

Many Old Homes Easily Restored Through Simple Modernizing

NEW APPEARANCE MAY BE OBTAINED BY FEW REPAIRS

Coat of Paint, Few Built-Ins, Modern Plumbing Fixtures Among Suggestions for Home Transformation

There are few houses that cannot be improved through some alteration or repair job. The average house could be made much more livable by certain changes. In many cases, serious damage can be averted only by immediate repairing.

The mere removal of "gingerbread" often gives an entirely new appearance to an old house. A slight alteration in the roof line, a new and more effective chimney, an old porch converted into a porch, or a new wing to provide additional space, is often all that is necessary to give the home a modernized appearance.

Check Roof Metal
When the roof covering, flashings, gutters or downspouts fail, serious damage to the interior results. They should be checked before winter weather makes arduous demands upon them.

Insulation of side walls and roof might also be done at this time. Windows and doors should be weather-stripped for added comfort and fuel economy, and inefficient windows and doors repaired or replaced. Casement windows or French doors may add greatly to the aspect of both exterior and interior.

The outer walls may require only a new coat of paint to put them in tip-top condition. Any loose clapboards or shingles must be tightened or replaced first, and the painting should be done before cold weather. Some walls may be greatly improved with a new siding of clapboard, shingles or masonry.

Repair Porches
Repairs to porch floors, columns, railings, steps and supports will minimize the danger of personal injury and add to the exterior appearance. If the porch is out-of-date, it may be altered, converted into a room or removed. If inadequate, it may be enlarged.

Partitions, preferably of fireproof material, built around the furnace and coal bins, will render the rest of the basement more useful for laundry, food storage, work, shop or recreation purposes. Brightly painted and well equipped with shelves and built-in tables, the basement will become a more pleasant place in which to work. Additional windows will add to its brightness and utility, and a new outside entrance will contribute to its convenience. A ceiling will add to the appearance and help to keep dust from the upstairs rooms. If a basement is lacking, one may be dug, concreted and finished according to the above suggestions.

General improvements upstairs might include new floors and trim, a fireplace, book and knick-knack shelves, window seats, wallpaper or paint, and an expansion of the electrical system. New partitions or the removal of old ones often adds to the utility of a house. If additional closets are needed, they may be built in corners. A large, unused closet may be transformed into a bathroom, bedroom, sewing room, den or nursery. All space should be well utilized.

Examine Plumbing
Kitchens and bathrooms need particular attention, especially with regard to plumbing and convenience. Obsolete fixtures should be replaced with modern sanitary ones. The floors and walls may be done over to harmonize with the new fixtures. The kitchen might offer greater convenience if arranged differently. A big kitchen, awkwardly planned, may be made much more compact and satisfactory if part of the floor space were given over to a breakfast nook and the remainder of the wall space covered with shelves and cupboards. Additional windows might ease housekeeping tasks.

The attic should not go to waste. It may be possible to transform it into a room. Insulating material will make the attic livable and at the same time enhance the comfort of the rest of the house.

A new garage, or improvements to the old one, may also be advisable. New drives, walks, terraces and shrubbery would make a splendid finishing touch for the home modernization project.

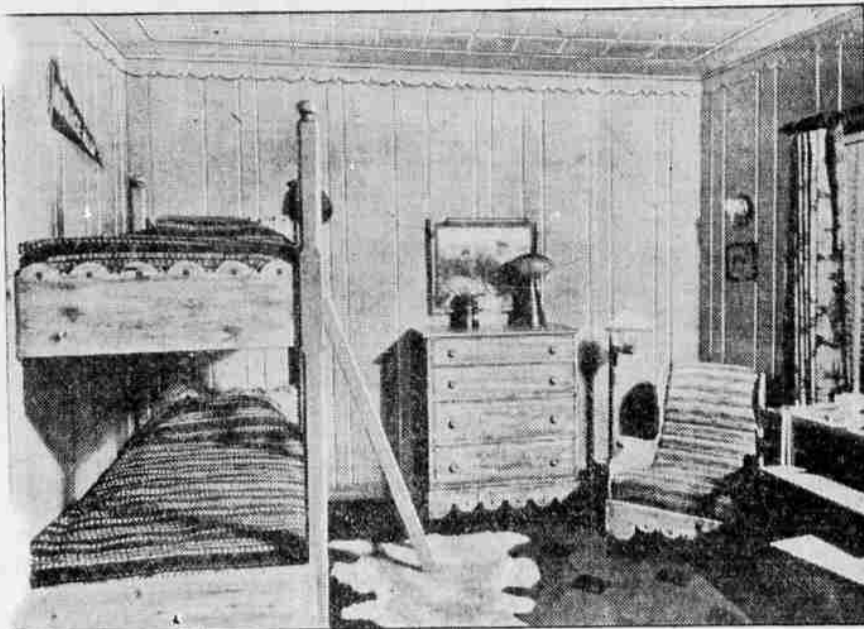
SCIENCE REDUCES STEPS IN KITCHEN BY BETTER PLANS

Science has entered the kitchen. In the planning and arrangement of that part of the home in which the housewife spends so much of her time, architects and home economists have accomplished much in recent years, with the saving of time and steps as their objective.

The poorly located sink or refrigerator may add two or three steps for the housewife each time she uses them, or at the lack of cupboard and work space at certain points in the kitchen might easily double the labor entailed in the preparation of a single meal. In one year this would be comparable to preparing and clearing some 2,000 meals instead of the average 1,000.

The best planned kitchens have the three major pieces of equipment

Jackie Cooper's Bedroom Captures Youngster's Fancy



This nautical boy's room is a reproduction of the one occupied by Jackie Cooper in "Teck's Bad Boy." Such rooms are inexpensive and dear to the heart of almost every youngster. The walls are finished with cane fiber plank to carry out the general effect of a ship's cabin.

By JANET ALLEN
A nautical bedroom, with bunks on one wall and furniture that has a tang of salt air and sailing ships, has absorbed the fancy of many a boy. Whether he is six or sixteen, this is the kind of room he is likely to want.

The cost of converting a bedroom into a ship's cabin is no greater than that of furnishing it in some manner far less appealing to the average youngster.

Double-Decker Bunk
The bunk, of course, is the principal item. Yet, even a double-decker is inexpensive to build and has many advantages. If two boys are to occupy the room, each of them can have an ample bed without using up all the floor space for sleeping equipment. If there is only

one boy, he is sure to have a friend on occasionally. Then the double-decker will be doubly useful.

Another essential item of furniture is a sea chest. This can be both decorative and useful. A rope handle at either end is all that is needed to give a nautical twist to any plain but sturdy chest. It is an ideal receptacle for toys, particularly if the young man occupying the room is being trained to pick up and put away his belongings.

Planked Walls
A chest of drawers, a desk and a comfortable chair for reading complete the list of major items needed. These can be purchased ready-made or specially built at modest expense.

To carry out the nautical effect, the walls of the room should be

planked, although this is not absolutely essential. One of the least expensive ways to achieve the proper effect is to use Celotex interior finish plank. Being a cane fiber insulating board, this has the added advantage of affording a certain amount of sound insulation which will prevent the boy's boisterous friends from filling the entire house with their din.

This plank also has the advantage of requiring no finishing treatment. It is available in several colors, including a soft, natural tan and two shades of brown, and in either smooth, textured or rippled surface. Edges of the planks are beveled and beaded.

The same material in the form of tile may be used for finishing the ceiling.

—refrigerator, sink and range—so arranged with work space, that steps are reduced to a minimum.

Entering the kitchen from the outside, the refrigerator should be first, then a work space with the sink and drip board next in line. Another work space should separate this from the range, and it might be a good plan to have still another work space between the range and the dining-room door.

If the outside door and dining room door are close together, going through the kitchen will not interfere with work. This however is not always possible and when it is necessary to separate the "line" of equipment with a door, create a work space by the isolated piece if this is possible. Separate the range and sink

rather than the sink and the refrigerator.

Work spaces can be built-in cabinets with shelves above of they can be small work tables.

The placement of similar equipment in logical places will also save steps. Staple supplies and used utensils should be at the refrigerator work space. Tea, coffee, measuring spoon, pots, pans and coffee pot should be in the range work space. Dishes, etc., at the sink.

This kitchen arrangement can easily be placed in a room of ten feet by twelve or nine by fourteen, leaving ample space for a desk and chair where receipt and menu books can be kept and meals planned.

Use Mail Tribune want ads.

STAIRCASE GIVES FIRST IMPRESSION TO VISITOR

A staircase generally serves as a sort of architectural hostess to a home. It is one of the first things seen upon entering a house and should, therefore, look its best.

Frequently when a house is redecorated from top to bottom, such a basic thing as a staircase is left untouched, and is the one discordant note in the picture. This important feature can be made to conform to the general decorating scheme, be it modern, colonial, French provincial or classical.

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Housing Question Box

Q. Do Federal Housing Administration regulations permit loans to work to improve the grounds about a dwelling?

A. Yes. All kinds of betterments to grounds are authorized provided the lending agency considers them worth while and the borrower able to make the regular payments. One may put in driveways, tanks, suitable drainage, and generally beautify the grounds. Ask a member of the local housing campaign committee, your banker, or contractor.

Q. Is it possible to obtain a loan to enable to build a new and secure foundation under my home?

A. Ask your contractor about the cost and your banker about the loan. A stout foundation of concrete or masonry may replace the old one and prevent sagging, cracked walls and ceilings and bulging floors. This is considered an improvement and is eligible for a modernization loan.

Q. How may I arrange the necessary financing for the construction of a new home under the Federal Housing Administration act?

A. The regulations for this have not been completed. Experts are now drawing up the detailed plans for mutual mortgage insurance and these will be announced as early as possible and the plan probably will be in operation shortly.

Q. Does the Federal Housing Administration authorize loans for the construction of lily ponds, bathing ponds, tennis courts, etc.

A. These are considered "modernizing" and are eligible if approved by the agency making the loan.

Q. What is meant by "acid-resisting" enamel in speaking of kitchen sinks?

A. There are two kinds of enamel used in making plumbing fixtures. One is called "regular" and the other "acid-resisting." The acid-resisting finish is extremely hard and impervious and cannot be harmed by

any of the acids such as those from fruit juices ordinarily used in the home. In fact, the only acid which can attack it is hydrochloric acid, a glass solvent. In installing new plumbing equipment under the Federal Housing Administration you should consider buying fixtures with an acid-resisting finish.

Q. I plan to build an addition to my house which will cost about \$3,000. Can I get an FHA insured loan of \$2,000 to help finance the work?

A. You may apply for a \$2,000 loan to help finance a \$3,000 building project.

Q. As I sell a seasonal product, my income is much greater during the other months. Would I be permitted to make seasonal payments on a modernization loan under the terms of the National Housing Act?

A. The National Housing Act provides that only farmers may make seasonal payments. All others must pay monthly.

Q. How can I prevent the drawers in my closets from sticking?

A. Drawers in built-in closets, cabinets, and furniture often stick during damp weather or when the relative humidity is high. Before planning or cutting down the size of the drawers, which may make them too loose, try applying hot paraffin to the drawer runners. Unless the drawers are oversize, the paraffin will make them work easier and keep them from sticking.

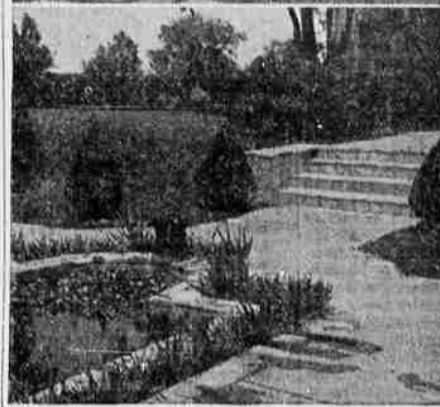
SHOWER BATH BRINGS MAXIMUM ENJOYMENT

Probably nothing rejuvenates the tired business man or worker or affords more pleasure and enjoyment to the children on a hot, sultry day than a good shower bath. Showers may be installed under the Modernization Credit Plan of the Federal Housing Administration.

Landscaping Gives Charm



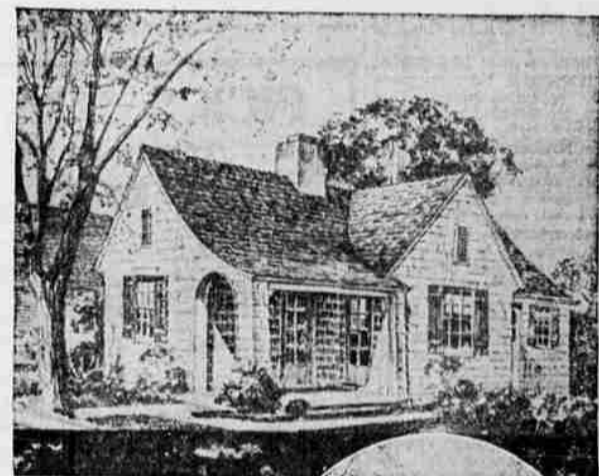
Landscaping of grounds about the home is eligible for modernization credit as provided by the National Housing Act. The two photographs shown here give an idea of possibilities of beautifying the modern yard and lawn. Walks, shrubbery, lily ponds, new trees add much to the beauty of the home.



Observe Better Housing Day! —BY PLANNING A MODERNIZATION PROGRAM FOR YOUR HOME...



Here is an opportunity to make your own home more attractive and livable... the necessary money is now immediately available through the convenient Federal Housing Act loans... This bank is cooperating with the government in its efforts to improve homes and assisting the builders, craftsmen and tradesmen of this community in handling the details of these loans for home owners... We suggest that you contact your contractor, painter, lumber and hardware dealer, cabinet maker and electric store... all are capable of providing the necessary cost figures. The rest of the details will be quickly and satisfactorily taken care of at this bank...



It Is an Easy Matter To Finance Your Home Modernization . . .

Here are the answers to a few of your questions regarding Federal Housing Act Loans:

- 1. Who may apply?**
Any individual property owner over 21 years of age, or any partnership or corporation with a regular income from salary, commission, business or other assured source. It is not necessary to be a depositor in this bank.
- 2. What assurance need I give?**
 - (a) That you own the property.
 - (b) That the income of the signer of the note is at least five times the amount to be deposited within a year.
 - (c) That your mortgage, if any, is in good standing, your taxes up to date or in good standing, and that there are no other past due incumbrances or liens against your property.
- 3. How much will the bank loan?**
From \$100 to \$2,000, depending upon your income, for improvements on any

one property, and in connection with each of not more than five properties unless approved by the Federal Housing Administration, Washington, D. C.

- 4. What security is required?**
That you have steady employment or other regular income and that you have a good credit record for paying bills promptly.
- 5. How do I apply?**
Your lumber dealer, painter, hardware store, electrical firm, plumber, cabinet work concern, architect or this bank will gladly assist you in arranging for a loan.
- 6. What signatures are required on the note?**
Only the signatures of the applicant and if the applicant is married, the wife (or husband).
- 7. How much will I be charged?**
An amount equal to discount of \$5.00 per year for each \$100 borrowed is charged when the loan is made.

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