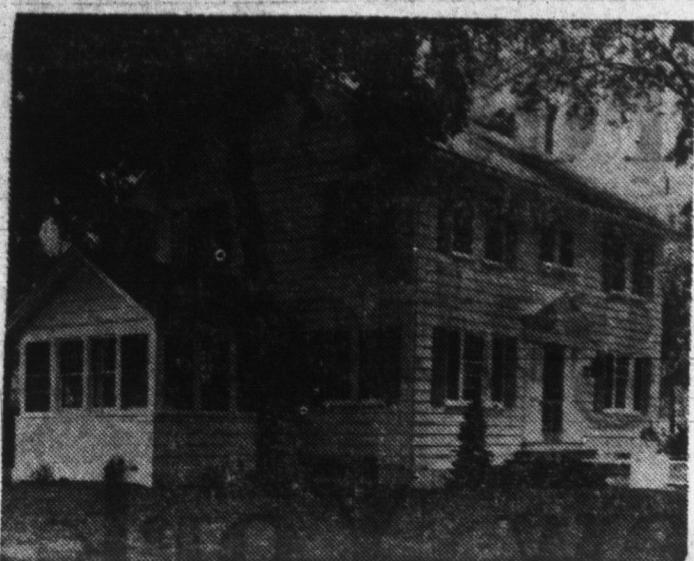
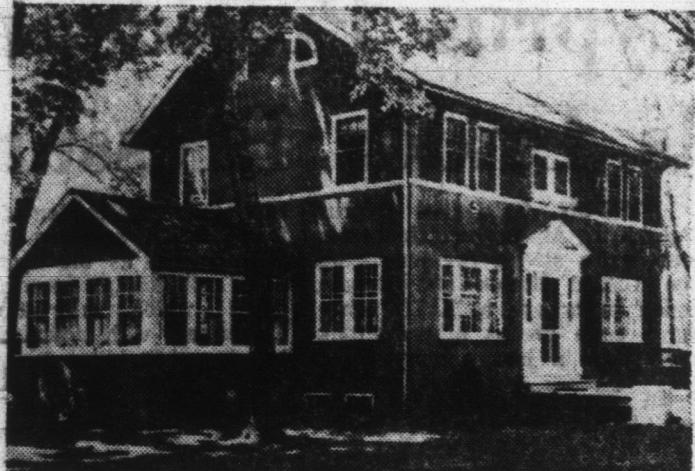


Working Home Magic, Before And After



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.

IT'S SO EASY
TO BUILD WITH
DECATUR READY-MIX CONCRETE
... and ECONOMICAL too
Just CALL
3-2561
DECATUR
READY-MIX CORP.
E. Oak & Fornax Sts. Decatur, Ind.

IF YOU
ARE WORRIED
ABOUT YOUR
OLD FURNACE
REPLACE IT
NOW WITH
A NEW
GENERAL ELECTRIC
GAS FURNACE
LOW,
LOW TERMS
PHONE
3-2615

Ashbauchers' Tin Shop
Established 1915
116 N. 1st St. Decatur, Ind.



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.

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 improvements need, 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.

Amount and terms depend primarily on the kind of improvement you plan and your ability to repay without hardship. Cost is slightly higher than FHA financing, but flexibility is greater. For instance, you can use the money for improvements that are not built in or considered essential under FHA regulations—such as carpeting, appliances, swimming pools, greenhouses.

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. 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 caulk 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.

Panels, lockstrips and wall accessories for a wall 12 feet long and eight feet high cost at retail approximately 70 dollars. Additional items needed are furring 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.

CUTTING CORNERS

When cutting two pieces of molding for a mitered point 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

chen counter.

Plan Outlets

Lighting fixtures should be installed to provide general illumination, plus supplementary lighting over the sink and under cabinets.

If you are redecorating general living areas, strategically placed lighting fixtures—perhaps with dimmer controls—can work magic on colors, fabrics and art objects.

And, don't let the new decor be marred by trailing extension cords and "octopus" plugs! Have additional outlets installed to accommodate portable lamps, TV and hi-fi in the locations you prefer.

**You Always Know
You'll Have The**

**RIGHT
MIX**

and the

**RIGHT
AMOUNT**

at the

**RIGHT
TIME**

**IF
YOU CALL
FOR**

**YOST
READYMIX
CONCRETE**

**10% Discount
ON ALL
READYMIX
CONCRETE**

**YOST
GRAVEL
READYMIX, INC.**



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.

DOLLAR DAY

\$ WED. FEB. 5 \$

Sherwin-Williams

IMPERIAL

WALLPAPER
PRECISION TRIMMED
WASHABLE

REDUCED 50%

INCLUDES EVERYTHING IN STOCK!

Special! Bundled Wallpaper 99¢ to \$3.49

THE SHERWIN-WILLIAMS CO.
222 N. 2nd St. Phone 3-2841

For The Finest In Heating & Cooling

buy from us

with CONFIDENCE

Look for this emblem

I&M RECOMMENDED

**ELECTRIC
HEATING-COOLING
DEALER**

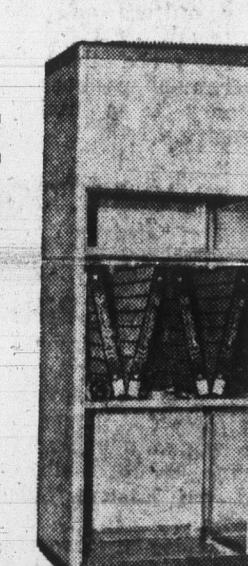
INSTALL AN

**AMERICAN FURNACE
ELECTRIC FURNACE**

WITH ELECTRONIC FILTER

AND WHOLE HOUSE

AIR CONDITIONING



**HAUGK PLUMBING
AIR CONDITIONING
HEATING**

209 N. 13th Street Phone 3-3316

R. R. 1, DECATUR