

HomeOwnership Benefits Listed

Should young newlyweds assume the responsibilities of home ownership, asks a 19-year-old bride? She has lived in a big city and has dreamed of owning a little house away from all the traffic. Her husband, 24, has just returned from Vietnam and they are settling in apartment.

"Our parents think home ownership is too much of a burden and they are trying to discourage us but, we really want to do it."

They aren't even stymied by the down payment—they can gather up enough cash from savings and relatives, but they don't have the vaguest idea how much it will cost to maintain a house or how large a house they can afford. Is there any way to estimate it, she asks.

A general rule of thumb in estimating whether you can afford a house is that it should cost no more than 2 1/2 times the annual income. If one is earning \$7,000 a year, the house cost must not exceed \$17,500.

If one could put down \$5,000 on a house leaving a \$12,500 mortgage, amortizing it over a 20-year period at 5 1/2 per cent interest would put monthly carrying charges at \$86.

If one must borrow the down payment or assume a second mortgage to get it from a bank or individual, the financial burden is increased and may be overwhelming.

Many young people can't buy a house because they are bogged down with debts.

But for young people, who can afford it, home ownership offers many advantages, even though there may be a little penny-pinching in the early years.

1. It provides tax benefits. You can deduct interest on mortgage payments which can be a little penny-pinching in the early years.

2. It is a way to build equity. You might find it difficult to save or invest regularly as a non-owner but a house obliges you to meet the mortgage. In 20 years, more or less, you will own your home free and clear. If you must borrow money for emergencies, your home can be offered as collateral.

Some people borrow on their paid-off homes to educate their children.

3. A house provides you with roots in a community, a voice in local government and so on.

4. A home gives you a chance to major in maturity as you cope with responsibilities of ownership and financial obligations.

There are some disadvantages in owning your own home. One must be expected to meet emergency bills instigated by pipe failure, roof leaks, furnace breakdown. For that reason, young people are better off with a new house that has fewer "bugs" even though they might get less house for their money.

HALF-HARDY ANNUALS are those native to warmer climates that need a longer growing season than Northern United States and Canada offer. These are usually started indoors or in a greenhouse or both early in spring, then moved outdoors when coldest weather is past. A little light frost won't hurt them.

This is more satisfactory than sowing seeds outdoors as plants so started bloom only very late in the season.

Annuals considered half-hardy include lobelia, scabiosa, petunia and verbena.

The tender annuals are tropicals that will tolerate no frost at all. They need an exceptionally long season to mature so are started indoors from seeds sown as early as February.

Be Careful In Selection Of Annuals

Annual flowers are grouped into three general classes based on their ability to tolerate winter temperatures, hardy, half-hardy and tender.

One good way to distinguish hardy annuals is to watch to see which ones survive in your garden. The seeds of these, and sometimes the plants, have survived the winter's cold.

In most gardens bachelor's button, sweet alyssum, portulaca, calliopsis, gallardia are of this group. Seeds of these plants may be sown in fall or in earliest spring, as soon as the ground is workable, in places where they are to bloom.

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Accountants Meet Thursday

The Detroit Chapter of the National Association of Accountants will meet Thursday March 21, in the Pick-Fort Shelby Hotel, Detroit.

Roy Adelberg, director of public relations and communications for the Young Men's Christian Association of Metropolitan Detroit, will speak on "Accountants Are Leaders Too".

Adelberg, an ordained minister in the Reformed Church of America.

Chairman for the evening will be William C. Stewart, president of Walsh Institute of Accountancy.

The "fellowship hour" will begin at 5:30 p.m., dinner at 6:30 p.m. and the meeting at 7:30 p.m.

Green Thumb Tips

PRIME OCCUPATION of gardeners during the winter months is the pursuit of garden catalogs. There are so many possibilities among seeds and plants that a clipboard with paper attached should be along-side the catalogs to help the gardener plan before he buys.

IF YOU DIDN'T plant seeds of spinach last fall, and if your family likes this vegetable, plan to plant as soon as the soil is workable.

There is no need for extensive preparation. Just loosen the top few inches of soil, mark a row and drop in the seeds. When seedlings have several leaves, thin them so those left are six inches apart.

The reason for planting spinach early is that when days lengthen over 13 hours of light the plants form seed stalks as soon as they come up, so there are few leaves to harvest.

DEPENDENT ON THE ambition (and the experience) of the gardener, the color scheme in the flower garden can be simple, with perhaps one color predominating and two others used in varying but smaller amounts, or it can be elaborate, using many colors.

The hardest color scheme to plan and carry out is one using all pastel shades. This takes an expert to execute.

THE EARLIEST CORN to mature has been, for the last 25 years, the hybrid variety Tuxedo Star. Now there's a new, just-as-early and tastier variety to supercede it. Spring Gold is its name. Days to maturity are the same—67.

EXCESS MOISTURE in the soil is a common cause of seeds failing to sprout. They rot in the ground instead. For this reason plant where drainage is excellent if you plant early.

Gardeners Produce Carefree Geraniums

Carefree—that's a welcome word for 1968 gardeners. It refers to a new race of geraniums that have won All-America Selections awards: two silver medals and one bronze medal. What makes these geraniums carefree? First, their freedom from the usual geranium diseases. Because they are grown from seeds rather than from cuttings, they do not inherit troubles from the parent plant.

Next, their strong and rapid growth. You never saw geraniums grow so fast! These characteristics are results of their hybrid parentage.

Third, their self-branching habit. As they grow they produce numerous side branches without any help. There is no need to pinch out tips in order to make plants grow bushy and compact.

Fourth, their bloom production which, after all is your reason for growing geraniums. The Carefrees will produce two or three flower heads for every one that grows on an ordinary geranium. Individual flowers are as large as those of the finest geranium varieties; flower heads often are larger.

Fifth, their color range. The silver medal winners are Carefree Scarlet and Carefree Bright Pink; the bronze medal winner, Carefree Deep Salmon, but there also are light salmon, scarlet and white in the range of Carefree geraniums. In addition, there's the prettiest Picotee, white with pink petal edges.

Thus you can select, without a care in the world, your favorite geranium color from among those in this vigorous new strain.

Tile For Heavy Traffic Areas

When choosing a floor covering for a heavy traffic area—foyer, hall, kitchen, playground, bathroom—don't let a desire for a good looking floor get in the way of its primary purpose, which is to carry a lot of traffic.

The Better Floors Council suggests that a good choice is vinyl asbestos tile, since it is easy to clean, wears very well, and is available in many patterns and colors.

To keep resilient floors such as vinyl asbestos tile in top condition, The Better Floors Council advises one over-light vacuum or vacuum to pick up surface dirt.

Paint Darkens Bedroom Plans

Painting woodwork inside the house? If matching the color to wallpaper or fabric, make the enamel a tone or two lighter. Paint, particularly enamel, tends to darken over a period of time, and a perfect match will look decidedly mis-matched within a few months.

Adding on a master suite? A superb plan with how-to instructions is offered by the Western Wood Products Assn., 700 Yon Bldg., Portland, Ore. 97204. Write Dept. 527-P and ask for Idea Plan No. 1, enclosing 10 cents.

Clear Out Halls In Home During Spring Clean Up

Spring Clean-Up Week is a good time to make sure halls in your home are not blocked with furniture and other obstacles, especially if there are elderly persons in your household, the American Insurance Association said today.

In case of fire, the elderly should be guided quickly to safety.

The highest death rate in fires was among persons 65 years of age or older in 1966. Fire deaths in this age bracket totaled 12.2 per 100,000 population, compared with only 4.5 per 100,000 among persons 45 to 64 years old, 2.6 in the 25-44 age bracket, 1.1 among young people 15 to 24, two among those five to 14 and 7.6 among children four-years-old or younger.

Develop New Snapdragon

Just as occasionally two astronauts in widely separated parts of the world may simultaneously be searching for a new star, so plant breeders, working in their separate establishments, sometimes are breeding for the same new form in a flower.

So it was with the "open-throated" form of snapdragon flower.

Think back to the last time you looked into a snapdragon bloom. Remember, when you were a child you used to squeeze the sides of an individual flower to make it open its "mouth" to snaptatafriend?

That "mouth" had a lower lip that bumped upward, the top of the "hump" touching the upper lip of the flower. This hump is eliminated from the new form.

ALTHOUGH the open-throated snapdragons, made up of the Bright Butterflies and Bellflower strains, are as easily grown and prolific of bloom as any other snapdragons, they look more like penstemons.

These open-throated snapdragons will make visitors to your garden wonder if they can believe their eyes.

The plants of these snapdragons are sturdy, those of the Bellflowers growing two and a half feet high, those of Bright Butterflies to three feet and base-branching.

It's A Snap Window Does It

Snap-In grilles available with all penderosa pine window styles give an attractive small-pane look and can be removed for easy window washing. Grilles add a Colonial touch to sliding patio doors.

For plenty of light and air in the kitchen, a casement window is the answer. Windows of penderosa pine are easily opened and closed by turning a convenient handle. Local lumber dealers carry stock sizes.

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