



TINY WALL space can be utilized beneath and beside the window in a child's room. A window seat doubles as built-in phonograph. A narrow tip-down study table made of versatile Douglas fir lumber covers books, crayons and writing material when closed. Handy compartments below provide toy storage.

Buying Home Big Adventure

Buying a house is one of the biggest adventures an average family may encounter. It can be a thriller and a long satisfying experience which may go on for years — often a lifetime.

It is a decision which can involve the health, happiness and welfare of your family, the environment and future of your children and many other factors.

Also it can be the biggest business deal, too. It takes a lot of money and usually ties you up with a long term debt. So it is certainly worth some second thoughts before you sign that dotted line.

Buying a house differs from the purchase of other things. You get no guarantee, except perhaps a warranty that the house is yours — as is. Occasionally, if it is a brand new house, the builder may issue a carefully worded policy that he may come back in a few months to make something right if it was his fault that it went wrong. But lawyers say "let the buyer beware," and that is the rule when you buy real estate.

So what can you do to make sure you are getting your money's worth? There are lots of things — so many they fill books. Here are a few:

First use common sense and don't let your heart rule your head. Tell yourself and your family that you are buying a house, not a picture or a gadget or a fad.

Naturally you have to start with the price. You know how much you earn, how much it costs you to live, how much you have saved. It used to be that one week's pay was considered the limit for one month's mortgage payment, including taxes, insurance, interest and a payment on the loan.

Recently, savings counsellors have changed that rule to apply only to actual take-home pay. "It is advisable to keep your monthly carrying charges down to 20 per

cent of your income," says one expert.

From a weekly take-home pay of \$75, perhaps \$15 would be deducted for your real estate taxes and \$1.50 for fire insurance, leaving a balance of \$58.50 to cover mortgage payments. On a 20-year loan at 5 per cent, this allows for a \$9,000 mortgage.

The difference between the mortgage and the price calls for cash. And cash usually represents savings. If you have saved \$25 a month at 3 per cent, you should have \$2,709.45 at the end of eight years. Your local bank or savings institution can help you with a time table on such a program.

But even if you inherited an other \$9,000, it would not be wise on \$75 take-home pay to buy an \$18,000 house. So much more taxes and maintenance would be required that you'd have trouble getting a mortgage.

So let the price of the house represent 1 1/2 to 2 1/2 times your annual income and you'll be safer.

The next question is where will you buy your house? Will it be convenient to your job, to schools, stores, churches and recreation? Will it be in an established neighborhood with fire and police protection? Will it be a congenial neighborhood for your family, or will you be keeping up with the Joneses? Is the neighborhood zoned, or will there be a danger that it may run down in the future — that factories, taverns or gasoline stations may come in?

An experienced real estate broker can be of invaluable service in helping you get those questions answered. A reliable broker knows neighborhoods and knows houses. He can help you find the right house.

If you find a house that was built before World War II, chances are you'll find pretty good construction. It may need some repairs, or a paint job, perhaps, because few men selling a house want to risk much of an investment to dress the place up. However, you'll have to figure on what such repairs will cost you. Try to get your banker, or other mortgage lender, to see if that repair bill can't be incorporated in your mortgage. Short term financing for home repairs means a much bigger monthly burden than if the cost is stretched over the term of the mortgage.

Get an architect, or reputable builder, to look the place over, if you can. An expert's opinion on construction can save you more than his fee for advice. But find an expert you know, or one your friends know.

If you decide on a new house, have the builder show you through and tell you about its construction. Ask him for the names of others who bought his houses and talk to them. But common sense comes in here, too. New home owners magnify their headaches and a plaster crack from normal settlement doesn't mean the house is falling down.

But if floors seem unduly springy, doors and windows won't close, signs of water show in the basement, and so on, beware! There may be a simple reason for each and it may be easy to fix them, or they may indicate skimping elsewhere.

Before you sign anything, especially a contract of any kind, have your own lawyer with you. The seller's lawyer, the builder's lawyer or a salesman's solemn assurance is not enough. An application you sign may turn out to be a contract. A contract you sign may be no contract at all.

There have been cases where builders unknowingly have built on the wrong land. There have been other cases where a family has lived in a house for a generation, paid the taxes and thought they owned it, while they held title to another property. It is not a question of distrusting anyone; it is a question of protecting yourself.

A lawyer's fee for presiding at the signing of a contract and the subsequent taking of title is stated before hand. It is chicken feed compared with your peace of mind.

"If you're buying a lot, or planning to build on a lot you own, these rules still apply. It is folly to build on your lot if it does not meet the neighborhood test. It is foolish to build an expensive house on a cheap lot in a cheap neighborhood, or to build a cheap house on an expensive lot. An old rule is to try to keep your land cost around 20 per cent of what you plan to spend for the entire project.

And if you're buying a lot, ask yourself if you are almost ready to build. It won't help you save toward a house to pay taxes for years on a vacant lot. And remember that land styles change along with house styles. A lot inherited from grandma may have been fine for a house in her day, but will your dream house fit within its boundaries?

And when buying a lot, get a lawyer. No one really owns land — what you own is title to that land. A lawyer should be able to tell you if you have a clear title, or advise a title search and title insurance.

TV Set Now Part Of Home

Now that television has assumed its place as leisure-time entertainment rather than being a mechanical marvel constantly on display, the set itself can become part of the decor of a home, no more conspicuous than a chair.

A room with a television set should be arranged so that the chairs can be moved for comfortable viewing, but everything should not be permanently aligned so that all conversation must be directed at the tube rather than at persons.

A new, shallower TV makes it possible to place a console alongside the set without isolating those who sit there for a conversational evening.

Another possibility for blending the set into the living room is to install it in built-in shelves. When doing this, remember that the set gets hot and needs lots of air circulation around it. Don't pack books up next to it, if you value them.

The family that was a TV pioneer and is now stuck with a super-small set that no one will give a nickel or can put it to good use, the playground, the children's room, the kitchen, all are good locations for a small set.

The family that gets a new big set and has no use at all for the little one, will find hospitalized friends or veterans glad recipients.

In buying a set, remember that no matter how appealing the 99-inch screen may be, it must fit in, rather than dominate the living room. A money-saver for the do-it-yourself families who plan to buy a TV is a new antenna kit by Admiral. It includes everything the well-dressed roof-top will wear.

In painting or refinishing the cabinet to go with a redone living room, consult the paint dealer closely. Extra-durable, heat-proof finishes must be used. If you're wobbly on painting, get the professional.

Metal Used For Trellis

An aluminum trellis that can cover an arbor, be mounted directly on a home or used inside for a room divider without danger of rust stains is now being distributed by Nichols Wire and Aluminum Co. through hardware stores, lumber yards, nurseries and mail order chains.

A soft, silver-tinkle finish makes the aluminum-trellis attractive, tension bars supplied with the trellis make it easy to install, and the chain-link weave makes shortening or lengthening into a two-minute operation, requiring only pliers, the company points out.

The Nichols trellis has a uniform width of two feet for better plant growth, rather than the V-shape of many trellises now on the market. Since aluminum reflects 95 per cent of heat, the new trellis remains cool and cannot burn a plant's tendrils.

The trellis comes in a special cut-back display carton with complete instructions and necessary hardware. Cartons are available which hold one 25-foot length.

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