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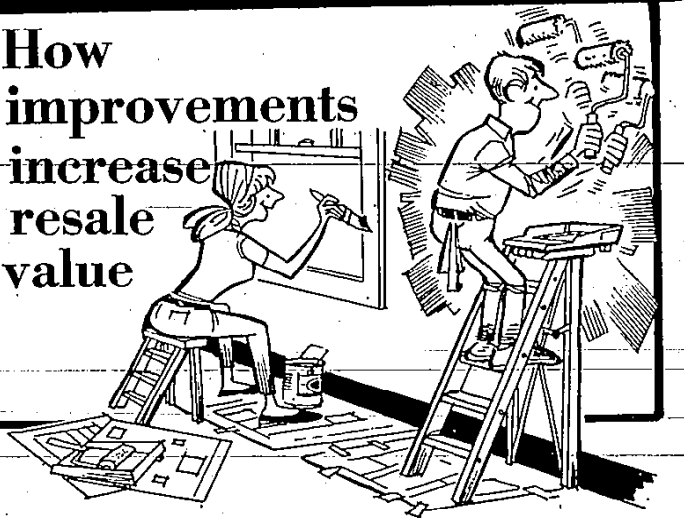
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**How  
improvements  
increase  
resale  
value**



If you are a dedicated home improver, you are probably in for a pleasant surprise when you come to sell your present home.

Perhaps you will want more space because your family is larger. Or maybe you and your wife would like a smaller house to take care of once the children are grown and off on their own.

Whatever reason you may have for putting your house on the market, the chances are when you do, you will find it is worth considerably more today than when you originally purchased it.

Just about anywhere in the country, a well maintained home in an attractive neighborhood should fetch an appreciably higher price today than when it was originally purchased.

This holds true even if you have made no improvements on either the house or the land since you purchased the property. However, as Robert W. Johnson, president of J.I. Kislak Mortgage Corporation, points out, most people have made changes in the house they bought in line with their family's own needs and, quite often, these improvements also add to the value of the house when it is placed on the market.

The Kislak executive's view is worth noting since the company heads is one of the nation's largest mortgage bankers and a leader in arranging for FHA and VA home mortgage loans.

At the same time Johnson cautions the prospective home seller against expecting a dollar-for-dollar return on every improvement which has been made. For example, changes that you made to add to the convenience or comfort of your family may not be so highly thought of by every prospective buyer.

A recreation room, converted, from basement space, however, or a family room added on to the original house represents an important addition and the homeowner who has made this improvement should expect that 70 per cent to 80 per cent of his cost can be recovered in the selling price.

Regional difference will also affect the "return" value of the improve-

ment. A case in point is the outdoor patio, practically taken for granted in southern states where the climate makes it a useful addition to family living space nearly all year long.

In contrast, a patio area in New England, Michigan or Minnesota, even though it may enhance the overall appearance of the plot and setting of the house, can only be put to full use from late spring to early fall. In this case, perhaps no more than half the cost can be added to the asking price of the home.

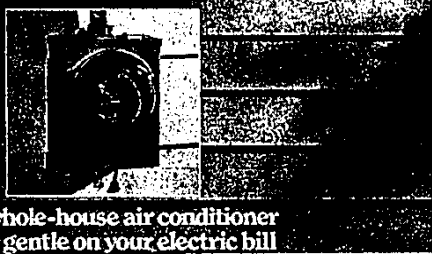
Additions which the Kislak executive points out as having a high percentage of recovery are: a second bathroom in a three or four bedroom house, a lavatory addition on the ground floor of a two-story house, the addition of a third bedroom to what was formerly a two bedroom house (if the third bedroom is of comparable size to the others) and a fully modernized kitchen.

But don't expect to recapture very much of the cost of landscaping and other cosmetic changes, Johnson warns. Tastes differ, and the flock wallpaper for which you paid \$17 a roll may strike another person as a terrible waste of money. Other prospects may not be impressed by wall-to-wall carpeting and the same may be true of expensive and unusual lighting fixtures. A new exterior paint job may make the house look more attractive to prospects but the cost should be considered a normal maintenance expense.

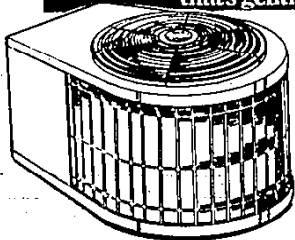
Is this any reason to hold back on home improvements? "Certainly not!" says the Kislak Mortgage executive. "After all," he says, "the main purpose of buying a house is not to sell it later on for a profit but to provide a good place to live based on your own individual life style."

"It is always possible, of course, to overimprove a property in terms of the value of neighboring homes," he added, "but generally the changes and additions you have made to make your house more satisfying have paid for themselves if they accomplish this. The dollar value when the time comes that you want to sell the house is a pleasant extra."

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