

YOUR HOUSE IN A FIX?

By HAL BOYLE

There has been too much worry in the land over how to keep a house in fix.

I know dozens of men who fret their nerves raw and make their muscles sore trying an impossible thing—to fix their houses. What they should do is stop and think: "How did my house ever get into this fix?"

The answer to this question holds the key that can free them from bondage. And the answer is very simple: "Your house got into the fix it's in because it's growing old and tired like you."

A man realizes that he himself is subject to the wear and tear of time. He becomes reconciled to the fact that his dear wife, twenty years past the altar, no longer has the bloom of a chorus girl. But for some insane reason he refuses to believe that his house ages, too, as all things do. He wants to keep it everlastingly young.

Brother, it just can't be done. Fixing houses is like fixing Martinis—once you start you're never through.

A house is just like any other time caught thing. If the plumbing gets arterio-sclerosis, you can put in new bronze piping. But that won't cure the gathering baldness at the top. Only a toupee of fresh shingles can do that.

Yet whack and hammer and paint as you will, you can never keep a house completely in repair. Fix it here—it breaks down there. Time's invisible hammer of decay works day and night. You yourself can only work against it in your spare time.

Once you adjust yourself philosophically to this thought, fixing a house can become a game. The chief idea then is to avoid making yourself old before your time trying to keep your house young beyond its years.

Let your house know right from the start how you feel about it—that you intend to outlive it, that the only reason you are fixing it at all is to keep it from collapsing on you and killing you.

Yes, take it into your confidence. Talk to it like a stern parent: "All right, what if your porch steps are sagging? Do you worry about my falling arches? I'll fix your steps when I get around to them, but meanwhile I'm not going to get any ulcers about them."

Thus you can go about leisurely patching up the place at your own convenience—not at the convenience of the house. Let it suffer, not you. You can even have fun guessing where it will break down next.

I'll admit there is one flaw in this theory—that is, the wife usually wants the house fixed now not later.



But the captain of a ship isn't the one who keeps it ship-shape. He has someone else do the endless repairing. So it should be with the master of a house. His firm hand should be spared as much as possible from mundane duties about the cottage he calls his castle. He should have a helper.

But who? The average man can't call in a carpenter every time his doghouse needs a new roof over his head.

My solution was to find a good handy jack-of-all-trades bachelor. There are a number of these lonely creatures around. If you invite them into your home and feed them, they will gratefully build your bookshelves, saw a teetery table down to the right level, carry out the ashes, and entertain the children until you can afford a television set.

The house will be kept in perfect fix. Any bachelor will pay the price—the cut finger, the smashed thumb, the aching back. You will be at peace behind your newspaper.

A final word of caution: if you get a good handy bachelor around the house, don't let the neighbors' daughter see him. If she does, she'll marry him—and your house will be out of fix again.

YOUR CHOICE OF ART SETS TONE OF HOME

By E. H. GUNDER

(AP News Features Art Director)

My neighbor to the north feels that his home is a place where he can gather about him his choice possessions; things that he loves, admires or for which he has sentimental attachment. Of these he has abundance but little knowledge on how to display them knowingly.

My neighbor to the south has the ultra final word on how the modern home should look. Highly paid experts have seen that not one color disturbs another. They selected his pictures and a few gim-cracks and placed them exactly as they should be placed, and there they remain.

The fact that Neighbor South put not one bit of himself into it bothers him not in the least.

I prefer the sentiment of my neighbor north. I enjoy the friendly atmosphere of his living room in which every piece reflects his fondness although I sometimes wish it did not resemble so much a museum of bric-a-brac.

Not many of us have had the opportunity to study the art of interior decoration and only a fortunate few seem to have a natural born color sense and an instinct for arrangement. Nor can we all afford to hire the talent to do it for us. But we can observe or learn by rule or even copy.

Most of us want to make our homes attractive in the present day accepted styles and please not only our personal tastes but those of our friends as well.

The makers of paints, furniture, linoleum, etc., spend millions of dollars for the services of top notch decorators and artists to display their wares to best advantage in full color ads. We look, admire and mentally file away for future use some color scheme that attracts us.

Instead of trusting memory why not start a scrap book? It could be classified by rooms. One section might be devoted to color combinations only, and another to ideas for grouping pictures and furniture or how to modernize and make useful that monstrosity stored away in the attic.

It will become a game. You'll find yourself searching for clippings from home to dentists' waiting rooms and observing details that you normally would have passed over. In a short time this will grow into a valuable reference book. Your knowledge of what makes a home attractive will have grown with it.

Modernization Is Made Easy By FHA Loans

Modernization or remodeling loans, insured by the FHA, can be obtained from most banks and savings associations.

If you want to paint your house, inside or outside, build an addition, repair the roof, foundation, or any other part of the house—or if you want to landscape the grounds, build a driveway or a terrace—you pay for the project with 10 per cent in cash and the rest in monthly installments spread up to three years.

You can borrow any amount from \$100 to \$1500 under the Title I modernization plan of the FHA. An existing mortgage on your home does not disqualify you for a modernization loan. The interest rate on such loans is usually 5 per cent, discounted annually.

For example, if you have a modernization job that is going to cost \$500, you put up \$50 and finance the remaining \$450 by signing a note for \$473.68 to be paid back in 12 monthly payments of \$39.47 each.

If you want to take three years to pay it back, you sign a note for \$517.41 and pay \$14.37 monthly.

Most lending institutions have charts showing the exact amount of payments required and listing the wide varieties of jobs that are eligible.

It makes it easy to build a garage, install modern kitchen or bathroom fixtures, a new heating plant insulation—or a combination of improvements, including screens, linoleum, venetian blinds and other small items, which when lumped together may crimp the family budget.

Make a casserole dish of macaroni and sliced frankfurters and canned tomato sauce; add cole slaw, bread and butter, and a ready-prepared dessert or fruit for a quick holiday supper menu.

Store seeds in a cool place if they reach you too early. They keep better than in a warm room.

IT'S WISE TO MODERNIZE

Older houses frequently offer possibilities for modernization that can make them even more desirable than some newly built homes. Such houses usually are located in established residential areas with big trees and other features that take years to acquire. They often are well built and contain much more space than a new home in an equal price class.

By taking advantage of new ideas, modern materials and equipment, the owner of an old house can come up with greatly increased comfort, convenience, beauty and value.

With today's easy credit through FHA-insured modernization loans, the cost of remodeling can be spread out in monthly payments up to three years. Many owners who have rejuvenated old houses have found resale value doubled and even tripled.

Advice on the expediency of a project can be obtained from your bank or savings association. If any extensive structural changes are planned, it is wise to consult an architect.

In choosing a builder to do the work, you can usually obtain the names of reputable contractors from the local lumber company. Such builders will give you the names of other home owners for whom they did work and you can inspect their work and talk to the other owners.

It is difficult to get many specific rules for modernization, because each house presents its own problems. But there are general rules.

For example, the exterior of an ornate old house often can be stripped of false eaves and gingerbread to bring out simple pleasing lines that fit in with the modern scene.

A tall, awkward house sometimes can be given the illusion of today's low rambling architectural lines by the construction of a porch or wing on one or both sides of the house, or by connecting house and garage with a breezeway.

The intelligent use of colors will do much to soften harsh exterior lines. Roofs can be made to appear lower if painted

or reshingled in dark shades, while exterior walls are light. Excessive paint trim around windows, doors and at the eaves can overpower a house of good design. Therefore a simple color plan, emphasizing horizontal lines, usually works out best. Enlarging old-fashioned small windows or adding a large picture window can yield other modern touches.

An overcoat of brick veneer, asbestos siding or the various composition sidings will stiffen a house considerably and add to insulating value. Like a new roof, an overcoat is applied without removing the existing siding.

But if a house is good looking as it is, and weathertight, the greatest opportunities for modernization will be found indoors. A modern kitchen, an extra bath or lavatory, a modern heating system, accompanied with complete insulation, more electric convenience outlets and simple up-to-date lighting fixtures can do much to increase the livability of a house.

Very often it is easy to remove a partition between living room and dining room—if it is not a bearing wall—to merge these two areas into one large modern room. Elimination of superfluous wood trim and moldings and the use of solid-color wall treatment can work wonders in cutting down a dated appearance.

The most prudent modernization plan is one that will increase the efficiency of a house. For this reason automatic heat is virtually a must. Heating systems today are from 25 to 50 per cent more efficient than older plants.

Adequate house insulation naturally goes hand in hand with this efficiency. Surveys have shown that approximately 85 per cent of older dwellings are not insulated. Because of the greater summer comfort and savings in fuel up to 35 per cent, insulation under roofs and in walls is a wise investment.

Mineral wool, which includes the various rock wools, slag wool and glass wool, comprises

one of the most popular materials for modernization jobs because of ease of installation, effectiveness and fire safety. Batts or blankets can be laid between ceiling joists above the top floor, or fastened under rafters when attic is to be used. In loose form the wool can be blown into side walls by competent contractors.

If a house is insulated before a new heating plant is installed, 23 to 30 per cent of the cost of the heating plant can be saved, according to findings of the University of Minnesota. This is because a heating plant of smaller capacity will suffice.

Another point worth considering in remodeling a house is that approximately a third more space can be added to the average two-story dwelling by finishing the basement or attic. Two rooms have been finished off in attics for less than \$1,000 including flooring, insulation, wall and ceiling finish, necessary doors and extension of heating facilities. Wall board is an economical material for such jobs and can be painted without further treatment.

Basements can now be waterproofed from the inside by new coating materials. Ceilings can be covered with wall board and walls can be neatly finished with wall board applied to furring strips. Asphalt tile makes a durable and resilient floor covering.

Avoid Boiling to Prevent Rusty Water

Rusty hot water can be prevented by holding the temperature of the water in the storage tank below the boiling point of 212 degrees.

In most plumbing systems with galvanized iron pipes or hot water tanks, there is always some rust. It will remain on the sides of the tank and pipes unless the water boils. When the water boils, the rust is loosened and carried to the faucets.

In non-rusting types of plumbing, iron in the water is often deposited on the sides of pipes and tank where it will remain unless disturbed by boiling water.

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