

## Explanation of Part One of National Housing Act

ing value of \$3,750, an 80 per cent loan would amount to \$3,000. The monthly payment required to pay interest and principal on a 20 year basis would be \$19.62.

To the monthly payment would have to be added one-twelfth of the estimated taxes on the property, which, of course, will vary in various communities in accordance with the local assessment-practice and tax rates.

A typical financing statement for a house with a \$3,750 "lending value" and an 80 per cent mortgage is as follows:—

Owners Equity .....	\$ 750	20%
N.H.A. Mortgage .....	3,000	80%

\$3,750 100%

The National Housing Act Mortgage:—  
 Dominion of Canada's Share...\$ 750  
 Lending Institution's Share..... 2,250

Borrower repays .....\$3,000  
 (at an effective rate of 5% per annum)

A monthly payment of \$19.62 with interest credited each month will, at the end of each half year, amount to \$118.90. The following table, therefore, shows how monthly payments of \$19.62 equivalent to a half-yearly payment of \$118.90 will completely pay off a \$3,000 loan in 20 years; it shows the principal amount of the loan which remains outstanding at the end of each half year period, and the division of each half yearly payment between principal reduction and payment of interest.

## Proper Care of the Lawn During the Summer Months

(By M. M. MacGregor)

Most gardeners take it for granted that Summer maintenance of an established lawn includes mowing, sprinkling and perhaps the digging out of a few weeds. But the rest of the story of effective lawn maintenance is usually not even considered, though it is just as important.

For instance, one of the best seasons for filling up hollows in the lawn is midsummer. They are graded to proper level with good compost and rolled several times until the soil is packed and then once more after seeding. Slight concavities will not require seeding, as the grass will grow up through the filler.

Sometimes bare or brown spots occur in midsummer, and these must be seeded as soon as possible. An examination should first be made to determine the cause. If the place is over a shallow rock or has been burned by too much fertilizer, the correction is relatively simple. If it is not possible to remove the rock, a half-and-half mixture of peatmoss and soil will hold moisture better. In either case the soil is loosened to a depth of several inches, raked level and then seeded.

Sometimes lawn webworms, the larvae of small white moths seen usually at dusk, infest the lawn and cut off the grass just above the roots. The cure is either kerosene emulsion or pyrethrum extract. Pyrethrum is mixed with water, one-half ounce to one gallon, or about 1 to 270, although 1 to 500 is sometimes effective. Kerosene emulsion is made by dissolving six ounces of hard soap in one quart of boiling water. To this (after removing from the stove) one quart of kerosene is added and mixed thoroughly for about ten minutes. One quart of this stock solution is used to fifteen gallons of water. Both pyrethrum and kerosene emulsion are applied at the rate of one gallon to one square yard of lawn.

Pyrethrum also controls chinch bug, which will cause brown spots. To treat a lawn infested with Asiatic beetle, May-beetle or Japanese beetle, five pounds of lead arsenate to 1,000 square feet of lawn is applied in June or July when the grass is dry and raked in thoroughly.

The best control for ants is usually a thick healthy turf. They attack a sickly lawn much more readily than a healthy one. However, where sandy

soil invites their depredations, carbon bisulphide or calcium cyanide may be injected into their holes. Carbon bisulphide must be used with extra caution, as it is highly inflammable and deadly as a gas.

For most of the fungous diseases causing brown spot, mercury compounds are quite satisfactory. Some organic types can be purchased under trade names, or one can use corrosive sublimate (mercuric chloride), a virulent poison, or mercurous chloride. Three ounces of either to 1,000 square feet of lawn is the recommended application. The chemical is mixed with about a peck of soil, if used dry, or the same amount to fifty gallons of water. In either case the lawn is thoroughly watered immediately afterward.

Fall fertilizing or mulching of lawns frequently causes "snowmold" in the North, so if feeding was neglected in Spring the best time to apply fertilizer is late Summer. At this season, ex-

tra moisture must be supplied frequently anyway, so plant food may be watered in with the sprinkler. About half the quantity applied in Spring feeding is recommended—that is, about fifteen pounds to 1,000 square feet. A 4-12-4 or a 5-10-5 formula is best. The use of lime is seldom advisable as a top dressing, except where the soil is decidedly acid, or where blue grass, meadow grass (poa trivialis) and the clovers are used.

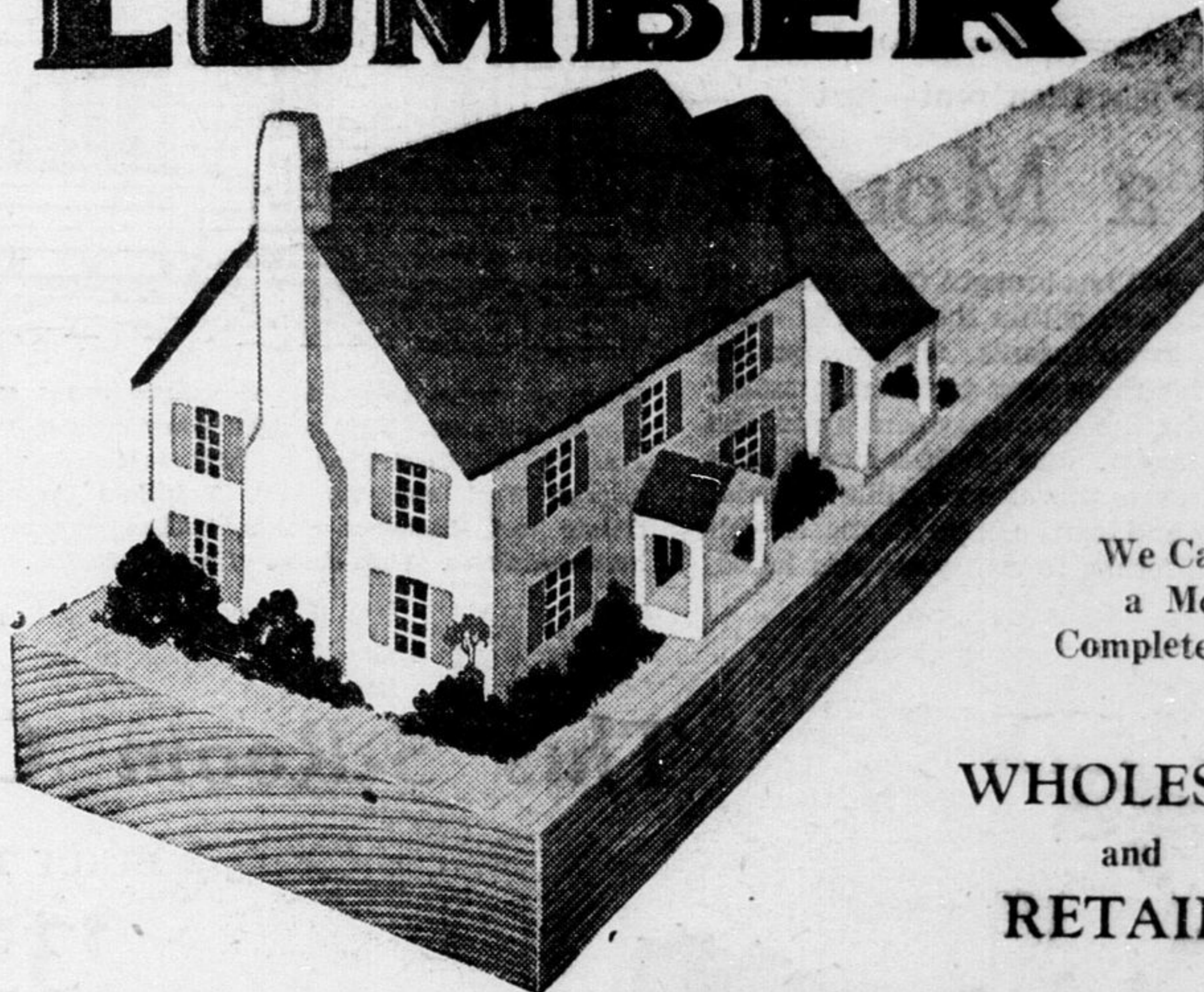
A healthy, vigorous lawn will generally go a long way toward choking out weeds. Hand weeding of small patches or single varieties like plantain or dandelion is the best method, but when a lawn is infested with weeds, an early-Summer application of ammonium sulphate, iron sulphate or sodium chlorate will kill the weeds without permanent injury to the grass. The lawn will be discoloured for some time where these chemicals are applied, but will subsequently green up.

Iron sulphate is used at the rate of

one gallon of solution to 100 square feet. One pound of crystals mixed with water makes one and one-half gallons of solution. Sodium chlorate is used at the rate of one pound to 1,000 square feet and is usually put on dry. Ammonium sulphate tends to increase soil acidity and should be used only on acid-loving grasses, dry, at the rate of six pounds to 1,000 square feet.

Mowing is an art in itself. To do a good job the lawn mower must be in top condition. A clearance of three-fourths of an inch is about right for most grasses. Mowing should be done only when it is needed and not at stated periods. If clippings are allowed to remain on the sod, they eventually filter through and create the ideal ground-mulch. However, if the grass is so thick and tall that the clippings stay on top of the grass, the turf may be smothered, and in such case the lawn must be raked or a grass-catcher used.

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