

Laundry Center Saves Steps

Home planners seem to think of almost everything when they design houses.

They provide closets, corners and crevices for just about every activity and every bit of equipment used in daily life. Except one. The laundry.

Surveys show that owners of automatic washers and dryers use them at least three times a week. Obviously, doing the wash is a major activity in modern life. But you'd never know it to look at most modern homes. Automatic washers and dryers often are tucked away in a dark basement or drafty garage. And even if they're conveniently located, there's likely to be a shortage of nearby work and storage space.

As a result, Mom finds herself trekking from room to room, collecting soiled laundry, detergent, bleach and fabric softener. Then over to the washer to put in the clothes. Then back again later to put them in the dryer. Then still another trip to remove the clean clothes, sort and fold them. And then more walking and lugging to put the clean things in the assorted closets and sleeves where they are stored.

There's a way to take all this commuting out of cleanliness.

The answer is installation of a laundry center in your home — a centralized place for all equipment you need to do the laundry.

Minimum requirements suggested for such a center include: a washer and dryer, or

combination washer - dryer; space for soiled garments, preferably at least three bins so clothes can be sorted by type of load (colored, white and wash-and-wear); storage space for detergent, bleach and other laundry aids, and a place for sorting and folding clean clothes.

If space permits, you may want to add any or all of the following: more bins for soiled clothes; a sink for pre-treating extra-soiled collars and cuffs, and starching; a place for ironing and ironing board and sewing equipment; and a place to hang wash-and-wear clothes as the come out of the dryer (a must if they're to remain wrinkle-free).

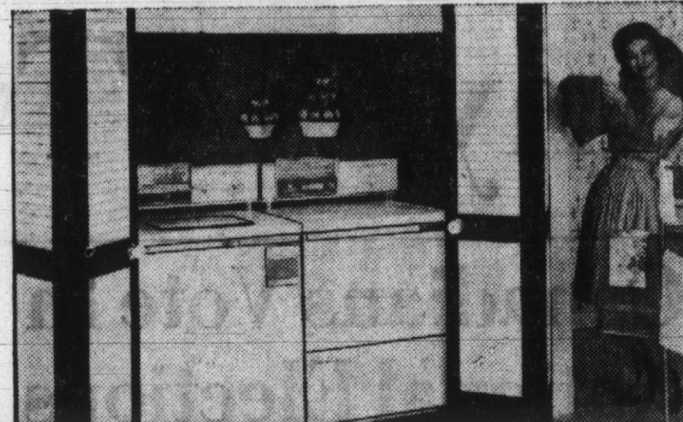
Location of all this equipment will depend on the design of your home and available space. One handy spot is in or adjacent to the kitchen. A laundry center could be in stalled at one end of a large kitchen, divided from the food preparation area by an island sink, which then serves both areas.

Or you might install laundry equipment near the main source of soiled laundry — the bedroom-bath area, perhaps in a hallway, the bath itself, or even an extra-large closet. A few other possible locations are breezeways, recreation rooms and alcoves.

So — if you're looking for home improvement ideas — how about a laundry center?



TIME SPENT ON LAUNDRY chores can be cut-down considerably, via a well-planned home laundry center like this one, which includes washer, dryer, sink for pre-treating, roll-out bins for sorting wash, cabinets to store detergents and other laundry aids, closet for hanging clothes as they come from dryer. Maytag Idea Center.



STEPS ARE SAVED by the convenient placement of laundry equipment in a niche in the hall, next to bathroom and near bedrooms, where the bulk of the laundry load accumulates. Louvered doors shut off laundry from view when desired. Washer and dryer by G.E.

MANY EASY WAYS TO FINANCE PROJECTS

If you are like most families planning a major remodeling or modernization project, you most likely will find it necessary to borrow some or most of the money to pay for it. In today's money market, home improvement financing is one of the most common types of lending transactions. In fact, home improvements can be financed through a greater variety of techniques than almost any other kind of purchase.

Choose Your Plan
To choose the one method of financing that is best suited to your particular situation is a basic step in making sure that your remodeling or modernization project will meet all the requirements of a sound investment.

To aid you in making this selection, here is a quick wrap-up of methods of home improvement currently available.

FHA Title 1 Short-Term Loan: You can borrow up to \$3,500 with five years to repay under this loan, which is insured by the Federal Housing Administration. It is confined to improvements

considered "essential" to the home, such as modernizing kitchens, bathrooms, finishing off extra rooms, etc. Interest usually runs 5 per cent discount on the first \$2500 of the loan drops to 4 per cent on the balance of the loan. "Discount" interest means that the full interest charges are deducted from the amount of the loan at the outset.

FHA Long-Term Loan (Section 203K): You can borrow up to \$10,000 for as long as 20 years. The loan (also insured by the Federal Housing Administration) must be used to make major structural changes in your home, such as adding a new wing. Your dwelling must be at least 10 years old. Simple interest runs around 6%.

Bank Home Improvement Loan: Like a Title 1 Loan, you can borrow up to \$3,500 and take five years to repay. The interest varies from 5% to 7% discount. While costing slightly more than Title 1 Loans, bank loans are more flexible. You can use the money for many improvements which are considered "non-essential," and, thus, not eligible for a Title 1 Loan.

Open End Mortgage Loan: If the mortgage on your home

New Papers Are Versatile

Today's wallpaper designs reflect a renewed interest in the more traditional type of interior design.

However, many of the new wallpaper designs, though traditional in feeling, have fresher colors, and the patterns are scaled down to meet the requirements of today's less lavish homes. Current papers are not only more elegant in feeling and exciting in color, but more versatile too.

They are no longer limited to just one furniture style. For example, many damask patterns formerly associated with traditional furnishings are now equally at home in provincial or contemporary settings.

And high-style designs formerly expensive papers are now available at a modest cost to the budget-minded.

Colors range from rich jewel tones to soft monotonous and lively multi-colors. The rich bold hues like banner red dominate the color palette, followed closely by muted shades like the new beige tones resembling the color of fresh mushrooms.

The patterns and textures include the usual fine selection of damasks, florals, stripes, and geometrics. In addition, there are interesting new textured papers, some resembling grasscloth, others simulating wood, shingles, and brick, many of the woods in intriguing raised patterns that are so realistic that you can hardly resist touching them.

Then there are the very popular one and two panel murals so desirable for small areas, often creating interest, depth and perspective in an otherwise dull and wasted part of a room.

A good selection of fabric-backed vinyl papers are now designed for the living quarters of the house, as well as for kitchen, bedroom and bath. These papers offer both durability and cleanliness.

Plain and Fancy

A well-designed fence can be made from ordinary lumber items such as 2x4s and 1x2s with 4x4s for posts. The 1x2 boards can be installed so that one panel is vertical and the next horizontal. Either western red cedar or Douglas fir lumber works well in fence construction.

contains an "open end" provision, you may be able to borrow on it for home improvements, an amount equal to that which you have already paid off. To handle the added debt, (1) your monthly payment may be increased, or (2) the time of repayment may be increased slightly.

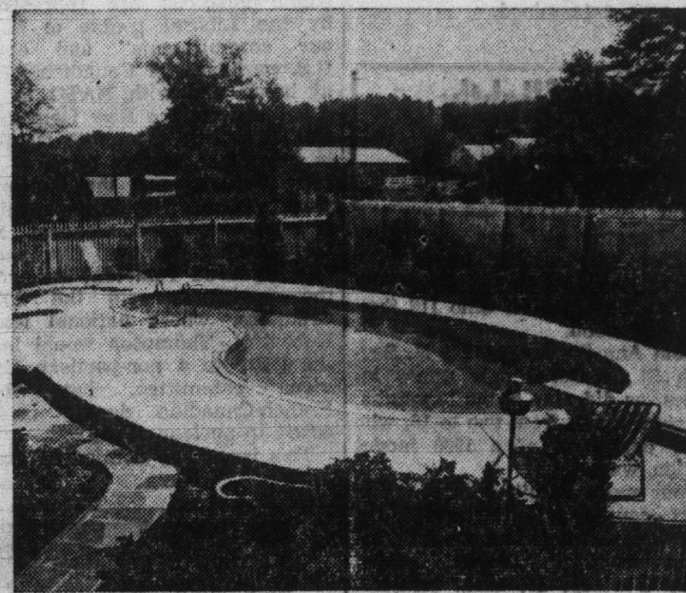
New Mortgages

Refinancing Present Mortgage: If your mortgage does not include an "open end" clause, look into the possibility of retiring your present mortgage, by getting a new one large enough to pay off the old loan and also cover the additional cost of your home improvement project.

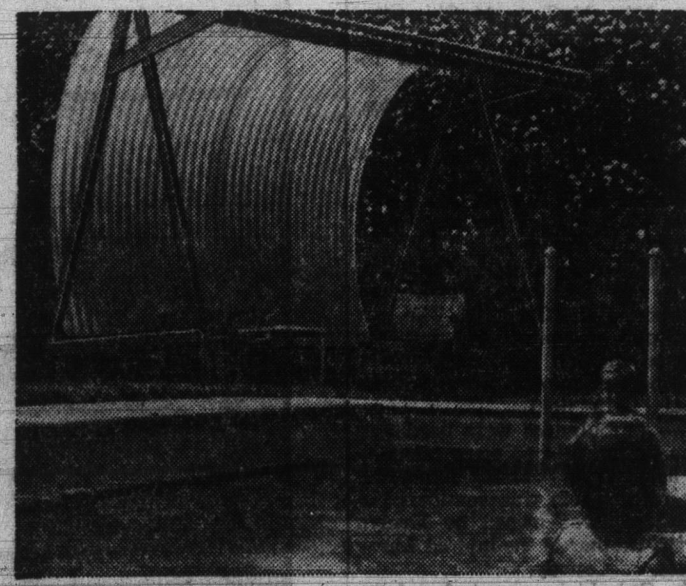
Personal Bank Loan: If your home improvement project is relatively minor, such as installing storm doors or windows, repainting or the like, you might consider this type of financing.

Accent Wall

To give some added zest to an otherwise drab room, some smart women have enclosed the fireplace in a lovely jacket of wood clear to the ceiling, exposing only the fireplace opening. West coast hemlock is an ideal wood for this purpose.



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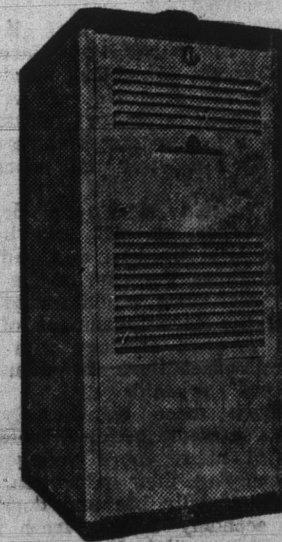
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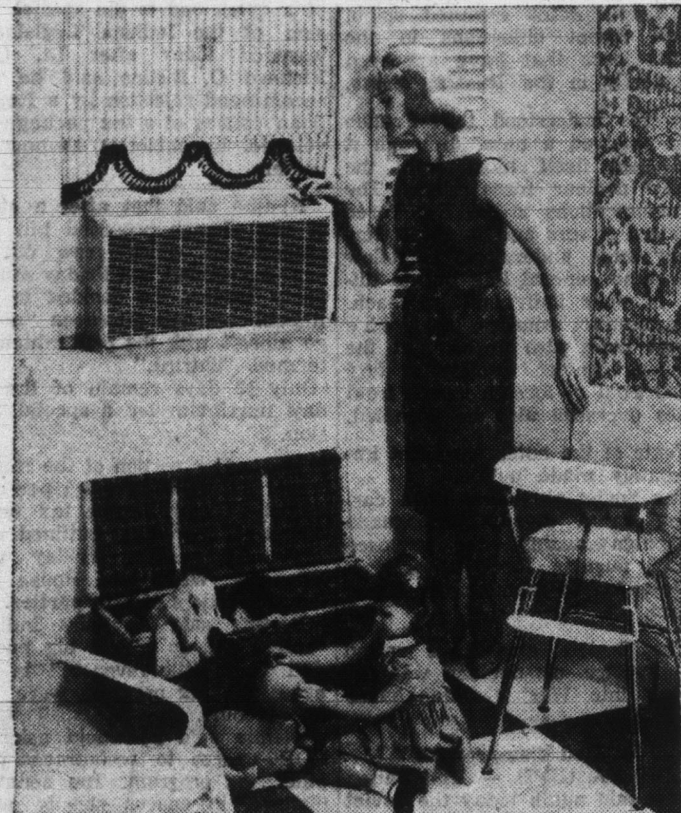
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