to the strides made during the past six months as an indication of what is to come.

Of all those interviewed by a Herald reporter not one sounded a note of pessimism and every one, without exception, expressed faith in Sanford's future and pointed to the visible signs of construction on every hand as proof that the city is experiencing a great resurgence in building.

Predicting a continued increase in interest in new home construction under the FHA, C. M. Boyd, local insurance and real estate agent, declared today he has three new applications already in, one for \$4,500 and the other two for \$1,000 each.

Mr. Boyd pointed out that there were several new building projects under contemplation but that final arrangements had not been made. Under the circumstances, he said, he felt it was a little premature to divulge the plans.

E. Compton and J. H. Truluck of the Security Lumber Company, expressed great optimism over the outlook for new construction in Sanford and reported that work would start in the next few days on two new homes. They stated that many inquiries about obtaining FHA assistance in home building are being received and they predicted interest will continue to mount during the ensuing months.

W. J. Toll of the United Lumber Co. said he felt the next 12 months would see a great revival in home building in Sanford that would dwarf anything seen here since the boom. He said that not only is new construction of homes becoming more popular but that there seems to be mounting interest in renovations.

J. H. Colclough, whose activities are confined chiefly to real estate and insurance, expressed his faith in Sanford by declaring that real estate activity has shown a marked improvement recently and that the prospects for the next year seem to be better than at any time during the past 12 years.

H. C. Dubose, another real estate dealer, was also optimistic about the future in this line and pointed out several deals that are pending and are expected to "break" any day.

P. Bayard Smith told of his confidence that Sanford is approaching a period of great building activity and he cited several recent deals and hinted of several others now pending.

H. James Gut, of the A. P. Connelly & Sons, revealed his firm is confident that the building spurt during the past six months is only a forerunner of greater things to come during the next year. He pointed out the many construction jobs on business properties during the summer, and said he felt building activity would continue indefinitely.

That new construction has not been confined to Sanford proper is attested by the fact that Orlando has seen work begin on a new house two weeks ago and more are being made for work to commence soon in another. W. T. Chance, Atlantic Coast Lumber agent in Orlando, is building a home to cost approximately \$4,000, and James A. Parlin, Orlando celery grower, expects to start work soon on a home to cost about \$2,500.

NEW MATHER LOCATION



The McLander Avenue Building, recently acquired by the partner Furniture Co., which occupies a large portion of the structure has been completed to house and display the products sold by this widely known concern.

Florida Sets Pace For Realty Sales, Building

By ADELT W. DENHAM
ORLANDO, Oct. 28. Up to the minute summary of real estate conditions shows Florida continues to set the pace in real estate sales and construction. Florida, with new ground, new growth, new men, is continually in the spotlight as land ownership assumes a high degree of desirability as a major hedge against inflation.

Many investors are turning to rural property in the desire to get away from thickly settled districts and live close to Florida nature. Others find that a small farm homestead free from operative taxes enables its owner to raise fruit, vegetable and chickens for pleasure or for profit.

Florida this year has an investment of \$400,000,000 in farms and groves. Tree farming has become a big business and paper and other articles manufactured from Florida trees amount in value to \$150,000,000 a year.

Real estate sales of forest plantations, orange groves, ranches, hunting lodges, new and used homes are increasing steadily. With continuation of higher employment levels, tenant credit showing improvement, many tenants are becoming owners of rental properties, thus adding to the backlog of permanent residents.

There has been such a remarkable building impetus that Florida is experiencing a small boom. This has attracted investors.

County Ranks High In Farm Crops Shipped

Over 5,000 Acres Of Celery Raised Here Last Season Out Of 7,295 For State

With more than 100 different varieties of fruits, vegetables and flowers produced annually in Seminole County, agriculture is the county's biggest industry. Celery raised at \$4,000,000 are grown here, the fourth highest county of Florida's 67. Seminole County ranks fourth in total shipments of vegetable and citrus fruits. An average of one car of fruits and vegetables are shipped every hour of the day throughout the entire year.

Valued at more than \$2,500,000 annually, celery is the county's principal crop. During the past season, 5,078 acres of celery were produced here out of a total for the state of 7,295. The average yield per acre was 551 crates and the yield in crates for the season was 2,792,341 out of a total for the state of 3,275,342. Seminole County produces one-fourth of the celery grown in the United States.

According to an agricultural survey compiled by H. E. Whitner for the season beginning July 1, 1936 and ending June 30, 1937, there are 864 white and 24 colored farmers in the county. A total of 730 growers owned their farms while 288 were mortgaged and 120 rented.

Citrus production follows second to celery in the county. The survey showed the annual value of citrus crops is approximately \$680,000. The orange crop of 470,390 boxes was harvested from 279,741 bearing trees and was valued at \$545,014.21. A total of 90,232 boxes of grapefruit were harvested from 31,894 bearing trees for an estimated value of \$79,536.22.

The tangerine crop was valued at \$52,985 while 305 boxes of temple oranges were marketed for \$220, and 172 bearing satsuma trees yielded 116 crates of fruit valued at \$101. A total of

THE E. B. STOWE RESIDENCE



Among the most beautiful homes of Central Florida recently completed is that of Edmund B. Stowe, located at Indian Mound Village, overlooking the St. John's River. The residence is of partial masonry and frame construction with a single tile roof. It is insulated with rock wool and concrete and terrazzo floor, lined with a copper termite shield, insulating against the ravages of termites and the attacks of insects.

Twenty-Six New Homes Are Constructed In Lake Mary

In Lake Mary, one of Seminole County's leading tourist communities, located near the Sanford Country Club about six miles from Sanford's business district, new construction and remodeling have reached a new unprecedented proportion during the past two years.

In this period no less than 26 new homes have been either extensively remodelled or newly built. The proportions of the building program can be seen in the fact that the last U. S. census gave this rapidly growing community 507 residents and 200 homes. Since this census many new families have moved in and have constructed homes on the shores of Lake Mary's beautiful lakes.

The several businesses in this community report a good summer and anticipate a considerable increase in the volume of business during the winter months. Since there are few homes available for rent in Lake Mary, residents generally believe that the town will be the scene of much additional building during the coming year. Many of the homes now vacant are being occupied by tourists who have begun their annual trek southward.

Lake Mary's excellent water supply was said to be one of the town's most valuable assets. Geologists say that the water in this community comes from the purest strata in Florida. The modern school in Lake Mary also underwent repairs during the summer months and Municipal C. W. Ebbel reported a 10 percent increase in attendance.

More Houses Built So Far This Year Than In Any Similar Period Since The Boom

Permits Expected To Continue Rise

More Than \$50,000 In Repairs Are Made To Sanford's Stores

Residential construction reached a new high in Sanford this year for a period covering at least the last ten years, as building permits since Jan. 1, 1928 soared to \$115,000. This figure does not include a number of the larger homes completed this year for which the permits were issued last year.

Not does it include one of the city's new dwellings for which plans have been made and which are already in architect's hands, reported as aggregating in the neighborhood of \$50,000.

Outstanding among the building permits which have been issued this year are those for new residences, most of which are in the \$2,500 to \$4,500 class, representing a total investment of \$225,000.

Building permits have also been issued in the amount of \$52,500 for the renovation and general remodeling of a number of stores in Sanford, while a permit for the construction of the Sinclair Oil Company's filling station at Park Avenue and Eighth Street was for \$6,000, and a permit amounting to \$10,000 was issued for the construction of the new Turlow

(Continued on Page Eight)



Standard Brand



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Standard Growers Ass'n.

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Take advantage of the opportunity to keep in perfect physical trim and, at the same time, enjoy an exhilarating sport amid a setting of unusual beauty.

The Sanford Country Club

Modernistic Architecture Explained

William Lescaze Impatient With Folks Who Believe Glass Brick Gives Answer

NEW YORK — William Lescaze can get pretty impatient when people think that glass brick walls, tacked into a house plan for decoration, make the house "modern."

He says there's much more to modernism than that, and he should know. He's been pioneering modernistic architecture since 1923. His own New York home was the first modernistic home in the city.

He practically had to build it, he says, because people had such confused ideas about modern architecture. He put up the "sample" in 1934.

There were times when his first house seemed a mistake. It caused such a rump that the Lescazes, husband and wife had about as much privacy as a traffic cop.

But they were sweetly reasonable. They invited the curious to come back any Monday — and they themselves got out on Mondays. They left a man servant to conduct visitors on tours of their much discussed home.

Lescaze is tall and tanned. He talks like Maurice Chevalier. That's a hangover from his Swiss childhood. Mrs. Lescaze is Lilian Gishish, with auburn hair.

The house shows the way Lescaze thinks, and explains his other buildings. When he starts a plan he asks himself, "What kind of people will live here?"

The old-fashioned architect, he says, would ask a client, "What style house do you want?" And if they say Dutch Colonial that's what they get whether it had the kind of room they needed or not.

Here's how Lescaze goes about it. For his house he had one of those dreary brownstone houses in the heart of New York (221 East 48th street) to start with.

He went after that dreary brownstone. Cleaned out the interior walls on the fourth (top) floor and made a large living room away from the traffic noises. Built the back wall of the master bedroom (third floor, Philadelphia bank he designed is back) in a flattened "S" shape, and put a four-foot-wide curved window the length of the wall. That lets in maximum sunlight.

Reclaimed by Modernization



This sturdy old dwelling, dating well back into the early days of the 19th century, had been neglected to the point of virtual ruin. Ill-proportioned additions had marred the lines of its colonial architecture until it had become little short of an eyesore.

When a new owner bought the house, he decided to spend some money in modernization, with the result shown in the "After" picture. The Property Improvement Credit Plan of the Federal Housing Administration makes funds available for modernization work of this type. The money is loaned by private financial institutions qualified by the FHA.

Lescaze's study juts out in back on the ground floor. It has a glass-brick ceiling that provides diffused, bright sunlight, good for reading. Its roof provides a landing.

Modern architecture, he contends, says, "Yes" to life. The Philadelphia bank he designed is an example. Banks generally look like stone fortresses. Not Lescaze's building. That's almost all glass. He convinced his clients

that stone can't protect a bank half so well as visibility. If the bank were held up, passersby could see and give the alarm.

Here's another example of a building saying "Yes" to life. Lescaze discovered that the man for whom he was designing a house liked his morning tea while he was shaving. So Lescaze provided a dressing table next to the wash bowl. The tea pot and cups are set on that.

Privacy Of House Is Enhanced Thru Hedge On Lot Line

The privacy as well as the appearance of a house may be enhanced by building a wall or fence along the lot lines or by planting a hedge. FHA authorities reveal. Such improvements are relatively inexpensive and may be financed with funds obtained from private lending institutions qualified by the Federal Housing Administration under its Property Improvement Credit Plan.

The kind of enclosure used can be determined by the type of architecture of the house. Colonial cottages and frame houses in general call for a white picket fence or a neatly clipped hedge. The fences may be selected from many styles ranging from the least expensive type with plain flat palings to the more ornate variety with rounded pickets and faunlike gate.

Brick dwellings of Georgian architecture are best framed by masonry walls. These may be any height desired, according to conditions. If the house is situated on a busy street, and complete privacy is desired, a high wall that completely shuts out the view from the street is suggested.

Under other conditions, a lower wall is usually desirable. Spanish or Mediterranean architecture is best complemented by a stucco wall, though hedges of various types are also used effectively.

When a home owner contemplates the planning of a hedge he should consult a nurseryman before making his plant selection, as the expert can tell him what variety will thrive best in his soil.

The man loved his garden, too. So Lescaze continued the flagstones from the terrace straight into one room of the house.

Again, Lescaze was one of the architects who designed Williamburg, the huge New York housing project that covers 12 blocks. The buildings were to be built parallel to the sidewalks, like little blocks on a big block. But Lescaze conferred with the weather man and found that the

FLORIDA HIGHLIGHTS



ALLIGATOR SNAPPING TURTLE



LARGEST OF FRESH WATER TURTLES

At one time PAYNE'S PRAIRIE, or Alachua Lake, was so deep that there was sufficient water to allow steamers to ply from shore to shore. This was caused by the stopping up of its two sinks into which the stream flowing from the higher level of Newnan's Lake drained. At infrequent intervals the lake entirely disappears into an unfathomed abyss, leaving myriads of fish to perish. There are several records of these strange disappearances but for the most part the great basin, which occupies 12,000 acres, has been covered with water. When dry its extremely rich bottom lands have served as pasture for herds of cattle. In order to overcome the queer antics of Payne's Prairie, the owners are considering the

digging of canals to make drainage permanent. Since this is one of the few isolated places on the globe, where the celebrated lotus grows, it is hoped that at least a part of this remarkable spot will be preserved.

The ALLIGATOR SNAPPING TURTLE, which attains a weight of 150 pounds, is found in all the rivers leading to the Gulf. It attracts fish with the worm-like appendage inside its mouth, and since it looks like a moss covered stone it easily entices fish inside the powerful jaws which immediately close down on any luckless creature. This specimen is exhibited at the Florida Reptile Institute, Silver Springs, Florida.

sun shone and wind blew slantwise across that part of town. "No," demanded Lescaze, "why modern architecture is a perfect answer for them. He says modern architecture asks, "What kind of rooms do you need for the things you do at home?" That way, you

are less likely to have a library thrown in it when you never buy books. Approximately one hundred million tons of fuel were consumed by railroad steam locomotives in 1937.

Outline Is Given For Procedure In Obtaining Loans

The Federal Housing Administration has outlined a suggested course of procedure for those contemplating home ownership.

The first step in building or buying a home, according to FHA officials, is to decide how much one can afford to invest. Generally speaking, the home buyer's income should be at least four or five times the monthly payment.

The next step is to decide on the type of home best suited to the family needs, number of rooms, location, type, etc. Then consultation with an architect, builder, or real estate firm will result in practical suggestions which should help clarify the individual's ideas on the subject. When a rough plan and a tentative estimate have been received, application should be made for an FHA insured mortgage at a local approved lending institution.

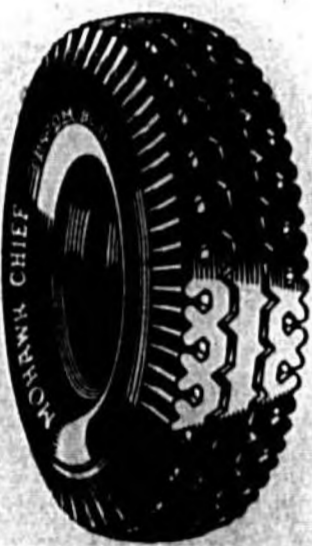
FHA officials urge the individual planning home ownership to take the lending institution into complete confidence, so that payments within one's means and convenient to meet may be arranged.

Under FHA's plan of home ownership, up to 80 and in some cases 90 percent of the unpraised value of the property may be borrowed. Up to 20 or 25 years may be allowed for repayment, with a maximum interest rate of 5 percent.

The down payment need not be in cash. FHA officials point out, a building lot in some cases serving as down payment.

FRED INMATEL MARYSVILLE, Cal., 61. When repair work started on the local jail, Sheriff Charles J. Metoy put it up to county officials as to what to do with 24 indigent prisoners. Since transfer to jails of neighboring counties was "too expensive," the parole board liberated the men. Only prisoners facing felony charges were held.

DUKE GETS JOB LONDON — (AP) — The Duke of Kent, fourth and youngest son of the late King George V, has been appointed Governor General of Australia and will succeed Lord Gowrie in November, 1939, an official announcement said yesterday.



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FISHING—Numerous lakes and rivers abounding in bass and trout and other fresh water game fish. A day's expedition to any of the many fishing waters seldom fails to result in a catch worthy of the most ardent angler.

GOLF—A golf course set amid a natural setting of beauty with undulating terrain and numerous lakes—a course which has won the acclaim of leading golf professionals and whose greens and fairways are unsurpassed in Florida.



HUNTING—No part of Florida offers more for the hunter than the section of which Sanford is the heart. Upland game and wild fowl abound plentifully, while deer and wild turkey are killed in large numbers during the season.

OVER MILLION PERSONS LIVE IN FHA HOMES

Over Five Million Improve Homes By FHA Repair Loans

WASHINGTON, D. C., Oct. 28.—More than 1,200,000 persons are living in homes financed under the FHA plan, according to figures made public by Administrator Stewart McDonald.

This number is now being increased at the rate of approximately 12,500 a week as a consequence of the accelerated home construction activities under the liberalized FHA program put in effect last February.

In addition, it is estimated that between five and six million persons have been enabled to improve their living conditions through the FHA property improvement program. More than 15,000 of these loans are being insured each week.

Premium paying mortgages secured by the FHA covering small homes reached a total of \$79,000 valued at \$1,159,523,341 on Oct. 15. Each of these mortgages represents at least one dwelling unit and some of them as many as four units.

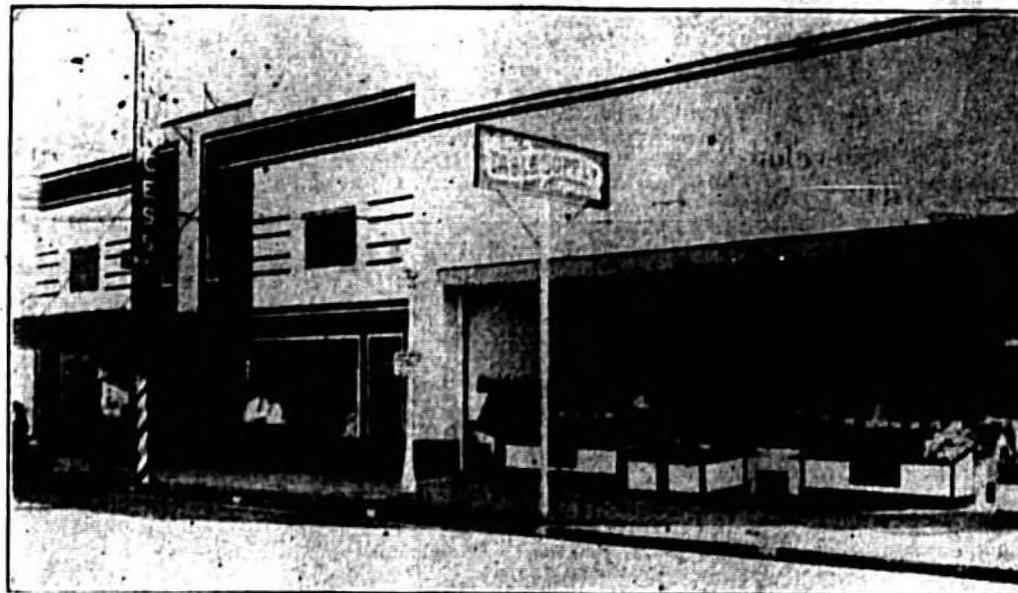
Large scale projects financed under the FHA plan have provided an additional 4,400 family units and projects nearing completion will add over 9,600 more units.

On the basis of four persons to the family it is estimated that the number of persons housed under the FHA plan is now in excess of 1,200,000.

Under the property improvement program a total of 1,706,264 loans valued at \$479,131,545 have been made by private lending institutions insured by the FHA. Of these loans, approximately 1,400,000 have been made for modernizing or repairing dwellings and 286,000 for improvement of small business or other types of properties.

The Federal Housing Administration's foreclosure experience continues highly satisfactory, according to Mr. McDonald. As of Sept. 30, only 331 homes had been turned over to the FHA following foreclosure. Net losses chargeable against the FHA as a result of sale at that date of

NEW BUSINESS BLOCK



The Table Supply building was completed at a cost of \$12,000 and opened for occupancy by the Table Supply Store early in August of this year. Adjoining it is the Princess Theater building completely renovated a little over a year ago at a cost of about \$10,000. This block is on West First Street.

135 properties totaled slightly under \$70,000. To meet such losses the FHA has available a Mutual Mortgage Insurance Fund now amounting to \$22,963,822 accumulated in the Treasury from insurance premiums and appraisal fees.

This low loss ratio, Administrator McDonald explained, is due in large measure to the FHA appraisal and risk rating system, important features of which are protection of the home seeker from over-buying and careful consideration of his ability to meet his payments.

The latest available statistics show that 61 per cent of home buyers under the FHA plan use less than 15 per cent of their income to meet their monthly payments, exclusive of taxes and hazard insurance, and that 92 per cent of them use less than 20 per cent.

OVIEDO

The Oviedo Woman's Club held its regular meeting in the Club House Friday afternoon.

Mr. and Mrs. Darnell of Sanford have discontinued their ball room dance classes until after Christmas.

Friends of Mrs. Don Caraway

regret to learn of her continued illness.

Several Oviedoans attended a Bingo Party at the home of Mr. and Mrs. S. F. Long of Chuluota Thursday evening. The party was sponsored by the Chuluota PTA.

Mrs. James W. Wilson entertained a number of friends at her home on Lake Charm, at an informal bridge party Thursday afternoon.

Mr. Edward Jordan spent the week-end with his parents, Mr. and Mrs. L. E. Jordan.

The many Oviedo friends of Hollis J. Reed regret to learn of his fatal accident.

Mr. and Mrs. Jimmy Owens announce the birth of a nine-pound son last Friday.

The annual stunt night for the Oviedo High School will be held in the school auditorium tonight. Each of the classes will present a one act play.

Mrs. Gammage entertained a number of children Wednesday afternoon in honor of her small son Wilbur's birthday. A good time was enjoyed by all present.

The Epworth League Union met in the Methodist Church Thursday night. Refreshments were served after the business meeting. A good time was had

by all present.

Mrs. W. O. Gause of New Smyrna Beach is spending several days with her sister, Mrs. L. P. Mills.

A mad dog caused some excitement in Oviedo last Sunday afternoon. It was first noted on a downtown street running and biting everything in its path. He was run down and killed before he had bitten any persons, however, a number of dogs were believed to have been attacked by the rabid animal.

The dog's head was sent to Jacksonville and tests revealed a positive case of rabies.

Several of the dogs in the vicinity, believed to have been bitten by the rabid animal, have been killed and other dogs which were exposed, have been confined and are under observation.

Thomas Bol, of Sanford was a visitor in Oviedo last Monday.

L. F. Boyle, assistant State's Attorney, was in Oviedo Tuesday.

J. A. Barco of Daytona Beach was a visitor in Oviedo Wednesday.

James G. Sharon of Sanford was in Oviedo on business Wednesday.

Mrs. W. J. Varn of Orlando was calling on friends in Oviedo Wednesday.

County Ranks High In Farm Crops Shipped

Continued From Page One

7,700 pounds of grapes, were marketed for \$3,850.

The growing of bulbs and flowers was also revealed as one of the county's major agricultural pursuits. Approximately 6,225,000 bulbs were harvested from 25 1/2 acres and returns were estimated at \$90,565. Cut flowers sold during the 12-month period covered by the report were valued at \$72,590.

Fern culture has also become an important industry. Over 10,000,000 sprays and 100,000 boxes were sold for approximately \$26,500 during the 1936-37 season.

Mr. Whitner found that escarole was one of the county's leading truck crops. Approximately 190,000 crates of this product were harvested from 357 acres and the value in dollars was set at \$65,623.75. The 424 crates planted by strong beans yielded 53,682 crates which were valued at \$16,310.

Peppers grown in 110 acres were valued at \$40,136, a total of 45,045 crates were produced. The estimated value of the lettuce crop was set at \$39,686 for the 56,358 crates harvested from 153 acres. The 415 acres planted in cabbage in the county yielded 2,408 tons, sold in bulk, and 24,783 crates for a total valuation of \$37,336.

Approximately 11 acres were planted to spinach for a yield of 2,130 crates valued at \$1,565; 1 1/2 acres of broccoli yielded 205 crates valued at \$308.24.

A total of 1565 acres were planted to corn from which 40,521 bushels were harvested, the crop was valued at \$40,533. Five acres were planted in oats from which a harvest of 45 bushels was made and 63 acres were planted to sweet corn.

Irish potatoes were planted on 170 acres and yielded 22,255 bushels for total value of 23,192 while 70 acres were planted in sweet potatoes from which 7,308 bushels were harvested for a total valuation of \$5,682.50.

The agricultural report showed that there were 173 gallons of cane syrup made in the county, 150 bushels of parsley harvested, over 2,000 crates of tomatoes, and 801 crates of English peas. There were 29,251 bunches of

A Home Reborn



The ramshackle old tenant house in the "Before" picture appears hardly worth saving and yet its owner, by the expenditure of less than \$1,000, restored it to usefulness and made a modern and beautiful home of it.

This structure, despite its appearance, was structurally sound and worth reclaiming. Other run-down houses viewed as far advanced toward total obsolescence may lend themselves equally as well to salvage. Funds with which to carry out modernization projects may be obtained from private lending institutions qualified by the Federal Housing Administration under its Property Improvement Credit Plan.

beets harvested from 43 acres and were valued at \$9,845; nearly 18 acres were planted to carrots which were valued at \$2,158 and the turnip crop, which was harvested from 39 acres, was valued at \$1260.

A total of 6,400 crates of squash were harvested, also 28,072 crates of egg plant, 8,715 crates of romaine, 31 acres of chichory, 1,227 crates of lima beans, 100 crates of cucumbers and 25 acres of water-melons.

Approximately 50 tons of field pea hay was produced during the year, 197 tons of native grass hay, 150 tons of millet, 4 tons of peanuts and 10 tons of natal grass hay. Eight tons of sorghum forage and 25 tons of field pea forage were produced during the year.

Eats 22 Hamburgers And Collects \$40

CHICAGO, Oct. 28.—(AP)—Louis Stein, 50, ordered a hamburger at a Lawrence street restaurant and ate it. He kept on ordering hamburgers and a crowd gathered to watch him.

He was cheered as he gulped hamburger number 22 and started downing two quarts of ice cream.

He wiped his mouth 25 minutes after the first hamburger, then turned to Sam Roth and collected \$40. Sam had bet Louis he couldn't do it within two hours.

The word hygiene comes from Hygieia, the Greek goddess of health.

He Has Outlived His Prospective Mourners

COUNCIL BLUFFS, Ia. Oct. 28.—(AP)—George Wright, 70-year-old bachelor attorney, has called off plans he made for his wake—because he is still very much alive and the friends he invited ten years ago are either dead or living in other parts of the country.

Wright took out "wake" insurance maturing Oct. 31, 1938. J. C. Hansen, the trustee, died recently.

"Instead of my old friends making merry at my wake," said Wright, "I have attended the funerals of all but a few of them."

FERN PARK

Mr. and Mrs. Charles Breck who have been in Lochmere, New Hampshire, have returned and will occupy Mrs. A. B. Reeves' house.

Newcomers to Fern Park are Mr. and Mrs. West and daughter, Mary, who are living in one of Mr. Casselberry's cottages on Piney Ridge Road. Mr. Ben Jones' brother and his family are living in the Nicholson house. Mr. and Mrs. Seide have sold their home to Mr. and Mrs. James Powell, former Orlandoans.

Mr. and Mrs. Lewis Lee have purchased a home site on the Oviedo Road and plan to begin building within the next few weeks.

Mrs. A. R. Mundorff is ill at her home and Fr. F. E. Geisler has a bad case of poisoning which has settled in his arm.

Little Fish To Get Ride In Parachutes

BILLINGS, Mont. Oct. 28.—(AP)—As an experiment a few baby trout soon are to take a parachute ride from an airplane into a lake to determine whether they can survive.

If successful, the parachute jumps will become a routine method of getting the small fish from hatcheries into lakes that are difficult to reach by horse trail.

The small fish will be dropped in parchment vessels that will hold the fish and a small quantity of water.

When the vessels strike the water they are expected to capsize and the fish will be liberated in the lake.



Congratulations to the people of Sanford for their faith and foresight as reflected in new buildings and improvements to be seen on every hand.

With this start there can be no doubt Sanford will grow and prosper in the years to come.

J. J. Parrish

Rice, Trew & Rice Co. Inc.
Growers and Shippers Supplies
 We're boosters for Sanford—a progressive and growing Community,

Celery Wire ~ Celery Paper

**Pearson Coated Crate Nails
 Howard Crates
 Howard Crate Liners
 and other grower supplies**

Between Laurel and French Ave., on 5th St.

PHONE 799

PUBLIC OKEYS LIBERAL LENDING POLICY OF FHA

42 Percent Of Loans Are For 80 To 90 Percent Of Value

Washington, D. C., Oct. 28 -- Widespread acceptance of the liberalized FHA program put into effect last February under the National Housing Act Amendments of 1938 is indicated by an analysis of the course of mortgage insuring operations made public by Administrator Stewart McDonald.

This analysis, covering mortgages accepted for insurance during the period of April, May, and June, 1938, shows that in every section of the country lending institutions are making high ratio mortgage loans up to 90 per cent of the appraised value of properties under the safeguards provided by the Federal Housing Administration appraisal and insuring system.

Forty-two per cent of all mortgages accepted for insurance were for 80 to 90 per cent of the FHA valuation of the property. That the builders of new homes particularly desired higher ratio loans is shown by the fact that one out of every two such borrowers received loans ranging from 86 per cent of the FHA valuation of the property, and two out of every three of the buyers of new homes received loans from 80 to 90 per cent of valuation.

Whereas under the provisions of the original National Housing Act only two-thirds of the buyers of new homes received loans of 70 to 80 per cent, under the amended Act nine out of ten, or 88.3 per cent, received loans exceeding 76 per cent of FHA valuation.

Under the original National Housing Act, mortgages up to 80 per cent of appraised value were insurable. In order to make this feature of the Act workable, it was found necessary to secure an amendment of the mortgage laws in virtually all states. The 80 per cent maximum eventually found such general acceptance that Congress amended the law to limit the insurance of 90 per cent mortgages to amounts up to \$5400 on new single family owner-occupied homes. The law became effective with the President's signature last February. The advantage of the high ratio insured mortgage is that it enables families of moderate means to buy their homes with small down payments and pay for them like rent over a long term of years without the expense and hazard of costly second mortgage financing.

LONGWOOD

The first Episcopal service of the season was held on last Sunday with a large attendance. Rev. Martin J. Bran was in charge.

The Seminole Baptist Conference convened at Port Orange on Tuesday with following members from Longwood in attendance, Rev. and Mrs. H. C. Messers, Mrs. B. R. Gray, Mrs. Lillian Entminger, Mrs. Leslie Walker, Mrs. Murphy, and Mrs. I. Casada.

W. A. Mitchell and J. H. Menick attended the dinner put on in Orlando for the Layman's Club of the Episcopal Church on Sunday evening.

The Woman's Home Demonstration Club met with Mrs. Gladys Kendall Thursday when she demonstrated many novel and attractive gifts for Christmas. There was a good attendance.

J. Fred Scholfield was director of singing at the Baptist revival in Winter Garden during the past week.

A delightful Beta Club party was given Tuesday night at the home of Virginia Drake, Fern Park.

Sponsors were Miss Alda Le Vigne and Mrs. Ernie Starr. Games were played and refreshments served.

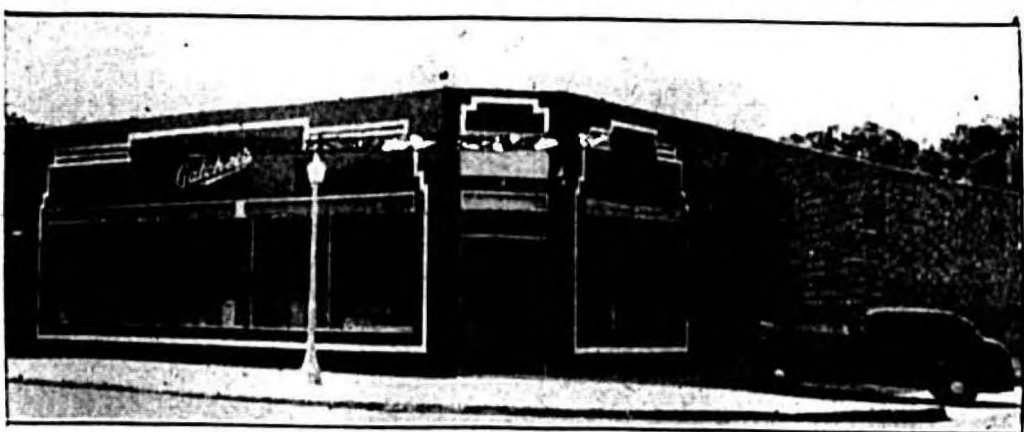
Members of the Club are: Virginia Drake, Ernestine North, Lela Beckham, Marjorie Finkbein, Earl Raymond, Percy Entminger, Frank Crosby, John Hillman, Dorothy Nowell, Joyce Gray, Mary Seary, Nell Lybrand.

Mr. and Mrs. Harry Cramer of Leesburg were Sunday guests of Mrs. Louis Cramer and Miss Betty Arnett.

Mr. and Mrs. Allan Stewart of Rocky Hill, and son Hugh Stewart of Jacksonville, N. C., were the Tyler hosts on Saturday for the occasion.

The meeting of the board of the D. L. Club at the home of Mrs. L. C. Drake in Sanford on Friday.

GATCHEL'S GROCERY



One of the first to get started in Sanford's new building and renovation program was Forrest Gatchel who early last year completed the new grocery store at the corner of Sanford Avenue and Fourth Street. It is a thoroughly modern structure equipped with the latest devices for lighting and refrigeration.

QUESTIONS and ANSWERS

Q. Is there anything I can do to correct sagging shutters?

A. Try placing tight angle braces at the corners.

Q. We have a stone sidewalk and the stones are popping. What can be done to stop this condition?

A. There is no satisfactory remedy for this condition.

Q. Is it possible to use stone as a veneer on a wood frame?

A. Yes. Be sure the veneer is securely tied to the frame by non-corrosive metal clips and the foundation is of adequate width to carry the load.

Q. My enamel kitchen sink has chipped in places and rust streaks form where the metal is exposed. What can be done to cure this?

A. This can be cured temporarily by applying one of the quick-drying enamels but cannot be relied on as a permanent solution.

Q. The furnace smoke pipe in our house is close to the floor beams. Should I protect the beams?

A. Yes. Get some sheets of asbestos board, sheet metal or other incombustible material and nail across the beams above the pipe.

Q. Sometimes the water in our house turns to steam. Is this dangerous?

A. Yes, unless there is a pressure-relief valve on the tank. If there is one already on the tank, have it examined to see if it is in working order. If there is no valve, have one installed.

Q. I am going to build some shelves in the kitchen. What depth would be most serviceable?

A. Dish shelves should be not less than 10 inches in depth. For groceries and canned goods the shelves may be narrower, six- or seven-inch shelves for packaged groceries and even four-inch shelves for canned goods.

Q. What is the best method for holding a terrace?

A. It is well to lay a bed of hard enders or gravel or broken bone underneath a drainage bed. This will also serve as a cushion for frost. In this case the terrace is much less apt to heave in freezing weather. On top of this flagstones brick, or tile may be placed. Any of these materials will be serviceable and attractive. Concrete plain or scored may likewise be used.

Q. Is it necessary to have wood sills under all inside doors?

A. No. They are needed only where the floor materials are not the same, or where the direction of the flooring boards is different on each side of the door. In such cases a "sill" or sill, is used to cover the junction between the flooring material. If the floors are carefully laid, however, sills may be omitted in the latter case.

Q. Will the installation of a kitchen fan prevent odors from penetrating the downstairs of my home?

A. If a vent fan does not entirely eliminate cooking odors, it will at least make them much less noticeable.

Q. How can I fix a leaking faucet?

A. First turn off the water supply where it enters the home, or if there is a valve on the water line you want to work on, turn it off there. Then loosen the nut on the faucet just below the handle and unscrew the handle which will withdraw the valve. At the bottom of the valve you will see the washer. Remove the screw that holds it in place and put in a new washer. Then replace the valve, tighten up the nut, and open the valve on the supply line.

Q. The flashing around the chimney is wearing out in places. Can it be patched?

A. If this is the case, it would be best to replace it and not attempt patching.

Q. Is it necessary to wax a floor that has been painted?

A. By waxing such a floor, you will prolong considerably the life of the paint.

Q. We have a number of heavy pieces of furniture in our living room and are now considering a grand piano. How can I tell if the floor will stand this additional weight?

A. Have an engineer or builder examine the floor joists and determine the load they will carry if you have any doubt about the matter.

Q. What is the most satisfactory kind of garbage receptacle for a house?

A. A container that is buried in the ground and which has a removable inner can. The iron cover may be raised by means of a foot pedal. This arrangement is about as efficient and slightly as any you can get.

Q. Are handrails necessary on stairs? We have none in the new house we recently purchased.

A. At least one handrail should be provided on all stairs.

SLOWED UP CAMPAIGN

OMAHA, Neb., Oct. 28. C. Stulinski's drive for election as county treasurer suffered a setback when lightning set his house afire and burned nearly 1,000 campaign cards.

The railroads in 1937 laid 1,938,285 tons of new rail, of which 1,929,861 tons were laid in replacement, and 8,424 tons were laid in additional tracks, new lines and extensions.

The South American llama vents its anger by spitting at its rider or master.

FHA PROVIDES USEFUL SERVICE TO DEVELOPERS

Advice Is Furnished Free On Developing Subdivisions

Washington, Oct. 28. The Federal Housing Administration, through its Land Planning Section, offers a consultation service to subdividers and developers. The service, which is free of charge, is limited to giving advice and suggestions on development problems. It does not replace the services of a professional engineer or land planner, and the FHA does not promise actual subdivision by law.

Among the suggestions and recommendations which the Land Planning Section has found effective in many cases is a list of practical suggestions, conveniently designed to protect a subdivision against irregular and unapproved development, with consequent loss of desirability and value.

The following are eight points the FHA has found recommended for subdivision restrictions:

- 1. Regulation of lot size.
- 2. Asymmetrical control of side yard and set back conditions.
- 3. Regulation of lot area.
- 4. Retention of temporary easements.
- 5. Retention of easements for utility lines.
- 6. Retention of easements for drainage.
- 7. Retention of easements for fire escape.
- 8. Suitable enforcement provisions.

Each office of the Federal Housing Administration contains a Land Planning Section staff.

Complete subdivision data reviewed by these technical experts is an aid to developers in the economical solution of their land planning problems with a view toward creating profitable real estate investments.

Subdividers, land subdividers, and their technical consultants may call upon the FHA to discuss their program which will be in the formative stages.

The 11 railroads have 49,250 passenger train cars which they operate, in addition to 7,757 owned by the Pullman Company.

He's Taking Cruise In Collapsible Boat

REGINA, Sask., Oct. 24. (AP) John Cannon of this city reports on a water trip that will land him at Havana. Starting at his mark, N. D., his course follows western waterways into the Mississippi, thence to New Orleans, then down the Gulf coast to Key West.

From there, if he still thinks year

LIBEL CHARGE

PHILADELPHIA, Oct. 25. M. L. Annenberg and Eli Z. Dunitz, publisher and Attorney Daniel G. Murphy were held in \$1000 bail each yesterday for libel charges of criminal libel brought by Albert M. Greenfield, prominent Democrat and Philadelphia businessman.

From there, if he still thinks year

Forward With Sanford

FOR YEARS the S. O. Shinholser Crate Manufacturing Company has served Seminole County growers with fine quality shipping crates designed to produce ease of packing, shipping and merchandising presentation of every kind of produce. They are sturdy and handsomely made, and meet every requirement and shipping specification.

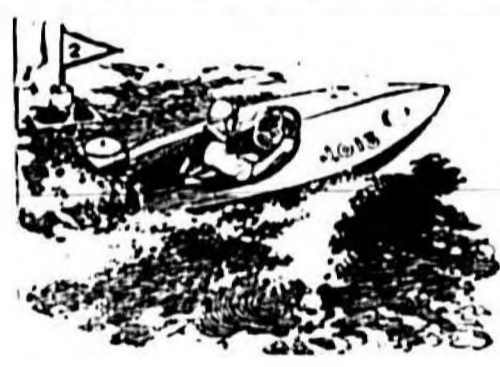
WE ARE GLAD to have served Seminole County growers and shippers in topping the market and leading in production.

S. O. Shinholser

Manufacturer Of Good Crates

Boating Paradise

Through our facilities we are prepared to meet the needs of those who own boats or who would like to enjoy the fascinating pastime of boating on the many streams and lakes of this section.



CRUISE the lakes and the streams of Central Florida and witness what has been described by famous writers as the most beautiful river scenes in America.

FISH in these inland waters and experience the thrill of a lifetime.



SANFORD BOAT WORKS

JOHN L. BRUMLEY, Proprietor

DRINK NEHI BEVERAGES

All your favorite flavors

NEHI (approved by Good Housekeeping) Bottles more flavors than any other bottler

PAR-T-PAK in flavors

ROYAL CROWN (R. C.) COLA

A wonderful drink of National Renown.

Bottled with a treated, filtered water.

Every bottle thoroughly sterilized and hermetically sealed.

Not Only **GOOD** For You



Nehi Bottling Co.

504 Celery Avenue

Phone 173

C. E. McKEE, Owner

New Peak Hit In Small Home Financing

Mortgages Increase 111 Percent During Past Quarter; Up 58 Percent Over 1937

Washington, Oct. 28.—Federal Housing Administration figures for small-home mortgages selected for appraisal during the quarter ended Sept. 30 showed an increase of 111 per cent over the corresponding period of last year and set a new record for quarterly business with a total of \$296,834,299, according to Administrator Stewart McDonald.

September figures showed 23,149 small-home mortgages selected for appraisal with a value of \$98,431,375, an increase of 117 per cent over last September 1937.

The volume of small-home mortgages selected for appraisal during the first three-quarter of the calendar year increased 58 per cent over the comparable period of 1937 and totaled \$752,000,000. Compared with the corresponding total in 1936, these figures indicated a gain of 92 per cent.

The Property Improvement Credit Plan of the F.H.A., since which more than 3,200 qualified private lending institutions are advancing credit for additions, repairs, and modernization to properties, received considerable impetus during September. Lending institutions reported a total of 44,509 notes with a dollar value of \$20,104,435 during the month. This brought the total of such loans to \$108,506,935 since the amended National Housing Act became effective in February. More than 80 per cent of these loans were made by commercial banks.

Of the \$68,343,400 of mortgages accepted for insurance in September approximately 70 per cent were secured by new dwellings.

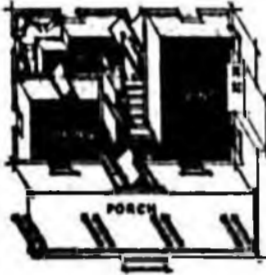
STONE AGE IN GEORGIA

WASHINGTON—(AP)—The Smithsonian Institution reported yesterday that flint articles similar in workmanship to those of the middle and late stone ages in Europe had been discovered near Milton, Ga.

Colonial Treatment



This pleasingly designed small home was built in Clevelville, Ohio, with the assistance of a \$1,500 mortgage insured by the Federal Housing Administration. The second floor is unusually well supplied with natural light and ventilation by means of well-placed dormers and adequate side windows. Another feature worthy of comment is the closet space provided for each room. The living room has a high degree of privacy. It is not necessary to pass through the living room to get to any other part of the house, an arrangement not altogether usual in a small house. Fanlight above the entrance and a well-proportioned porch add further to the charm of this dwelling.



Local Building Hits 10-Year Peak

Continued From Page One

Other permits issued in Sanford were for general repairs amounting to \$19,325. The Seminole County Board of Public Instruction has also completed a new agriculture building at a cost of \$10,250, while repairs to various school buildings reached \$2,375.

Among the new residences for which permits have been issued this year are the E. J. Gustavson home in Fort Mellon, \$4,000; C.

H. Lord, Park Avenue, \$900; O. E. Caldwell, Mayfair, \$1,250; I. E. Estroff, Jr., West Sixth and Sixth Street, \$3,500; A. F. Colson, Sixteenth Street and Oak Avenue, \$4,700; E. J. McAlexander, Geneva Avenue, \$1,000; E. A. Dyson, Seventeenth Street and Oak Avenue, \$4,000.

Among the major reconstruction work done in downtown buildings are included the remodeling of the McHenry Store, \$15,000; the renovation of the Yowell Company store, \$15,000; alterations to the Melander Arcade by the Mather Furniture Company, \$1,000; remodeling of the old Hall building by Metropolitan Life

Insurance Company, \$10,000; alterations to the Wieboldt Studio, \$1,500; addition to the Orange State Oil Company bulk plant, \$2,500; additions to W. E. Kirchhoff warehouse, \$800; alterations to the Atlantic Bank Building, \$700.

A permit for repairs on her home amounting to \$1,250 was also issued to Mrs. A. G. Thomas.

MISS. (AP)—Jam sessions and jitter bug "orgies" are wooing young people "along the primrose path to hell" the Most Rev. Francis J. L. Beckman, Archbishop of Dulage last night told the National Council of Catholic Women.

BUILD

Remodel - Repair

A definite construction campaign is under way. New business buildings and homes are being constructed and old ones being repaired.

No Boom

Just Healthy Growth

This Company is Ready To Serve You In the Following Ways

Assistance in Arranging for F. H. A. Loans

We Carry A Large Stock of the Best Building Materials:

Long Leaf Pine and Tidewater Cypress, Florida Portland and Masonry Cement, Roofing Materials of All Kinds—Asphaltic and Asbestos, U. S. G. Plasters, Sheetrock, Rock Lath, etc. Celotex Products—Hardboards, Tile Boards, Galvanized Roofing and Metal Shingles.

The desire, not only to make one sale to you, but to so handle your business as to merit your patronage year in and year out.



BUILD
REMODEL
REPAIR

FOR LESS
CALL
713

Together...for a Better Future

Like Sanford, the St. John's River Line Company is constantly progressing—fulfilling the needs of transportation of an industrious and growing community.

Maintaining the highest standards of service and efficiency, the St. Johns River Line Company goes forward with Sanford in offering quicker, more dependable, more economic transportation service.

St. Johns River Line Co.
Sanford - Jacksonville

United Lumber
COMPANY

Home Loan Banks Make New Record

System Reaches Into 2,000 Towns And Has Total Assets Over 4 Billion Dollars

WASHINGTON, Oct. 28.—Marking the end of six years of steady growth and consistent service to American home-financing institutions, the Federal Home Loan Bank System announced that it had reached an all-time record in membership and resources.

From modest beginnings in October, 1932, when the Federal Home Loan Bank opened their doors for business, the system has grown until it now includes membership in nearly 2,000 towns and cities. T. D. Webb, chairman of the Federal Home Loan Bank board, pointed out that the system has a membership of 1,900 banks in 1938, compared with 1,000 in 1932.

Another version of the saucer hat—Duffy makes it in black velvet and proceeds to fill the saucer with loops of red, mauve, purple, magenta and green ribbon—a salad which produces an unexpectedly pleasant color scheme.



Another version of the saucer hat—Duffy makes it in black velvet and proceeds to fill the saucer with loops of red, mauve, purple, magenta and green ribbon—a salad which produces an unexpectedly pleasant color scheme.

Saloon Ping-Hits As Sunday School

CENTRAL VALLEY, Oct. 28.—(4p) Construction of a new saloon in the town of... The saloon is being built on the corner of... The building is a two-story structure... The saloon is being built on the corner of... The building is a two-story structure...

DIVORCED AT 15

WABASH, Ind. (4p) Mr. Elizabeth Forough, 17-year-old mother of a sixteen-month-old child, was the youngest person ever to get a divorce on the Wabash circuit court. She and her husband (John) were married in November, 1916.

The Name of the Capital of Portugal, Lisbon, derives through many changes from Ulysses, the Greek navigator, reputed in myths to have founded it.

It is born 701 A. D. is considered by many critics the greatest of Chinese poets.

His Hens Can Lay Green-Yolked Eggs

TOPEKA, Kans., Oct. 25.—(4p) Walter Laundon can make his hens lay yellow, red or green yolks in their eggs.

Shorting a hen on her grain ration and feeding her green vegetables makes the yolks green. An abundance of carrots in the diet makes yolks more yellow than they should be. Red yolks come from diets of chemically treated grains.

All the yolks taste about the same, said Laundon.

Incidentally an independent committee, headed by Democrats only, has recommended a common king.

Other hens have been known to lay eggs greenish in color.

FEDERAL SAVING AND LOAN GROUP IS PROGRESSING

Keeping Your House In Tune With Modern Developments

By DOROTHY DEAN
We have always known that a great many new ideas and new methods of procedure were being developed in the world. For you cannot become acquainted with these modern developments without realizing the possibilities for almost every part of your home. Still, you may not have approached it as you should. The very height of modern living is to be achieved in the interior design of any room with the most effective use of the material available. The responsibility of the interior designer is to make the most of the material available. The interior designer is to make the most of the material available. The interior designer is to make the most of the material available.

Against Double Dipping Past 12 Months

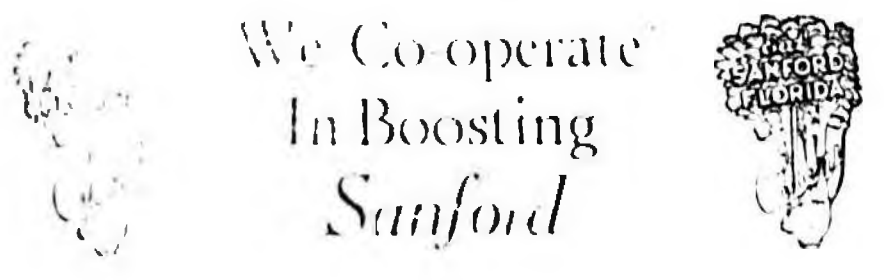
At the end of the year, the Federal Home Loan Bank System reported that it had reached an all-time record in membership and resources. The system has grown until it now includes membership in nearly 2,000 towns and cities. T. D. Webb, chairman of the Federal Home Loan Bank board, pointed out that the system has a membership of 1,900 banks in 1938, compared with 1,000 in 1932.

Av. Found for E. Voters

WABASH, Ind. (4p) Mr. Elizabeth Forough, 17-year-old mother of a sixteen-month-old child, was the youngest person ever to get a divorce on the Wabash circuit court. She and her husband (John) were married in November, 1916.

GENEVA

Due to the decrease in the number of people in the city, the city government has decided to reduce the number of police officers. The city government has decided to reduce the number of police officers. The city government has decided to reduce the number of police officers.



The number we have seen a great deal of... Sanford is actually taking full advantage of its natural gifts.

Sanford is actually taking full advantage of its natural gifts.

Confidence is evident and we have the opportunity of looking forward to a successful season.

C. I. & M. Dingfelder PRODUCE DISTRIBUTORS

Sanford, Florida New York City

We Are Proud To Serve Seminole County

A progressive and productive County

We cordially invite you to inspect the advantages, the natural beauty, the possibilities for business or pleasure in Seminole County. Call upon us for information. It will be our pleasure to serve you in any way we can.

- County Judge **R. W. Ware**
- County Clerk **O. P. Herndon**
- County Sheriff **C. M. Hand**
- Tax Collector **Jno. D. Jinkins**
- Tax Assessor **Sanford Doudney**
- Superintendent of Schools **T. W. Lawton**

It's a Small Premium to Pay for Insurance Against Future Sickness and Disease!

Here is a policy of insurance that affects something money cannot buy: the health and physical well-being of your children! The premium is only a few cents a day, and the policy is paid in health.

Delivery is prompt and regular. Just call 634 and delivery will be started to your door.

Seminole Creamery Milk is Rich, Wholesome, Grade A, Raw or Pasteurized... Butter-milk, Cream.

Seminole Creamery COMPANY

315 East First St. Sanford, Florida

New Inventions Improve Construction

Elevators, Heating Devices, Air Conditioning Attract Attention

New construction developments including welded designs for houses, metal for building fronts, color-fused plate glass, residence elevators and ingenious kitchen units and heating arrangements are making homes and buildings more livable and decorative, according to a research bulletin edited by the structural service department of the American Institute of Architects from data provided by the Producers' Council.

The approval of welding in the new building code of New York City has resulted in wider recognition of the advantages of structural steel welding for better housing design, the bulletin reports.

"It is expected that those cities the building codes of which do not at present include the welding of structural steel will fall in with the practice as it gains momentum," says the bulletin. "Structural steel producers have recognized the demand for lightweight steel members through the manufacture of a variety of such shapes.

Structural welding is adaptable to house construction over a wide range, it is pointed out. The bulletin describes two homes, one costing \$7,900 and the other \$15,000. In the first, the cost of welding per cubic foot was \$0.0125; in the second it was \$0.0095.

The growing practice of incorporating luminous elements as a part of the architectural design has been the incentive for production of new plate and structural glass. One colored type is from three to seven times stronger than ordinary plate glass and can stand extreme heat or changes in temperature. According to its makers, if it is subjected to the extreme force necessary to break it, the entire sheet will disintegrate instantly into small crystals about the size of bath salts.

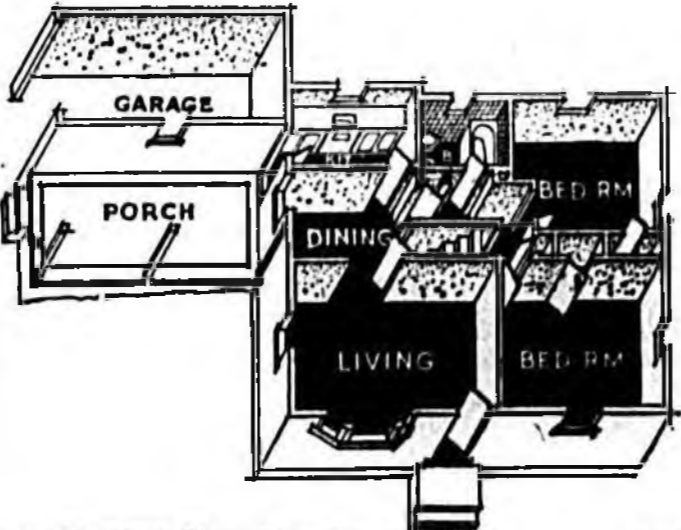
This plate glass can be used wherever it is desired to transmit light through plane surfaces instead of merely reflecting light or having lighting elements attached. Entire walls and ceilings, light panels in ceilings and

Two-Story Home Under \$6,000



The Colonial type house shown above was built in River Edge, N. J., and financed by means of a \$1,600 mortgage loan insured by the Federal Housing Administration.

The dwelling offers a nice example of how a garage may be attached to a house without disturbing the balance of design. The exterior is finished in asbestos shingles. The home has a slate roof. It departs somewhat from the usual by employing a bay window in the living room. Built-in equipment is used in the kitchen. Besides the two downstairs bedrooms, there are two additional sleeping rooms and bath on the second floor.



ings, light panels in ceilings and bathroom and other recesses can be lighted in this way in addition to exterior areas. An opaque variety also is suitable for building fronts, interior walls, window-casings and ceilings and table tops.

Another structural glass has tensile strength and resistance to wear greater than that of marble. Opaque and with a high luster, it is said to be impervious to burns from cigarettes, acids in common use, moisture and weather. It comes in plain and agate colors.

A new principle in building front construction consists of extruded metal which eliminates all plain, flat surfaces that are prone to give the optical illusion of waviness. Each distinct area has a slight radius. A casual wiping of the surface, perhaps as part of window-washing routine, will bring out the high points of the designs in contrast with the lower portions of the profiles, it is explained. This accentuates the contrast between light and shade, which is the main object of molding profile design.

Novel Electric Elevator
The time is close at hand when an elevator will be included in the plans of every modern home, one manufacturer believes. A wide range of hand and electrically operated outfits are now available to meet the problem of how to fit a residential elevator into an existing structure without needless sacrifice of space and costly alterations.

Among these is an electric stair carrier having two hinged seats and a footrest which travels on a steel rail at one side of a straight flight of stairs. When not in use, the seats and footrest fold against the carrier, occupying but seven inches from

Twenty-Six New Homes Are Built Within Lake Mary Florida Sets Pace For Realty Sales And Construction

Continued from Page 1
at the opening of the school year. This elementary school accommodates pupils from the first through the eighth grades. Transportation is furnished high school pupils who attend the Seminole High School in Sanford.

the side wall of the stairway. Where there is an open stairwell, a type operated up and down the well by the endless hand rope gives individual service. When general passenger use as well as individual service is required, an electric installation is recommended. The car travels on a single guide rail, and when it is at the upper floor the lower hallway is free and the presence of an elevator is not obvious.

In the heating field, a new principle of distribution involves a unit concealed within the walls of every room and bringing instantaneous circulation of warm air without the disadvantages of ducts. A small, silent fan driven by compressed air blows across a copper finned radiator through which warm water circulates. The system is said not only to warm a room in from three to six minutes but to keep the air moving and maintain an even temperature with but three degrees difference between the floor and the ceiling. No floor space, studding or insulation is used in this system. A system calculated from room to room.

Another system provides a different uniform water temperature in the radiators to offset the heat loss of the building for different outside temperatures. It also eliminates stratification of the air in the room, for as long as heat is needed the temperature of the water in the radiator is always above the temperature of the air in the room so that the air is kept in circulation.

Copper tubes and fittings for heating systems are in demand, it is pointed out, because of the attractive appearance of these non-rust, unpolished, polished and lacquered materials.

Freight Revenues of the railroads in 1937 averaged \$26.13 per capita of population, or a daily average of approximately seven cents per capita.

Doesn't Need Cats To Handle The Rats

EVANSVILLE, Ind., Oct. 21. —(AP)—Mrs. Victoria E. Wheeler used to worry about the rats getting her chickens but now the birds are taking care of matters.

She looked out in the chicken yard when she heard a common tim the other day and saw a plucky Rhode Island red rooster dragging a rat around by the tail, while the other chickens pecked the rodent to death.

plucky Rhode Island red rooster dragging a rat around by the tail, while the other chickens pecked the rodent to death.

MOVIE DIVORCE
LOS ANGELES —(AP)—Mary Jane Truex, known professionally as Mary Jane Barrett, won an uncontested divorce in Superior Court here yesterday from Ernest Truex, motion picture actor, on grounds of cruelty.



Looking Ahead... to a better '39 Season

Replace your old, worn machinery or parts. Make all necessary repairs now.

Breakdowns in the middle of operation are costly. We will be glad to send out a trained mechanic to inspect your machinery.

"Fog-More" Power Sprayers
The best on the job.

WELDING—MACHINE WORK
Parts supplied, made or repaired.

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Sanford Florida

THE CITY COMMISSIONERS OF

SANFORD

COUNTY SEAT OF

SEMINOLE COUNTY

EXTENDS A CORDIAL INVITATION TO YOU!

Visit Our Thriving City - Get Acquainted - Look Us Over - Decide To Make Sanford Your Home
INVESTIGATE OUR MANY GOOD BUSINESS OPPORTUNITIES

You will enjoy the wonderful climate and the many natural beauties that abound here—you really live in this progressive, hospitable community. Play golf on our municipal course—see the finest zoo in Florida—fish the many beautiful streams and lakes—use our tennis and shuffleboard courts.

Sanford is a clean town of over 10,000 Population, located on beautiful Lake Monroe which is navigated by freight boats and pleasure craft plying the St. John's River.

"THE PORT OF CENTRAL FLORIDA"

- Walter Coleman
- W. R. Dupree
- Mayor Edward Higgins
- A. W. Lee
- M. J. Lodge

The numerous streams and lakes of Seminole County abound in all manner of game fish. No where are the possibilities greater of satisfying the demands of the most ardent angler than in this section of Florida.

Quail and duck hunters find Sanford the ideal spot for their pastime, while those who prefer the quest of wild deer and turkey will have their desires amply rewarded. This city is in the heart of the best game country in the State.



FHA Advocates "Get Ready For Winter" Campaign

Business Is Good In Oviedo Where Optimism Reigns

Increase In Building Activities During Summer Is Reported Substantial

Wilson Home Is Newly Finished Long Clears Forty Acres Of Muck For New Celery Farm

Oviedo, the second largest town in Seminole County, reports a substantial increase in building activities there during the past few months. Two new homes are being constructed, several improvements have been made to schools and churches, and many repairs have been made to local homes.

Another new residence that is being erected is that of W. T. Chance, local freight agent for the Atlantic Coast Line Railroad. The home will consist of five rooms, frame construction, with everything that is latest in the building line.

The Oviedo public school has done a considerable amount of repairing and painting during the summer months, and a new water system was installed.

The Baptist Church has been painted and redecorated and minor repairs done.

S. F. Long is clearing 40 acres of land preparing a celery farm, and at present has a drainage canal completed and about five acres of land cleared. This is some of the finest muckland in the section, according to Mr. Long.

Oviedo, with a population of 1800, is located at the junction of State Highway 202 from Winter Park and State Highway 203 from Sanford.

Recently the Town of Oviedo has taken over the operation of the local cemetery on a lease and at the present time a great amount of work is being done cleaning up and beautifying the grounds.

There is no bonded debt in Oviedo and until the past year the town has operated with a five mill tax, but this has been increased to eight mills owing to improvements and necessary expenses.

\$445,000 Worth Of Produce Sold At Farm Market

Fiscal Year Ending June 30 Closed As Bright Spot Here

Farmers in this section sold approximately \$445,000 worth of fruits and vegetables at the Sanford State Farm's Wholesale Market during the fiscal year which ended June 30, 1938, making the market one of the highest and in Seminole County's agricultural picture.

Prices at the market for principal crops are regarded as fair and in most cases superior to the grower. Main crops which were most satisfactory last winter were strawberries, celery, lettuce, cabbage, pumpkins, carrots, cauliflower, and to a small extent peaches, melons and onions.

Most of the over 100 different kinds of produce sold at the market was grown in Seminole County, but about 35 percent was brought from surrounding counties and more remote parts of the state.

By payment of a small fee, growers are allowed to bring their produce to the market, at a concentration point for trucks, and make their own sales, or they may sell to agents at the market, or may turn over their produce to commission agents who handle the sales for a small commission.

In general, produce bought at the market is sold in Georgia, South Carolina, North Carolina, and Virginia, but a report shows that produce sold to truckers at the Sanford market reaches retailers in 24 different states in the union and in two Canadian provinces.

The majority of fruits and vegetables distributed by trucks, chiefly in the South and South-West.

(Continued on Page Seven)

HOW TO BUILD YOUR OWN HOME

The amount of the loan, repayment period, charges, and other specific details of the transaction are matters to be arranged between you and the lender, although the lender will be guided by FHA limits: up to 80 or 90 percent of the property value, up to 20 or 25 years for repayment, and top interest charge of 5 percent (plus one-fourth to one-half percent mortgage insurance premium).

The down payment does not have to be met in cash. If you already own a building lot, it may be acceptable as all or part of the down payment. As soon as the FHA commitment is received, you can start to carry out your plans.

If the home is built for owner's occupancy and approved for financing before construction is started, the down payment, in some cases, may be as small as 10 percent of the appraised value of both house and lot.

The total monthly payment on a 25-year loan averages about \$5.98 for each \$1,000 borrowed. Here is a typical example:

Table with 2 columns: Description and Amount. Includes Appraised value house and lot (\$5,000), Down payment (\$500), FHA insured mortgage (\$4,500), Monthly payment (about) \$6.91 (Plus taxes and insurance).

NEW HOMES BUILT RECENTLY IN SANFORD



(1) The J. C. Mitchell home on Magnolia Avenue... (2) The residence of Mr. and Mrs. A. J. Foster... (3) The residence of Mr. and Mrs. W. J. Toll... (4) The home of Mr. and Mrs. W. A. Patten... (5) The Eugene Estridge residence on Sycamore Avenue... (6) The home of Mr. and Mrs. W. A. Patten... (7) The home of Mr. and Mrs. W. A. Patten... (8) The home of Mr. and Mrs. W. A. Patten... (9) The home of Mr. and Mrs. W. A. Patten... (10) The home of Mr. and Mrs. W. A. Patten...

Toll Sees Value In Modernization Of Home Property

Lumber Dealer Points Out Advantages Of Keeping Up To Date

Declaring that modernization offers the best form of maintenance of property values, Mr. W. J. Toll of the United Lumber Co. today urged property owners to make a periodic check to determine if their homes are in need of modernization.

"Such a practice will not only preserve the usefulness of the building, but, moreover, will enhance its value," Mr. Toll said. "Don't live in a run-down house! Don't suffer the discomfort of using worn-out household fixtures! Don't continue to pay the cost of keeping it in repair!"

Mr. Toll pointed out that neglect of small flaws in a house, failure to install modern conveniences, or allowing the exterior to become shabby, all contribute to property value depreciation.

"One of the best places to start is in the kitchen," Mr. Toll said. "The average housewife spends four hours per day in her kitchen and has a right to object if her kitchen is a nineteenth century model."

Most Sanford homeowners have been under the impression that they would have to accumulate several hundred dollars in order to remodel their kitchen, but during the present "Ready for Winter" campaign, now being sponsored by the Federal Housing Administration, it is possible to modernize a kitchen by obtaining an F. H. A. Title I loan at a small rate of interest, and pay the loan out by monthly payments over an extended period of time.

"Get out your current newspapers and magazines," Mr. Toll said. (Continued on Page Seven)

Simpson Urges Continuation Of Repair Campaign

Improvements Would Aid Owners To Find Tenants For Stores

Tom Simpson, president of the Chamber of Commerce, today advocated a continuation of the city-wide modernization and repair program as a corrective for the vacancies existing in Sanford's business district.

He pointed out that the majority of unoccupied structures, but many years ago, were as safe and solid construction as the day they were completed, but to be a thorough rehabilitation to move them from the unoccupied and untenanted category.

"No amount of interior alteration alone will bring these buildings to the favorable attention of business men seeking new locations," Mr. Simpson said. "The buildings lack the appeal necessary to attract customers. What is needed is a thorough exterior modernization not merely pointing up the brickwork and painting."

Pointing out that the "Ready for Winter" Campaign, now being sponsored by local industrial dealers, contractors, architects, and lending institutions, applies to business as well as residential property, Mr. Simpson said that Title I loans are available for new store fronts, modernizing, or remodeling apartments, hotels, office buildings, or any other structures.

"Modernized stores attract new customers. Modernized office buildings and apartment houses mean better rentals and lower tenant turn-over. Modernized factories mean reduced maintenance costs, and modern machinery and equipment mean reduced operating and production costs. All of these results mean bigger profits."

"Retail store owners should make an inventory of their physical equipment, keeping in mind that obsolete establishments lose patronage, while new, fresh appearance attracts customers."

"Apartment and office building owners should increase the income producing potentiality in improved heating, lighting, air conditioning, elevator service and architectural changes, both exterior and interior. Industrial plants are notoriously archaic. Employees fail to work at maximum efficiency because of poor light and stale air. The costs of accidents mount because safety equipment, which might be installed at reasonable cost, is not used."

"To fail to make constant store repair and improvement is just like neglecting any other part of the business," he declared. "It has been my observation that as soon as the public makes up its mind that a store or district has deteriorated, people cannot easily be enticed into coming back, and..." (Continued on Page Seven)

Modernizing Plan And Careful Work Cut Fire Hazards

The proper modernization of property and sound practice in building contribute toward reducing fire hazards, according to Administrator Stewart McDonald of the Federal Housing Administration.

Fire frequency may be reduced considerably through alterations and repairs to residential and income-producing properties, the Administrator said. Under FHA's Property Improvement Credit Plan, financial institutions qualified under the plan make adequate credit available for such improvements.

The best way to guard against the danger of fire, from a construction standpoint, is by careful application of sound building methods at the outset. Many factors which minimize the chance of loss through fire are taken into consideration in the minimum construction requirements which residential properties must comply with to be eligible for FHA financing. (Continued on Page Seven)

F. H. A. ACTIVITIES OCT. 15, 1938

Table with 2 columns: Description and Amount. Includes Home Mortgages Accepted (10), Number of homes (10), Mortgage amount (100,000), Aggregate value of mortgages (\$1,000,000), Multifamily units (10), Group Housing (10), Mortgage amount (100,000), Property Improvement Loans (10), Number of loans (10), Amount of loans (100,000).

MOISTURE METER

A moisture meter for the detection of green lumber is being used by home builders in many sections. Lumber which contains more than 19 percent of moisture is not acceptable for building purposes, according to a ruling of the Federal Housing Administration. By using the meter, the exact moisture content may be determined.

Home Ownership In Lower Brackets Advanced By FHA

The Federal Housing Administration program designed to remedy housing shortages in the lower price brackets and to provide reasonable financing terms and good construction for middle price homes, according to...

(Continued on Page Two)

Advertisement for Elton J. Moughton, Architect, Sanford, Florida.

Advertisement for F. A. Dyson Building Contractor, 208 W. 17th, Phone 560-J. Includes text about congratulations to Sanford upon its building activity and business expansion.

Advertisement for Celery City Printing Co., 115 Park Ave., Open Saturday Evenings. Includes a calendar for November 1938 and a list of services like Letter Heads, Blotters, etc.