

...and you have given them an opportunity to get information that will help them meet present conditions. With the exception of one, possibly two, or three, the entire course should be of interest and profit to property owners, who would not learn anything of value.

One of the exceptions is the lesson on "Effective Tools for the Real Estate Salesman," which teaches modern methods based on experience and knowledge of the community. The other is on the "Real Estate Ethics," but this lesson also includes a study of the California real estate act.

The course includes the study of taxes, liens, and encumbrances, leases and rentals, with landlady and tenant relations, contracts and property management, conveyances, mortgages and trust deeds, title insurance and escrow practice.

TITLES FOR WARTIME

Of special interest in these times when many property owners are being taken into the armed services for duty overseas, is the lesson on the various types of title, such as joint tenancy, tenancy in common, and community property. Sale of property by a wife when a husband is overseas frequently presents serious problems in passing the title to the purchaser.

Closely linked are the lessons on "Planning and Zoning" and "Residential Property." The former presents a study of city growth, while the latter lists the factors that add or detract from the value of the property. And in San Diego, "How the duration" the lesson on insurance is important if one wants complete coverage for losses by fire, burglary, and the direct and indirect damage by bombs.

No definite date has as yet been set for the start of the course. Meanwhile, registrations can be made at the executive offices of the San Diego Realty board, 643 Seventh ave.

ROOF LEAKS ELIMINATED

A good way to eliminate roof leaks is to lay over the old roof a new covering of weather-resistant asphalt shingles. Strip shingles can be used to save on nails.

It is wise never to use a red tone on large areas in an interior where light is reflected from a scratchy and brick wall. Such reflection will likely intensify the color to an undesired degree. Better yellow or off-white, used on the walls of such a room, will take on an agreeable pinkish tint.

It is well to remember, also, that rooms painted in other colors in blue tints will have their color deepened considerably if they get the reflected light from the green of tree foliage.

As the Indians' shots also found their mark through these openings, Camacho pointed the entire fact to a checkerboard with large, black squares on a white field. This confused the Indians so that they were unable to determine at which dark square to aim.

For those who desire lower-priced homes, we have several in other parts of the city.

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CORRECTIONS

Because of its one coat coverage, ease of application, and cutting down of clean-up operations, Kem-Tone also reduces painting costs considerably, yet because of its plastic base, it is one of the most durable and fastest known, it was proved by two years of comprehensive tests.

It has been proved that as little as \$2.00 buys enough Kem-Tone at Frazee's to cover the ordinary room. Demonstrations are being made at both Frazee Paint stores, where Sherwin-Williams products are featured, at Tenth ave. and Broadway, downtown, and 1881 University ave. in North Park.

Sales Satisfactory, Manager Reports

Sales of new houses in the Greenwood & Stevens tract near Ft. Laun High school, are progressing satisfactorily, according to Paul Greenwood, sales manager and senior member of the firm.

"Two of our new houses were sold last week," he said, "and we have a lot of good prospects."

"Three of the homes are finished. One has three bedrooms, and the rest have two. The government is insuring no more priorities for building houses in this section, badly as they are needed."

"For those who desire lower-priced homes, we have several in other parts of the city."

Camouflage Originates in Indian Troubles

The origin of the word camouflage has, it seems, been lost in the shuffle. One of the stories told in connection with it is that during the Indian trouble in the southwest, one James Camacho built a circular mud fort. This fort had large square openings at regular intervals around the walls in a single line. Through these the garrison of the fort used to fire.

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Outdoor Surroundings Affect Interior Colors

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AID IN SELECTING HOME SITE

The problem of selecting a home site is more complicated today than in our forefathers' time. But today, even though crowded into large cities, people can still enjoy a full and complete life and pleasant surroundings in their life time and trouble to observe certain basic precautions.

In a growing city so district is free from clutter. The retail center invariably tends to expand toward residential areas with the largest purchasing power. Roads drop in older districts as they become shabby, and new developments grow on the edge of existing districts when transportation lines are extended.

ASSISTANCE PROVIDED

Proper zoning and the assistance rendered by the land planning division of the federal housing administration are of great assistance and furnish additional protection to the constantly developer endeavoring to create and stabilize property values. Permanent, desirable, and attractive neighborhoods do not happen; they must be planned.

The federal housing administration determines the "life expectancy" of residential property by an analysis of the following factors:

- 1-The economic stability of the city of which it is a part.
- 2-Protection provided by zoning and restrictive covenants against undesirable encroachment.
- 3-Freedom from the hazards of floods, earthquakes, or any other acts of Providence.

ACCESSIBILITY CONSIDERED

- 4-Adequacy and accessibility of schools, parks, playgrounds, churches, stores, and places of employment.
- 5-Adequacy and cost of public transportation.
- 6-The sufficiency of such utilities as water, sewerage, electricity, gas and such improvements as roads and walks.
- 7-The word of taxes and special assessments.

3-Neighborhood appeal.

In selecting the home site, each of these factors should be weighed as carefully by the home seeker as it is by the FHA in order to rate and determine the quality of any given neighborhood.

EXPOSURE PLAYS PART

After the selection of the general area comes the selection of the site or lot itself.

The selection should have the best possible view and exposure. Some sites never receive proper sunlight, some are filled with trees so low that the natural drainage of surrounding areas is through them. Lots on hills may have too treacherous contours to afford space for building, except at excessive costs. Lots on heavy-traffic roads are not so desirable as those on a side street.

The land is the most flexible item in the total cost of a home. It is well to remember that construction cost is the same in a cheap location as in a more expensive one. It would be obviously foolish to build a cheap home in a fine residential neighborhood or an expensive home in a poor residential district.

VALUES DEPRECIATE

All too often, in the past, home buyers gave too little consideration in the selection of the neighborhood. Only after their home had been completed did they discover that property values were beginning to depreciate. But it was then too late; the damage had already been done.

It is to protect home buyers against just such eventualities that the FHA has established definite property standards for homes built and financed under its insured mortgage system.

PAINTED CANTONMENTS

Gen. George C. Marshall has emphasized the importance of properly painted cantonments in maintaining the morale of the army.

STIPPLE TREATMENTS Achieve Novel Effects

Stipple effects on painted surfaces contribute a texture note and are especially useful in interiors which have little furniture or large unadorned wall areas—hallways, for instance.

A new idea is to stipple blue over white or blue over pale pink. Other combinations are pale blue, white or yellow over green. When walls have been finished in too intense a color they may be lightened by stippling with a lighter hue of the same color or white.

Redecorate YOUR HOME for only \$2.98 per room with revolutionary new Kem-Tone

MIRACLE WALL FINISH

Mix it with plain water no primer, turpentine, etc.

One coat covers almost any surface.

Dries in one hour! See the room, the same day.

Washable.

No offensive paint odor.

Modern new colors to choose from.

See the amazing new Kem-Tone Roller-Koater in action. 89¢

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Final Gets Canvassed Of Oil Heaters

Explaining that present government regulations permit almost any home owner or renter to purchase an adequate oil heater, Paul W. Blake, merchandise manager of Whiting-Mead Co., yesterday recommended that all home owners equip their homes with an auxiliary heater at once.

"We have just received a carload of Duo-Therm, fast-burn, kerosene heaters," he said. "These must meet the present demands on all our San Diego community stores. I do not know how soon you will be able to get another shipment, if at all. In view of restrictions on entering the heating plant of homes, and the impossibility of equipping homes with new gas heating apparatus, these economical, efficient oil heaters are a wise investment at this time."

Stipple Treatments Achieve Novel Effects

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