18. Are speculators buying real estate in appreciable volume? No; What type of property are they buying? ; Are they finding that it pays to buy run-down property and recondition it? Small activity

19. Is the general public buying in any real volume? Fair; Are residential lots being purchased for future use in such volume? Only sales made are for use.

20. What volume of business are brokers doing compared with peak? 75 %

21. Has the repair and painting "fever" hit your city yet? No "fever" but active.

22. Are contractors finding it necessary to advertise for building craftsmen? No.

23. Have building crafts wages advanced in last 12 months? No.

24. What type of new residential units are needed in your area of operation, if any? Need being supplied in sufficient volume; How many?

25. Can they be readily and satisfactorily financed? Yes; If not, explain:

26. Labor costs are now estimated at ___ % of 1938-29; material costs at ___ % of 1928-29

27. What unfavorable factors are affecting residential values and sales in your city? Low purchasing power - in ratio to cost.

28. What shifts in population are occurring? Explain from where to where

New State and Federal projects are bringing in new residents.

29. What is your frank opinion of public confidence in Building & Loan Associations in your city? Is a distinction being made in favor of the Federal associations? Well considered but inactive.

30. If you had $25,000 of your own money, would you buy real estate at present in your city as a speculation? Yes; If so, what type of property would you buy, and where?

Good residential acreage in the city limits.