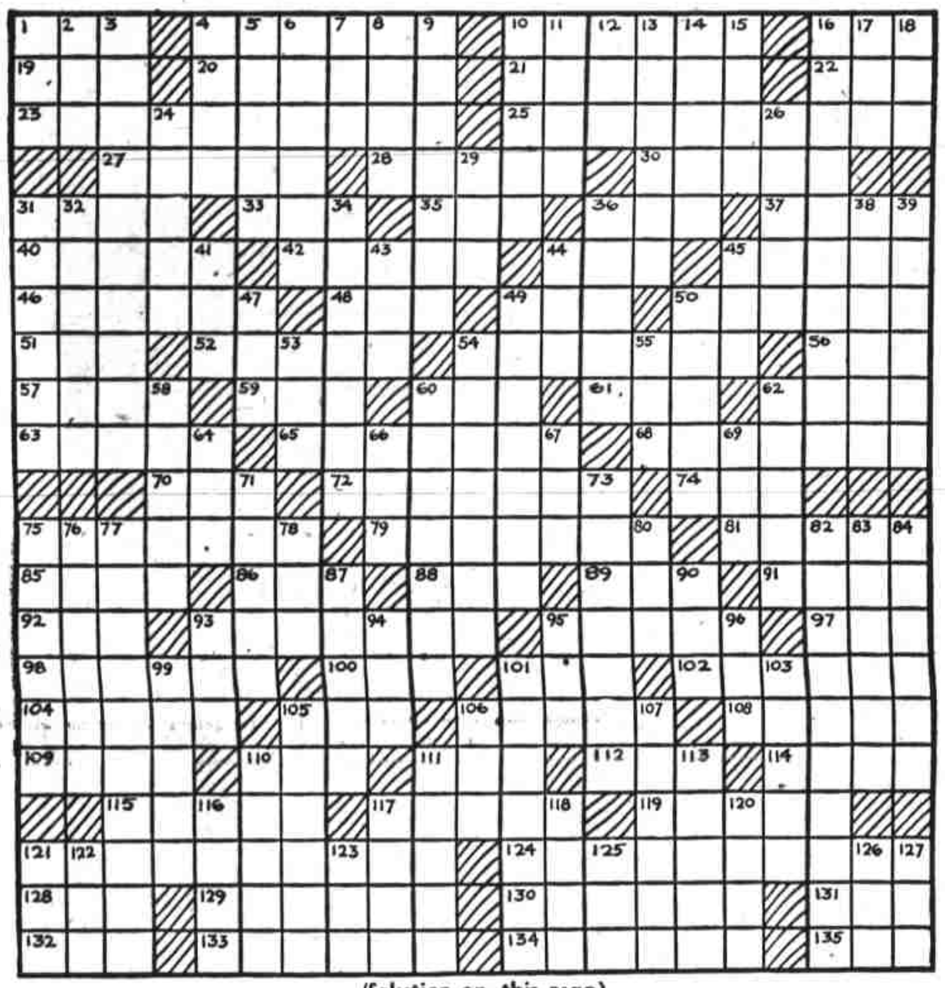
Premier Sunday Cross-Word Puzzle

HORIZONTAL

1—Equal footing
4—Front of building
10—Edit
16—Brace
19—Be obligated
20—Incarnation
21—Magazine head
22—Argument
23—Regard as an essential
25—Parting
27—Sluggish
28—Vehemently
30—Barked hoarsely
31—Pause
33—Summit
35—Public house
36—Valuable East Indian timber tree
37—For fear that
40—Enroll
42—Full of flavor
44—Hindu cymbals
45—Devil fish
46—Entangled
48—Fish delicacy
49—Dandy
50—Entrance
51—Even (poetic)
52—Inner court
54—West Indian fruit
56—Malt liquor
57—Small river-fish
59—Bridle part
60—Blushing
61—Son of Jacob
62—Solar disk
63—Satisfy legacy by other gift
65—Fabric
68—Service at close of meal
70—Brink
72—Its capital is Lagos
74—Flow against
75—Harsh noise
79—Published illegally
81—Gambler
85—Corner
86—Long narrow inlet
88—Split pulse
89—Earlike part
91—Sheltered nook
92—Large roofing slate
93—Again perforate
95—Savage
97—Throttle
98—Methyl ketol
100—Shrub once sacred to Bacchus
101—Title of baronet
102—Brilliant meteor
104—Having purpose
105—First known vegetable
106—King of Judea
108—Thin metal plate
109—Semite
110—Evil: comb. form
111—Sweetened biscuit
112—Beak
114—Flit
115—Part of mortise
117—Rounded divisions
119—Military school student
121—Pulverizing apparatus
124—Source of rare earths
128—Vandal
129—Impair
130—Dweller
131—Affirm
132—Incite
133—Click-beetle
134—Feeblest
135—Organ of vision

VERTICAL

1—School of seals
2—Sail of windmill
3—Retarding force
4—Wither
5—Keep off
6—Box
7—Language of Mt. Apo
8—Facts
9—Hermit
10—Substance used in varnish
11—First Garden
12—Plunge
13—Moorish tabor
14—Simple multicelled animal
15—Shallow receptacle
16—Having three points
17—Court
18—Admit
24—Bury
26—Of a brain membrane
29—Some
31—Grayish green
32—Group of nine
34—Strict, religious person
36—Tasty
38—Older
39—Gift
41—Corded cloth
43—Also
44—Measure of weight
45—Swab
47—Flatfish
49—Of a league
50—Jury
53—It is (cont.)
54—Widespread
55—Leaf of water lily
58—Uncanny
60—Stiffly
62—European great lavender
64—Among
66—Apex
67—Small bird
69—Mournful
71—Edible fungus
73—Control flap on airplane
75—Layers
76—Chasing tool for metals
77—Freezing together again
78—Free
80—Mongrel
82—Meditative
83—Avoider
84—Ruler
87—Australian flying phalanger
90—Chatter idly
93—Mythical bird
94—Yellow bugle
95—Timber tree
96—To trim
99—Asiatic country
101—River of Africa
103—Freighted
105—Central American republic
106—Center
107—Translate into ordinary language
110—Ethical
111—Beetle
113—Large bundles
116—Unclothed
117—Theater box
118—Philippine textile
120—Alluvial earth
121—Definite article
122—Mat
123—Make lace edging
125—Faint
126—Trifle
127—Lamb's mother



(Solution on this page)

Americans Playing 'Musical Chairs' With Houses

By ROGER GREENE

WASHINGTON (AP) — Abetted by a comparatively new gimmick, Americans in growing numbers are engaged in a gigantic game of musical chairs as they move from one home to another.

The gimmick: Trade in your old home for a new or different model.

In many respects it's the same deal as trading in your old car for a new one.

The National Assn. of Real Estate Boards says builders and realty brokers from coast to coast are boosting the idea in a move to prod the building industry out of the doldrums.

The trade-in, they say, is a particular boom to home owners who would like to move but are afraid to do it on their own because of the uncertainties and hazards involved.

Advantages of the trade-in are numerous. For one thing, when a man decides to move, he can't tell how much he can afford to pay for a new house until he sells the old one. The trade-in eliminates that difficulty by setting a definite value on the old property.

At present, most people sell their old homes before buying a new one. Often, that means getting caught in a fast possession sale which forces them to stay with relatives or rent an apartment while waiting to move into their new home.

With a trade-in, they move directly into the new home, avoiding an expensive double move or storage charges.

The Federal Housing Administration gave home trade-ins a shot in the arm for the first time in 1954 when it offered financial help to builders in trade-in deals.

There was a catch, however. The builder had to make major improvements on old houses taken in trade in order to obtain FHA mortgage insurance.

Then in 1956 FHA knocked out the requirement for major improvements, and set in motion what now seems to be the beginning of a trade-in boom.

Latest figures show that 25 million Americans—nearly 60 per cent of all U.S. families — own their own homes. Half of them are living in houses over 30 years old which are virtually obsolete by new-home standards.

Builders and brokers specializing in trade-ins usually offer three types:

1. The straight trade. In this, the builder and customer agree on the value of the customer's old house and apply it as a trade-in allowance.

2. The time-limit trade. The builder agrees to build or sell the prospective buyer a certain house, provided the old house is sold within a stipulated time. If it isn't sold, the deal is off.

3. The trade-in guarantee. The builder guarantees the new home buyer he will take the old house at an agreed price—usually 80 to 90 per cent of the appraised value—if it isn't sold within a stipulated time.

As in any trading venture, the old rule—"let the buyer beware!"—holds true in house trade-in deals.

The National Assn. of Home Builders has received scattered reports of skulduggery by some promoters who build shoddy houses and boost the price so they can offer a seemingly high trade-in on a customer's old house.

To avoid pitfalls, experts say the would-be trader should get his own appraisal of the property he wants to sell, and should insist the seller provide an honest appraisal of the property offered for sale.

According to the Federal Reserve Board, about three million houses change ownership annually, including two million old houses and a million new ones.

Experts say half of all existing homes are potential trade-ins. The present turnover, they say, could be doubled, tripled or quadrupled once the trade-in idea really gets rolling.

Answers to Crossword Puzzle

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PAR FACADE REDACT TWO
OWE AVATAR EDITOR ROW
DESIDERATE SEPARATION
INERT AMAIN BAYED
REST TOP INN SAL LEST
ENTER NUTTY TAL MANTA
SNARED ROE FOP PORTAL
EEN PATIO GENIPAP ALE
DACE BIT RED DAN ATEN
ADEEM SATINET DESSERT
RIM NIGERIA LAP
STRIDOR PIRATIC DICER
TREE RIA DAL LUG COVE
RAG REDRILL FERAL GAG
ACETOL IVY SIR BOLIDE
TELIC PEA HEROD PATEN
ARAB MAL BUN NEB DART
TENON LOBES CADET
TRITURATOR GADOLINITE
HUN DAMAGE ABIDER VOW
EGG ELATER LAMEST EYE