

# WHEN YOU WANT TO SELL

# YOU HAVE TO TELL!

and the most effective  
and economical means of  
telling people what you  
have to sell is through  
the

## CLASSIFIED ADVERTISEMENTS

of this newspaper.  
Your advertisements will  
be delivered to more than  
4500 subscribers daily.

## THE COST IS SMALL

# DECATUR DAILY DEMOCRAT

## Siding Variety Gains Builder Acceptance; Toughness OK, Too

Hardboard siding products have gained enthusiastic acceptance by the building industry. A whole new family of sidings is available in tough, tempered hardboard.

One of the major reasons for this large variety of sidings now developed by the hardboard in-

dustry. Included are lap, grooved, striated, and broad and batten siding.

Also, hardboard siding comes in a large selection of sizes, easily adaptable to traditional or contemporary home designs.

Available are panels 16 feet long and 10 or 12 inches wide, for speedy horizontal application; but five inch widths of lap siding are also on hand for more traditional exteriors.

For contemporary applications, hardboard siding comes in four-by-eight foot panels. Most hardboard siding comes with a factory-applied primer coat to cut the number of paint coats needed after installation.

All hardboard siding is, of course tempered to withstand moisture. The large panels come in a wide variety of textures, making possible a large number of combinations for contemporary applications.

## Last Call For Heating Maintenance

Get that heating system in shape before the snow flies. This is sound and timely advice offered by the Plumbing-Heating-Cooling Information Bureau to homeowners who have yet to provide for a heating plant checkup this year.

It is the care the system gets now that will determine its efficiency this winter, the Bureau advises. Some heating systems may need only a cleaning and adjusting. Others may need the replacement of worn or corroded parts, and some may need additional controls or accessories to increase their efficiency for greater comfort and economy.

Zoning, the Bureau points out, is an improvement that offers the twin advantages of greater economy and comfort. When a hydronic (hot water) heating system is zoned, temperatures in various parts of the house can be regulated to suit individual preferences.

Similarly, the replacement of bulky, obtrusive radiators with modern, out-of-the-way baseboard panels is an improvement that will boost heating efficiency and enhance room appearance, as well.

There are many advantages in replacing an old hand-fired boiler with a modern unit made for automatic firing. Today's models are compact and attractively styled to look at home in the basement, utility room or recreation room. And the beauty is more than just skin deep. They are engineered for the ultimate in economical operation, often paying for themselves within a few years after purchase.

Everyone's heating needs are different, but before it's too late, find out what yours are. A qualified heating contractor will check, clean, adjust and recommend repairs for a heating system that will operate "100" for you this winter.

## This Wainscot Combines Fun And Education

You can decorate your preschooler's room at little expense and provide educational play space, at the same time by creating a chalkboard wainscot on one wall.

Use four-foot wide Masonite Tempered Presdwood panels. Finish the panels with green or black chalkboard paint. The hardboard panels are installed right over the old wall with an adhesive or nails driven into the wall studs. Eventually, when the child no longer uses the chalkboard, the hardboard can be redecorated. It is extremely durable and won't be affected by scuffs and bumps.

Before applying the chalkboard paint, finish the hardboard panels with two coats of clear sealer. Then apply a thick coat of the slating material and when it is dry, rub down with a clean cloth.

The minerals that make water "hard" are mostly calcium and magnesium and are easily removed with a household water softener, reports the Plumbing-Heating-Cooling Information Bureau.

1350 Steele, S. W., Grand Rapids 2, Michigan.

## Ann Landers Gets Plea In Bathroom Dilemma

Bathroom traffic jams always have been a pretty touchy family problem, so it isn't too surprising that Ann Landers, a nationally syndicated family advice columnist, was recently called on to referee such a scrap. A reader wrote: "Dear Ann Landers:

"If you can solve this one, you're a genius. The problem: four children; two adults, one bathroom. The girls, 15 and 17, usually get in first. They spend 20 minutes (together) putting on makeup and combing each other's hair. This makes the boys 12 and 10, furious.

"Some mornings the boys get up early and try to beat their sisters into the bathroom. When they succeed, the girls bang on the door and raise such a ruckus that my husband (who doesn't have to go to work until noon) gets out of bed and adds to the bedlam by screaming at them."

Ann suggested that a schedule be made to provide for each

child's use of the bathroom. She also recommended a wall mirror in the girls' bedroom for make-up-applying and hair-combing.

The Plumbing-Heating-Cooling Information Bureau doesn't mean to usurp Ann's role in family counseling, but it does have a few tips of its own to add.

For instance, how about installing a powder room? With a little spare space, a lavatory and water closet, you're in business. The traffic flows smoothly—girls to the bathroom, boys to the powder room, or vice versa.

Or, here's another practical alternative—why not install a double-lavatory vanity right in the girls' bedroom. This not only would be convenient, it would even prevent the girls from getting in each other's way while washing. A double lavatory vanity and large wall mirror at one end of a bathroom can go a long way toward freeing up the bathroom for the rest of the clan.

There are actually several possible solutions to the problem, and your qualified plumbing contractor knows them all.

## Good Home Rates Better Mortgage

Low maintenance cost of a home is one of the prime factors in granting a mortgage, says August M. Strung, senior vice president of the Bowery Savings Bank in New York.

Mr. Strung should know, because his initials, "A.M.S.," written on mortgage applications, represent final approval for disbursement of more than a million dollars on mortgages every business day.

The Bowery Savings Bank, with more than 550,000 depositors, last year exceeded 2 billion dollars in assets, largest of any mutual thrift institution in the nation. It has over \$1,700,000,000 in mortgages, the greatest part on homes all over the country.

Although two homes may be the same price, Mr. Strung points out, one of them may be in a comfortable economic range for the buyer, while the other can cause a calamity because of recurring repair costs.

That is why he believes that the old yardstick formula for rating mortgage applications is "wooden" and unrealistic.

"By the old rule-of-thumb method, only the buyer's income was considered in relation to the cost of the home. But we recognize that the construction of the house plays a vital part in determining whether the ownership will be secure. Where recurring maintenance expense can be expected, we must require that the buyer's income be sufficient to cover such contingencies in addition to the monthly carrying charges," Mr. Strung explains.

On the other hand, he said, if long-lasting, low-maintenance building products have been used in the house, the mortgage may be paid up before any substantial sums on upkeep are spent.

Mineral fiber siding is a good example. Its acrylic plastic finish keeps the house looking like new for years without re-painting. Similarly, heavyweight asphalt roofing shingles are both wind and fire resistant and will last up to 25 years.

Mr. Strung emphasizes the value of keeping the home modern in appearance. All banks, he points out, are wary of obsolescence because it results in the rapid decline in both livability and resale price.

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.  
R. R. 1, DECATUR  
Phone 3-3114

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.



During Fire Prevention Week (October 4 through 10) JUNIOR FIRE MARSHALS in our town will be checking for fire hazards.

As local sponsors of The Hartford Insurance Group's JUNIOR FIRE MARSHAL program, we're proud to lend support to this year-round plan for fire safety education in home and school. As parents, we know you'll want to do everything you can to help it, too.

If your youngster is a JUNIOR FIRE MARSHAL, you'll be asked during the week to help make an inspection of your home — and sign a Hartford Home Inspection report. We know you'll join your youngster in making sure your home gets "A" for fire safety.

Fire Prevention is Everybody's Business

LELAND SMITH  
The HOUSE OF INSURANCE  
Monroe and First Streets — Phone 3-3111



LESS HOUSEWORK  
BETTER APPETITES

Since we installed  
GENERAL ELECTRIC  
CENTRAL HEATING & COOLING

ASHBAUCHERS' TIN SHOP

Established 1915  
116 N. 1st St. Decatur, Ind. Phone 3-2615

NO MATTER  
HOW FICKLE  
THE WEATHER...  
MOBILHEAT  
DELIVERIES ARE  
WEATHER-MATIC!

"Weather-matic" deliveries give you the security of a constant, adequate fuel reserve.

This is just one example of the kind of Automatic Personal Care you can expect—at no extra cost—when you sign up for Mobilheat. Call us today!

PHONE 3-2014

**Petrie Oil Co.**



MOBILHEAT

IS HEATING  
YOUR PROBLEM?  
- IF SO -

CALL **HAUGK**  
PLUMBING & HEATING

Decatur, Ind. Phone 3-3316

FREE ESTIMATES  
GIVEN!

Full Line of HEATING!

GAS - OIL - ELECTRIC - COAL  
WARM AIR - HOT WATER - ELECTRIC  
BASEBOARD and CEILING CABLE.

FULL HOUSE INSULATION!

"You're Paying For Insulation -  
So Why Not Have It?"