

# Thinking Of Home Sale? Now Is Time

If you're thinking of selling your house, you couldn't pick a better time than now, according to William Y. Mathers, president of the United Northwestern Realty Association.

Mathers noted that the survey of existing-home sales conducted by the Department of Research of the National Association of Real Estate Boards found that sales volume was highest in August in both 1966 and 1967.

In addition, he said, the median sales price peaked near August in both years, then began to ease.

Mathers, moreover, recounted several recent actions which indicate a lessening in the shortage of mortgage money for single-family home purchases.

First, withdrawals from savings and loan associations—which traditionally invest most of their funds in home mortgages—were fewer than expected at the end of June, when

interest is posted to accounts. Second, recent average prices in the Federal National Mortgage Association's (FNMA) weekly auction for commitments to purchase FHA and VA mortgages have gone up.

HE EXPLAINED that these prices indicate mortgage originators are willing to take fewer discount points in return for FNMA cash purchase of government-backed home loans as the average price rises. The number of points shown by FNMA's auction is a general guide to home sellers about prevailing money-market conditions, he said, and the "higher prices demonstrate the continuing tone of optimism in the mortgage market. The market is steadily improving."

The Realtor Board president reported also that a recent action by the Federal Home Loan Bank Board has added \$600 million in mortgage funds to the current supply.

"Previously the savings and loan associations have been required to hold seven per cent of their deposits in cash. This was recently cut back to six and one half per cent, thus freeing the additional \$600 million."

MATHERS ADDED that he thought there is a chance this liquidity requirement could be cut even further to six per cent in an effort to "permit the continuation of reasonable mortgage-financing activities" in the months ahead.

"In such an improving climate for sales, home owners who have any intention of selling in the near future may wish to consider taking the step now," Mathers said.

"In any event, they might wish to discuss their real estate situation with a Realtor, who is a professional in real estate and subscribes to a strict code of ethics as a member of the local, state and national real estate boards."

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## Mixed Furniture Looks Fine

Does furniture have to be all one period or style? The answer used to be "yes", but it isn't any more. Families are so much on the move to different parts of the country they find they need furnishings that blend with a variety of homes.

To meet their needs, notes The Better Floors Council, manufacturers of resilient floor coverings are now offering vinyl asbestos tile designed to blend with a mixed collection of decorating themes.

Some of the favorites among new embossed floor tile patterns are pebble, mosaic and travertine because they provide such a good background for furniture of different periods. Made principally in off-white and beige tones, these floor coverings are planned for use with contemporary or traditional furnishings, or a mixture of both.

In predominantly traditional rooms, the many colors of an Oriental rug take on an added glow when seen against a light tile floor. A woman with a variety of traditional pieces can always feel confident that her furniture will look appropriate in this setting.

A WOMAN WITH furniture in the modern mood finds that with a neutral floor as background her bright, contemporary colors take on added brilliance. The three-dimensional texture of the floor tile complements the variegated weaves of modern fabrics, adding a new element of interest to the room.

## Teen Room May Need New Look

If your teen-ager feels that her room still has that "little girl" look, use a little ingenuity and a lot of colorful fabric to give it a new grownup decor.

Cover one wall with a pretty cotton fabric. Bold plaids of stylized flower prints found in dress goods fabrics are ideal. Then turn the wall into storage space for hobbies, books and records. Install shelves all across the wall and cover them with the same fabric used for wall covering. Give them a final finish by spraying with a clear shellac.

One of the shelves can serve as a desk if installed at the right height. For desk chair, use an inexpensive wooden director's chair with seat cover and back made of colorful cotton duck.

Easy Hose-Brush

Those really hard-to-clean places around the home—garage floor and patio—can be washed efficiently with a plastic brush attachment which fits any garden hose. Apply soap or detergent to the dirty surface and scrub away, using a handy fingertip control to adjust the flow of water through the spray-scrubber.

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