Home Show Two Big Days At The Exhibit Building At The Fairgrounds

Many Financing Plans Are Available To Help Owner Pay Fix-Up Costs

Home modernization and improvements planned for 1960 should be based on sound individual family financial programs, and on consideration of present and anticipated income in relationship to current and anticipated living expenses. These include such items as mortgage and car payments, taxes and food.

Responsible contractors, material dealers, and lenders have a cooperative interest in helping homeowners in their communities realize their hopes of doing such projects as enlarging kitchens or building more bedrooms for their growing families, because such improvements add to and maintain property values. However, if accomplishment of such projects involves substantial loans, it will pay to take a well considered look at the overall family financial situation in view of possible uncertainties that could develop in the immediate future. Family financial well being is of primary importance.

The supply of credit available for home modernization and improvements should be adequate to meet all soundly based family programs during the coming year. A homeowner has several sources for loans at his disposal.

An important one is the holder of his mortgage. Some mortgages include "open end" provisions that provide for advances which do not exceed the original amount of the mortgage. In cases where mortgage contracts do not contain such provisions, lenders may suggest some other solution.

One would be: in cases when a mortgage is well paid down and the proposed improvement would involve a substantial amount, then the mortgage holder may suggest recasting the mortgage instrument entirely. This process could be expensive. In any event, the homeowner seeking to incorporate his modernization or improvement costs in his mortgage will pay interest on the new funds borrowed, at rates existing at the time the new loan is made.

By far the greatest volume of home modernization and improvement loans is made by banks, either by their own plan or in conjunction with Title 1 of the Federal Housing Administration.

Bankers realize that the repair and improvement of real property conserve its value, contribute to the development of a sound economy, and make the community a better place to live.

This view is supported by recent studies made by the Advisory Committee to the Installment Credit Commission of the American Bankers Association, in which banks in all parts of the country reported the volume of their home improvement loans as increasing, despite "advancing prime rates and interest."

When it is considered that these loans are usually made on a 36-month term, the paydown on outstandings provides new money for lending every month.

'Add-On' Improvements Help Stretch Size Of Small Home

If your house has "growing pains," or a new bedroom or children's playroom is needed, it is wise to make a survey of under - roof areas — like the attic, basement, breezeway or garage — for "Add - A - Room" possibilities.

These are the first areas to be considered since it's generally more economical to utilize unused or little-used space than to build an entirely new addition.

If some under - roof area is available, chances are you can get your new room at a surprisingly low cost. The amount of money needed will depend, of course, on such factors as the size of the new room, the building materials used, and the nature of any plumbing and heating installations that may be required.

It is possible, in most areas, to create an additional room in the basement or attic for as little as $400, or convert a garage or enclose a porch or breezeway for as little as $800.

If, moreover, such do-it-yourself materials as easy-to-apply gypsum wallboard are used and you do the decorating yourself, you'll be able to achieve substantial savings.

Fireproof gypsum wallboard is an ideal "add-a-room" material . . . it is easy to work with, economical and takes any type of decoration. The board's tapered edge — along with reinforcing tape and special adhesive used in the joint treatment — are carefully made to complement each other. Together they form a "system" designed to produce joints that are invisible when decorated and strong as the board itself. No other wallboard system so effectively produces the appearance of a smooth seamless expanse.

At an early state, however, a local building materials dealer, a reliable contractor or architect should be consulted. All of these people are experts, and regardless of how much or how little of the work you do yourself, they can give valuable assistance in drawing plans and offer suggestions as to materials, as well as provide advice on light and heating problems.

Another reason for consulting a building materials dealer is that he may be able to advise you with regard to financing an "Add-A-Room" project, or perhaps even arrange for the remodeling loan himself.

Modern Sidings Give 'Old-Type' Clapboard Look

There's a remarkable new asbestos and Portland cement siding with a smooth ceramic-type finish on the market today. It resembles that traditional clapboard most often associated with early New England Colonial design.

The smooth finish of this siding is in contrast to the striations and textured finishes of other asbestos - and - cement or composition board sidings. It is the only ceramic-type surfaced siding on the market in clapboard form. In addition, it is less expensive than either painted wood or aluminum sidings.

This siding, "Ceramo Clapboard," product of The Philip Carey Mfg. Company, was tested for three years before its limited test distribution in the East.

This period proved the siding to be a product easy to install, practically indestructible and thoroughly washable. Since it is composed of asbestos and cement, it is fireproof, rotproof and verminproof.

Each panel is four feet long and, when applied, has an exposed surface 81.33 inches deep. This clapboard style is appropriate to the contemporary "horizontal look" and, at the same time, faithfully preserves the traditional American clapboard exterior.

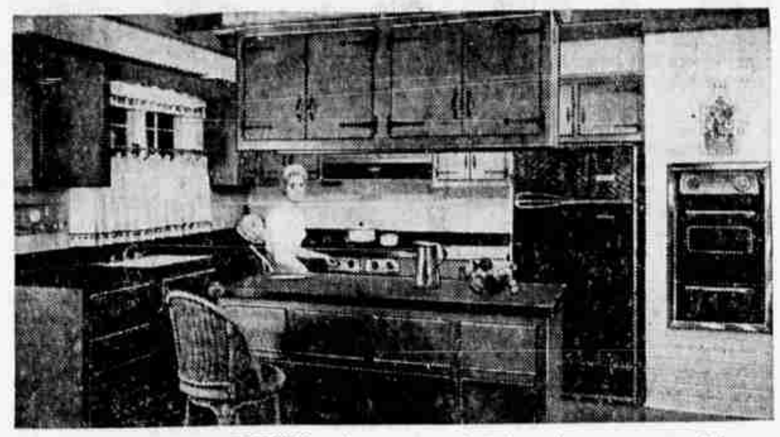
Don't Overdo, Enjoy Garden

Problems are inherent in gardening — but there is one common problem that gardeners bring on themselves. That is, taking their gardening so seriously it becomes all work and no play!

There are certain things, if you take pride in the area around your home which must be done—mowing the lawn, raking leaves, watering, planting a tree if you need shade.

But, there simply isn't time in the few perfect-gardening weekends to do all the things you probably want to do.

Just remember that there will be another spring — so take your time, relax and enjoy the garden and lawn you have this year!



COLOR-COORDINATED KITCHENS today are matched throughout—even to sinks, ranges, ventilating hoods and refrigerators! The range of colors is wide, with a hue to match or beautifully contrast with every decor. Further, modern color appliances are durable and designed to make the job of homemaking a whole lot easier.

IMPROVEMENT IDEAS

Concrete improvements will both enhance the beauty and increase the value of your property. And you can build them yourself, easily and economically.

Old Kitchen Takes On New Look!

High on "want lists" is an improved, modernized kitchen.

Some of the kitchens can be planned for a "split design" which will provide room for a dining area. Separate dining facilities in the kitchen save the homemaker time and effort, especially when the children look for a snack.

All kitchens should be bright and attractive. Breaking away from the traditional white, many of the newer kitchen plans stress interesting color combinations and eye-catching patterns.

Plans calling for contrasting decors create a feeling of greater spaciousness and call attention to the separate dining area. One of the continuing popular paneling materials for modern kitchens is "Marlite," which comes in plain colors and woodgrains.

The kitchen's dominant color theme can be accented by using this paneling in a harmonizing color or handsome woodgrain in the dining area. Some kitchens feature the plastic-surfaced hardboard in a distinctive woodgrain on all main walls.

Painting or refinishing plastic-surfaced hardboard is never necessary.