17. Is the public actively bidding at foreclosure sales today? No

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

19. Is the general public buying in any real volume? No; Are residential lots being purchased for future use in much volume? No

20. What volume of business are brokers doing compared with peak? About 25 to 80% in this area%

21. Has the repair and painting "fever" hit your city yet? Yes

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? Just as now building - new homes; How many? 25. Can they be readily and satisfactorily financed? Yes; If not, explain:

26. Labor costs are now estimated at About same % of 1928-29; material costs at About same of 1928-29

27. What unfavorable factors are affecting residential values and sales in your city? Don't know of any except lack of payment sufficient to pay necessary down payment.

28. What shifts in population are occurring? Explain from where to where Suburban in this area - close in.

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? Building and loan is pretty good here and would say Federal association is ahead at present.

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? Either older homes to recondition or build new homes.