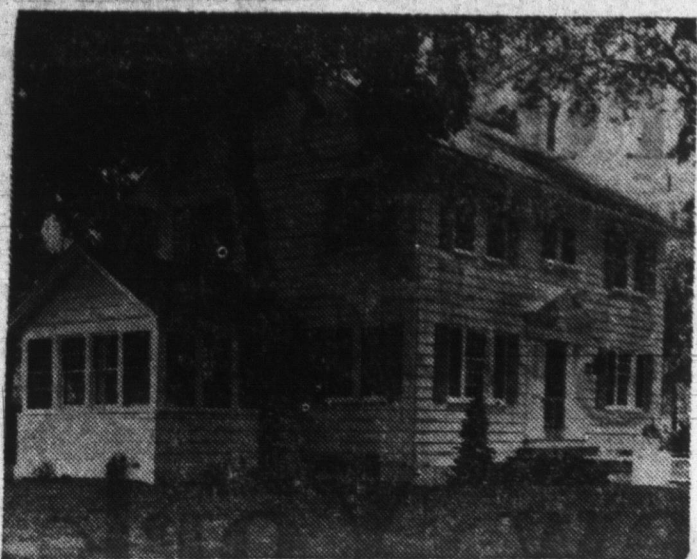
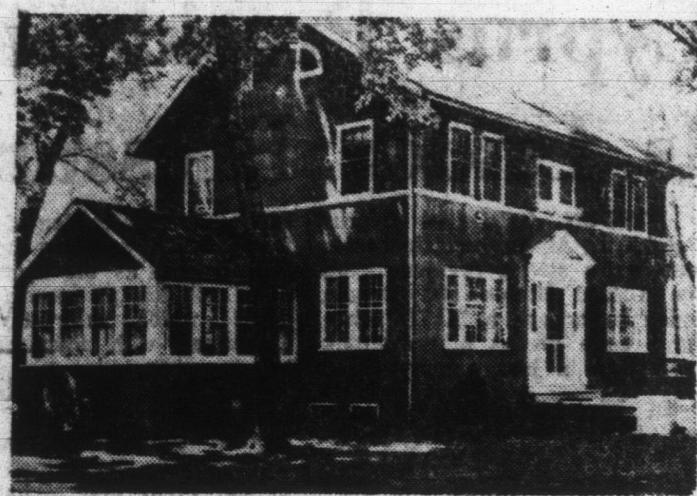


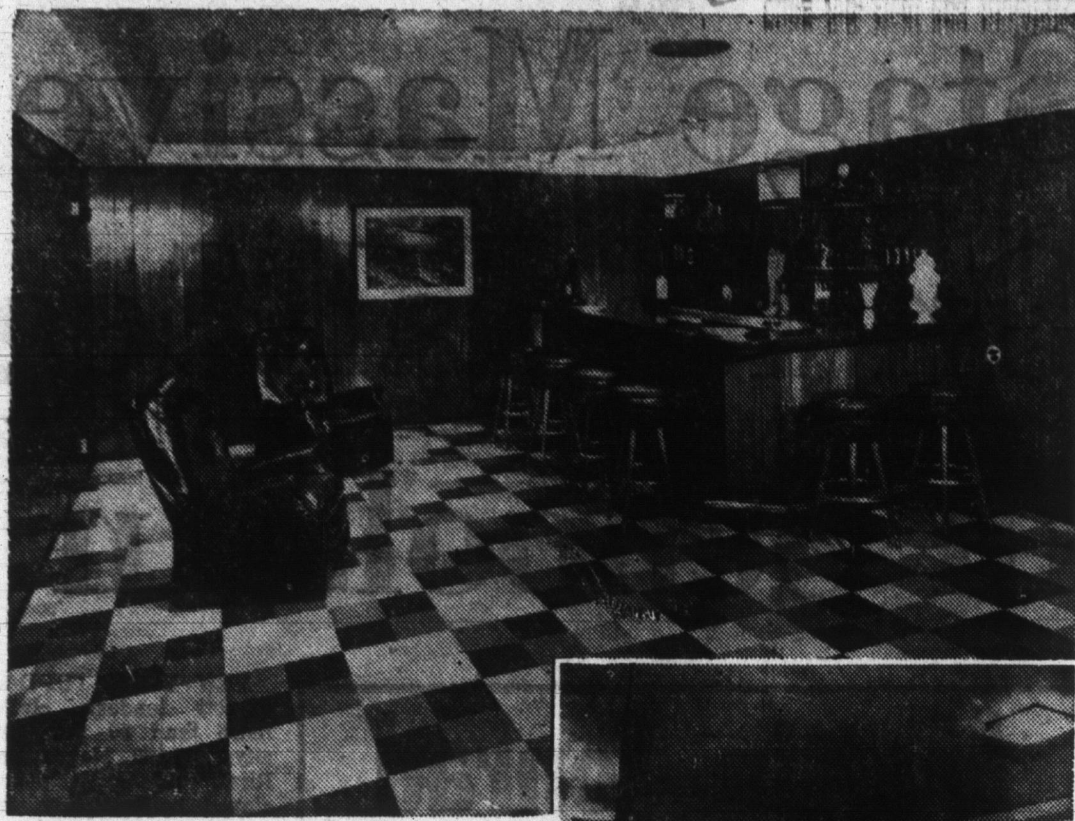
Working Home Magic, Before And After



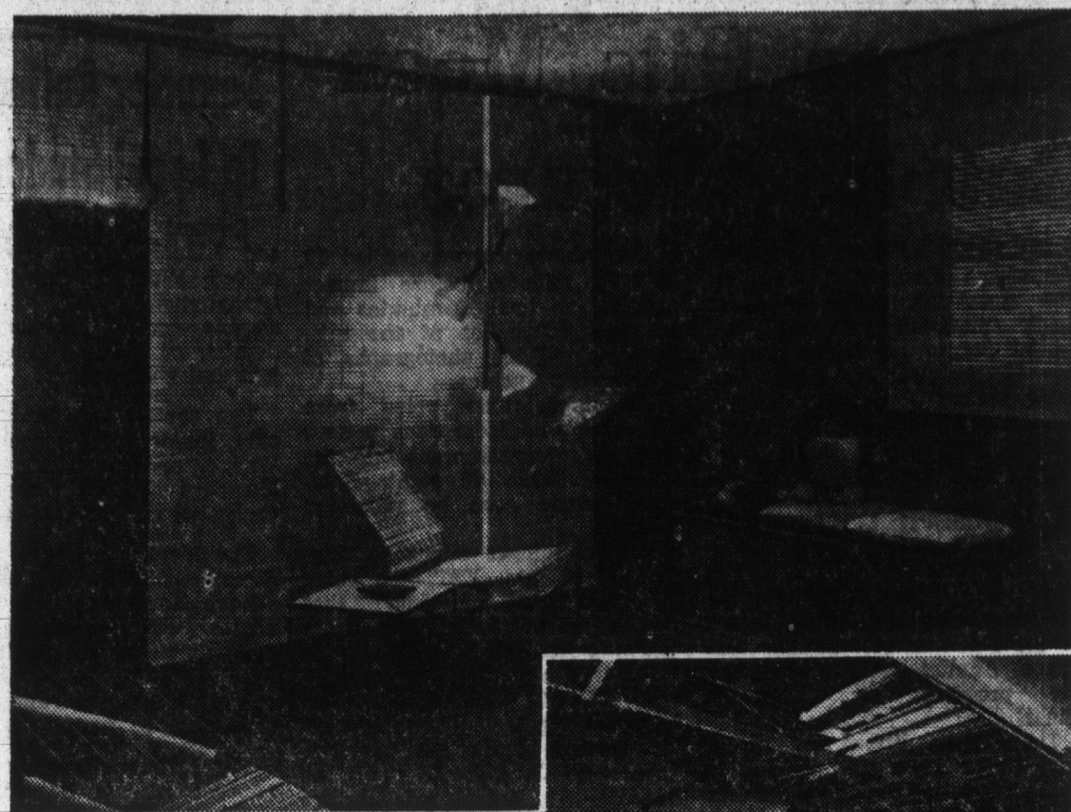
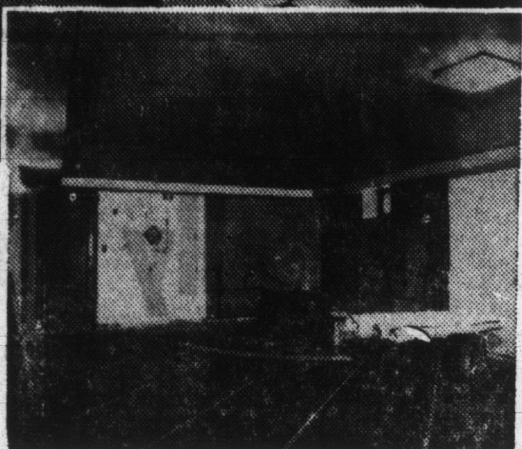
HOW ONE FAMILY SOLVED EXTERIOR home-remodeling problems is illustrated in the "before" (below) and "after" (above) photos here. The exterior received a complete face-lifting with siding, for a handsome new appearance. Asbestos-Cement siding.



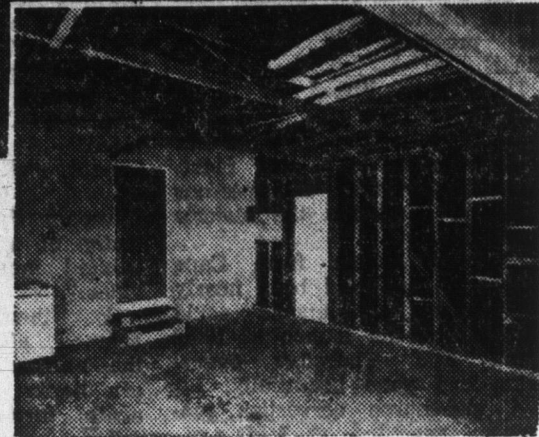
SIDING DOES MORE THAN TRANSFORM the exterior of a home such as this. Protection from weather damage is provided, and the value of the property is substantially increased.



EXTRA LIVING SPACE may be "hiding" in your basement. "Before" (right) and "after" (above) photos show how one basement became an attractive room for entertaining, relaxing, even at-home movie viewing. Walls were covered with plywood paneling. Movie projection equipment is concealed behind walnut-paneled wall at rear. Opposite wall (not shown) holds a screen which can be rolled up into a walnut-paneled valance. Photos from U. S. Plywood.



ONCE A GARAGE, NOW a comfortable room that can serve many needs is the "before" (right) and "after" (above) story here. Remodeled area might function as a place for Mom to relax or as children's playroom. Bench seat at right above doubles as a toy chest. Still more storage is provided by a redwood garden storage cabinet in corner of room. Decorative basswood screens can be raised or lowered to provide access through garage door. Photo is from Simpson Timber Co.



FINANCING CAN FIT MODERNIZING PLANS

Once having acquired a home, most families aim to improve it. Even relatively new homes require alterations and additions, repairs and replacements, to keep pace with growing families and provide extra space for living.

While aiming to make their present house fit present needs, home owners also keep in mind the fact that improvements are a good investment, since they enhance property value.

"This line of thought has resulted in local banks expanding their lending facilities to include a wide range of home improvement financing, for banks, too, on the worth of well-planned home improvements.

Whatever your home improvement needs, there's a sound way to finance them through your local bank. And here to help you, is a brief rundown from the American Bankers Association:

Bank Home Improvement Loan. You can borrow up to \$3,500 and take five years to repay. Interest rates can vary from five to seven per cent discount. "Discount" means the full interest charges are deducted from the loan at the outset.

FHA Title 1 Short-Term Loan. Here, you can also borrow up to \$3,500 and take five years to repay; cost is less because loan is insured by the

Federal Housing Administration. You are limited to improvements considered "essential," like modernizing your kitchen. Interest is usually five per cent on the first \$2,500, four per cent on the balance.

FHA Long-Term Loan (Section 203K). This loan (also insured by the Federal Housing Administration) must be used only for making major structural changes in your home. And your home must be at least 10 years old. You can borrow up to \$10,000 for as long as 20 years. Simple interest runs about six per cent.

Open-End Mortgage Loan. Does the mortgage on your home contain an open-end provision? You may be able to borrow more money on it for home improvements. Usually, your total previous mortgage payments must equal the amount you wish to borrow. To handle the extra debt, monthly payments may be increased or repayment time extended.

Mortgage Financing. If yours is a conventional rather than an open-end mortgage, you may be able to borrow the money you need by retiring your present mortgage and getting a new one for a bigger amount.

FILL THE PORES

Certain woods used for furniture have natural pores in the surface that must be filled if a perfectly smooth finish is desired, the National Paint, Varnish and Lacquer Association points out. Your paint dealer will sell you the filler for these open-grain woods which include ash, beech, butternut, chestnut, elm, mahogany, oak and walnut.

Put a 'Ceiling' On Old Cracks

Cracked, peeling bathroom ceilings are an eyesore to any homeowner, but especially to one who has recently completed a remodeling job. Heat and moisture from the tub-shower area cause this aggravating condition.

Many homeowners are taking steps to eliminate this problem in the future by installing plastic-surfaced hardboard blocks. The blocks, which come in colors and patterns, can be damp-wiped clean. They are factory-treated to withstand high heat and humidity conditions and never require painting or refinishing.

Easy to handle, the 16" square blocks can be put up right over old, cracked ceilings. Tongue-and-groove edges simplify installation. Wallboard adhesive is used to secure a strong bond. Plastic-surfaced hardboard also comes in four foot panels and 16" x 8' planks for use on wall areas.

Helps for the Home Handyman

PAINT ESTIMATE

Figuring that the average gallon of flat paint covers about 350 to 400 square feet, you can determine amount needed for any given room by adding total area of walls to the area of ceiling. Ordinary size doors and windows need not be deducted.

PATCH WORK

Individual squeeze tubes of caulking are ideal for patching cracks around windows or doors. A metal key on bottom edge of tube enables user to squeeze the compound out in a smooth even bead.

PREVENT PEELING

Don't paint protected exteriors or siding or trim until accumulated dust and dirt is removed. Wipe surface down with detergent or solvent. If glossy, dull with sandpaper. This will prevent peeling.

Crowded? Put Walls to Work

Need more space? Just put the walls to work! Here's how:

Cover old walls with wood grained hardboard panels, two feet wide, separated vertically by steel lockstrips which hold the panels securely. The strips serve also to support desks, dressing counters, cabinets, magazine and book racks, and many other objects.

Panel, lockstrips and wall accessories for a wall 12 feet long and eight feet high cost at retail approximately 70 dollars. Additional items needed are turring strips and nails.

PAINTING CEILINGS

When painting ceilings, protect overhead fixtures from spatter by loosening housing or plate which fits next to ceiling and letting this drop as low as possible. Wrap entire fixture in sheet plastic.

GLUING JOINTS

Simplifying job of assembling glued joints with dowels which fit into holes in each piece, by first crimping dowels lengthwise by squeezing lightly between serrated jaws of pliers. Toothmarks around perimeter of dowels will make them easier to insert.

CUTTING CORNERS

When cutting two pieces of molding for a mitered joint in corners, make each piece a little longer than necessary, then overlap them where they will meet in the corner. Hold rigidly together, forming a right angle, and saw through both pieces for a snug fit.

EASY TO UP-DATE

Wood-sided walls simplify the problem of keeping a house up-to-date. They may be altered, adjusted or added to. Spaces in the typical wood wall are accessible for changes in wiring, plumbing, heating.

Most Homes Need Better Wiring Brought Up to Date

If your home was built ten or more years ago, it's almost certain that your family and the house itself will benefit from an electrical modernization job. Good enough in its day, an old-fashioned wiring system cannot deliver the "housepower" needed for the wide array of electrical equipment and lighting which most American families need and want.

Survey the System

Even in many homes which have been built quite recently, inadequate electrical capacity and insufficient outlets place irritating restrictions on enjoyment or electrical living.

Almost any home improvement job will require some electrical work. So, why not let the electrical contractor survey the entire wiring system? It will be far more economical to have needed improvements made all at one time.

For instance, you may be planning to modernize your kitchen, or to create a laundry area for the electric washer and dryer.

Modern standards call for at least two 20-ampere, 120 volt circuits to serve plug-in appliances, plus individual circuits for major equipment such as the electric range, refrigerator-freezer, dishwasher, disposer, automatic washer and electric clothes dryer. In addition there should be at least one duplex convenience outlet for every four feet of kitchen counter.

Facts for Floors

Dark spots on wood floors, caused by such things as spilled ink, liquor, fruit juices, can be washed (stained areas only) with household vinegar. Wipe dry and repeat several times if necessary.

Black heel marks on a floor can be removed by rubbing with a cloth moistened with wax. If stains persist, try a fine steel wool pad with wax.

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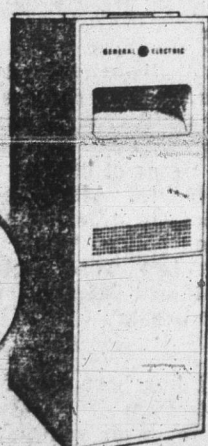


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