Home Improvement Guide for '65

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 calking 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.

Remodeling Boosts Home Space, Values

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, homeowners 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, agree 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.

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.

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.

TRY A CLASSIFIED AD

It's Time! To Clean Up And Check Up

It's a sure sign of spring when homeowners begin sprucing up their property. For spring has been the traditional season for cleaning since early Biblical days when it was customary to bring livestock into the house or tent during winter.

Naturally, when spring finally "sprung," there was a good deal of cleaning and repairing to be done, both inside and out.

Today, spring cleaning is not only a colorful custom, but also an essential operation in maintaining a high and healthy standard of "liveability" through repairs, replacements and remodeling.

Start your spring spruce-up right now by running down this checklist of potential trouble spots.

On the Roof

Inspect roof for shingles which have been torn loose or curled upward by wind. These should be renailed, or cemented down with a liberal dab of roofing cement.

On the roof, check condition of mortar around chimney, and look for holes, cracks or corrosions in metal flashings. If severely damaged, the flashing should be replaced. (Call a professional roofer for this job.) Minor cracks or small rusted areas can be repaired temporarily by coating with a heavy layer of roofing cement.

Check gutters and downspouts for damaged connections and cloggings. Refasten hangers which have worked loose and removed debris collected during winter.

Around the Walls

Examine clapboard or shingle siding for cracks or rotted places. Prompt application of caulking compound or white lead putty will prevent moisture from entering. In severe cases, replace shingles or length of clapboard as soon as possible.

Fill minor cracks in brick, stucco and other masonry walls with caulking compound or patching cement. Do same with cracks or openings in walks, patios and other concrete surfaces.

Check exterior of house for worn, blistered or peeling paint.

Examine window heads and lintels (framing above windows and doors) for deteriorating caulking and replace wherever required. Check window panes for cracked putty.

Clean, patch and paint screens. Use metal corner brackets to reinforce screen frames which have begun to work loose at corners.

About Foundations

Check ground around foundations for holes left by washouts and fill them with layers of sand or gravel, topped with sod at grade level.

Repair foundation cracks with a pitch base waterproofing cement that can be applied with a pointing tool, trowel, or putty knife.

Look for signs of termites around all foundation walls, crawl spaces and basement areas. Eliminate all possible connections between the ground and wooden parts of the house.

Indoors, check for cracked plaster or wallboard; split, worn or loose floor tile; cracked basement masonry; overloaded electrical circuits; cracked or stained plumbing fixtures; and worn, split or loose stair treads and risers.

Give the home heating and hot water system an annual tune-up and adjustment. Call in a service man for this job.

Outside, look for fenceposts which have worked loose; bushes or trees which have split or are leaning against the house; weakened TV antennas; damaged pipes and warped or split boards in porch floors or exterior walls.

What Will It Cost? Here's Sample Gauge

When you have settled on what you want to do to improve your home, next step is to determine costs. This can best be done by getting estimates from local dealers and contractors.

As a gauge to costs, however, the National Established Repair Service and Improvement Contractors Association offers the following examples:

The installed price of one square of 235-pound asphalt shingle roofing varies from $20 and $30 in most parts of the South and certain sections of the Midwest to between $25 and $40 in western Massachusetts and between $30 and $45 in New York state.

One square of uninsulated aluminum siding, installed, is priced at between $65 and $90 in the South, $65 and $95 in New York state, $70 to $80 in the Midwest and 60 to $90 dollars in New England.

The installed price of one tilt-type 3-track aluminum window varies from $20 to $30 in the South, to between $20 and $25 in the Midwest, $15 to $25 in New York state and from $12 to $20 in the Massachusetts area.

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Robert J. Smith Promoted at Agency

Robert J. Smith's election to the rank of vice-president of the J. Walter Thompson Company's Detroit office is announced by William D. Laurie, Jr., executive vice-president of the world-wide advertising agency and manager of the firm's Detroit office. Smith will be supervisor of the Champion Spark Plug Company accounts.

Smith's JWT career began in 1950 following graduation from the University of Michigan with a bachelor's degree in business administration. He resides at 29360 Summerwood Road, Farmington, with his wife, Shirley, and three children. The children, all of whom attend Highmeadow School, are Brian, 12; Bradley, 10; and Scott, 5.

DIRECTIONS AND caution statements on drug labels should be read each time the medication is used.

Propose NFHS Honor Society

Six panel members, consisting of North Farmington students, made a formal presentation of their desire to establish a National Honor Society to the NF faculty on the morning of January 29, 1965.

Under the chairmanship of Ron Watson and the guiding hands of Mr. and Mrs. Kinney, a committee of Jeff Lazar, Cathy Heimforth, Bonnie Britton, Sue Warick, and Andy Lawing prepared the half hour dissertation that was given on the Friday following exams.

Each of the panel members was assigned one of six areas to be covered including history of the N.H.S., activities, scholarships, membership selection, basic requirements, and reasons students desire an honor society.

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.

Farmington Woman Hosts Secretaries

Miss Marge Engle, CPS, of 32718 Grand River, Farmington served as hostess during the 8 a.m. coffee hour welcoming an estimated 100 secretaries at the Thirteenth Annual Secretarial Workshop at Cobo Hall on Saturday, March 13.

Miss Engle, vice president of the Michigan Division of the National Secretaries Association, represents the state association on the planning committee for this workshop, the first under the joint sponsorship of the seven chapters in the Detroit area which make up the Greater International Metropolitan Area Council.

Telephone inquiries for the Farmington area may be directed to Mrs. Grace L. Brooks at LO. 5-2294, or Mrs. Eleanor Senkowski at GA. 7-2926 (after 6 p.m.).