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by



WESTERN MICHIGAN UNIVERSITY

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# Suburban LIFE

Serving The Forest Hills Area

Special Edition

Thursday, March 12, 1964

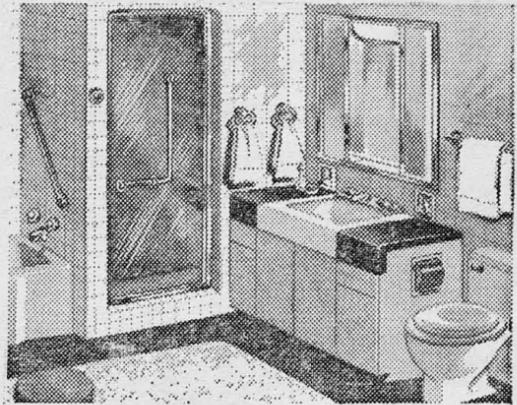
Page One



# HOME

# IMPROVEMENT

# EDITION



# A Real Home Improvement

## 30 GALLON WATER HEATERS

AT COST **\$49<sup>95</sup>**



### Michigan Bottled Gas

Lowell — — TW 7-9348

# Financing can fit modernizing plans

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, home owners 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 improve-

ment 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 percent 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 con-

sidered essential under FHA regulations such as carpeting, appliances, swimming pools, or 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 percent on the first \$2,500, four percent 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 percent.

**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.

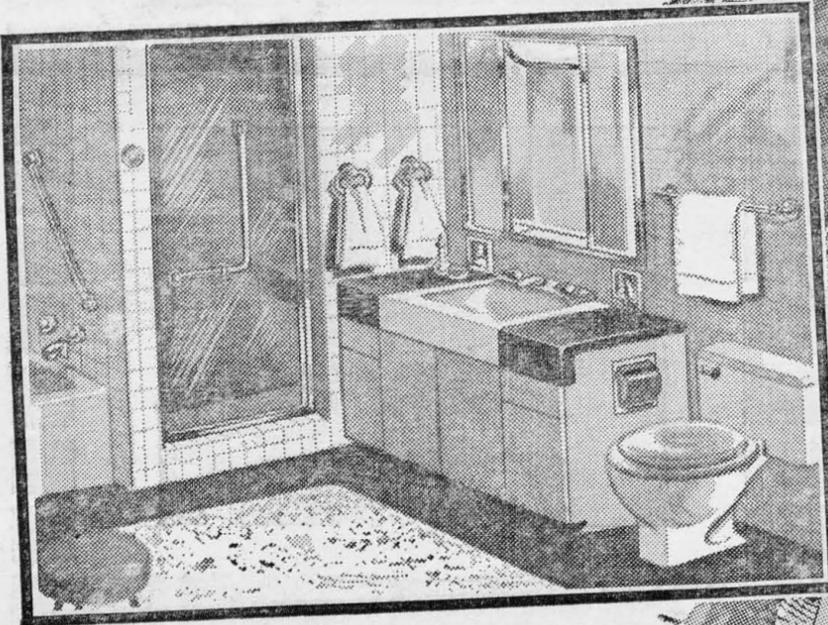
**Mortgage Financing.** If yours is a conventional rather than an open-end mortgage, you may be able to borrow the money you need by retiring your present mortgage and getting a new one for a bigger amount.

### Using foil helps in keeping paint fresh

If you plan to use only part of a can of paint and store the remainder, keep can clean by wrapping aluminum foil around the outside and over the rim.

When job is done, foil can be removed and can sealed tight without difficulty or mess.

# ALL THE CASH YOU NEED TO REMODEL



Want to modernize your bathroom, remodel your kitchen, finish off an extra room in your attic or basement?

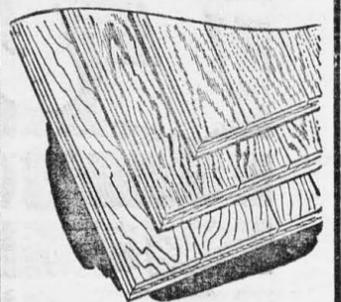
You need not postpone these or any other improvements in your home for lack of ready cash for the purpose. You can get a low-cost home improvement loan here for what you need. Repayment terms will be so arranged that you can readily handle them out of income.



If you have a substantial equity in your home, we can, if you prefer, re-finance your present mortgage to provide the additional funds needed for a major project of remodeling or expansion. Come in and talk it over!

# LOOK

## PLYWOOD SPECIAL



1/4" 3-Ply Mismatched Philippine Mahogany V-Grooved

4x7 **\$5.18** ea.

4x8 **\$5.92** ea.



1/4" 3-Ply Rotary Philippine Mahogany

4x8 **\$5.92** ea.

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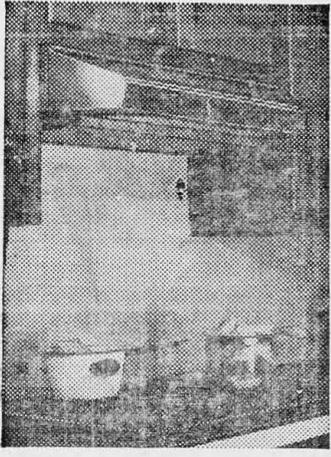
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Easily installed no-duct range hood eliminates necessity of frequent painting or papering, caused by smoke, grease or stains.

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Save steps,  
increase  
efficiency

Today's homemaker wants a kitchen that's both practical and pretty.

When remodeling, think in terms of saving steps and aim for adequate equipment, counter, storage and activity space arranged for maximum attractiveness and efficiency.

Begin by measuring and making a scale drawing of the kitchen and adjoining rooms. Allow a quarter inch to one foot.

Keeping in mind sizes of cabinets, appliances and other equipment, as well as plumbing and electrical codes, block out the countertop plan, allowing a 25-inch depth for counters, which should be placed to make a continuous line from sink, range, refrigerator. The bottoms of wall cabinets should be at least 24 inches over sink and range. Over countertops, the distance may be as low as 15 inches.

Consider a work island in addition to the usual along-the-wall counter area. This could include a convenient second sink and chopping block, as well as additional storage space.

There are three work areas to consider in your basic plan: refrigerator and food storage center, cooking and serving center, and sink and cleaning center.

#### Triangle Works

Even a small kitchen is easy to work in when a triangular work pattern puts everything within reach. Locate your work triangle between range, sink and refrigerator. There should be at least four, but no more than six feet between sink and cook-top; four to seven feet from sink to refrigerator; and four to five feet between cook-top to refrigerator.

If you plan to use built-in cook units, locate oven within kitchen work area, but not necessarily within work triangle.

#### Use Range Hoods

Use range hoods wherever possible. Otherwise put in an exhaust fan in ceiling.

While homes may have formal dining rooms or areas, most homemakers want space in kitchen for meals and snacks.

#### 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.

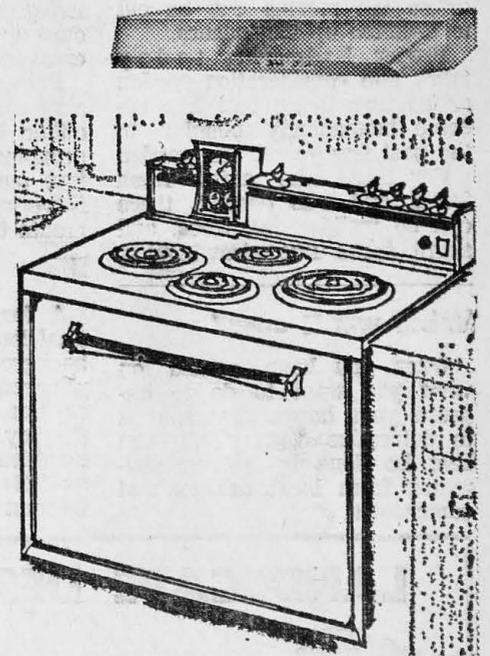
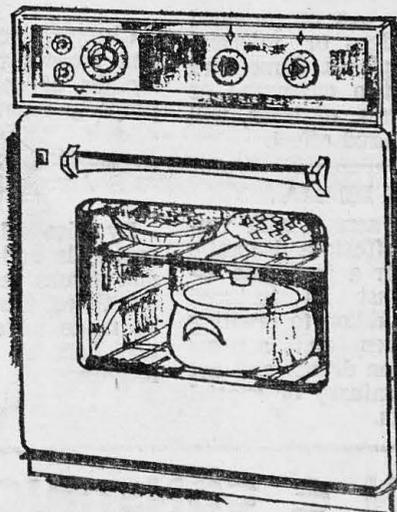
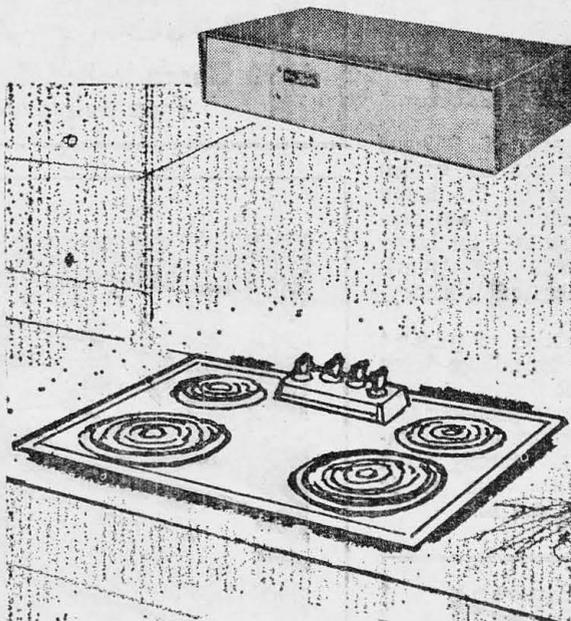
#### EXTRA TILES

If you have a tile floor, it is a good idea to buy a few extra tiles and keep them in reserve in case other tiles should be damaged.

## Hotpoint Quality Cooking Section

#### HOOD FEATURES

- 9-bladed fan moves more air —less noise
- Removable grease filter —for easy cleaning



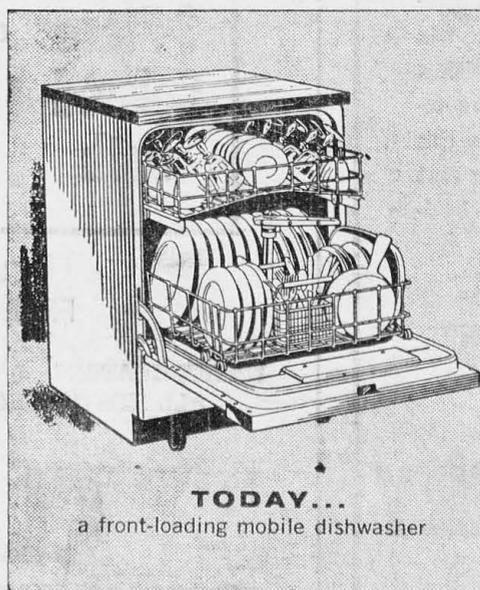
- Hi-speed unit
- Infinite heat controls

- Vented oven door
- Lift off door for easy cleaning

- Oven cycling light
- Surface unit indicator

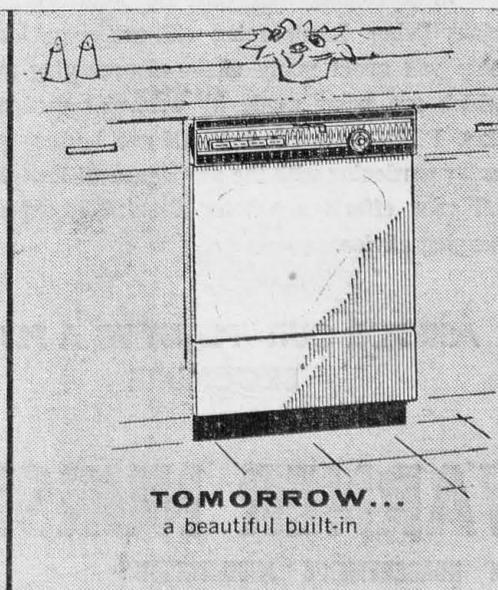
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## Hotpoint Quality Cleaning Section



TODAY...

a front-loading mobile dishwasher



TOMORROW...

a beautiful built-in

### Hotpoint CONVERTIBLE DISHWASHER

- Four pushbutton cycles
- Dual jet spray
- King-size capacity
- Genuine maple top
- Needs no installation



### Hotpoint DISPOSALL



- JAM-FREE design . . . quiet operation . . . installs easily

# How to plan for planting

What do people think when they see your home, either in passing, or in visiting it? Often the home may be judged by neighbors and friends on the basis of its landscaping and the pleasing effect landscaping imparts to the property. The value and saleability of a home depends to considerable extent on the first impression of the property as a whole, with good landscaping, enhancing the value.

Primary points for good landscaping include excellence of design, according to the American Association of Nurserymen. A well-designed planting takes advantage of the topography of the site to create a beautiful picture from any vantage point—on the street side, in the rear yard, on the terrace, or looking at the side borders of the property.

It capitalizes on good views and screens off unsightly vistas. It ties the house to the ground in such a way that it delights the eye, as living plants, sun, earth and sky and house become part of one composition.

Adequate shade should be provided at the time of day you want it and exactly where you want it. Flowers and foliage, roses and perennials are placed for enjoyment in just looking, or so the blooms can be cut to brighten up the indoors.

Proper landscaping today takes into consideration garden or outdoor living that has become increasingly popular in the past few years. The garden

For those who enjoy fresh fruits, and who doesn't, there can be fruit-bearing trees, and small fruits like strawberries,



Property looks pretty as a picture when it's properly landscaped for adequate shade, privacy and beauty from any angle.

raspberries, or asparagus and rhubarb. living area is planned with both outdoor entertainment and recreational features.

Privacy, of course, is necessary and this can be provided either by hedges or informal groupings of plants. Sometimes just one or two evergreen or flowering shrubs, or trees, will create the desired effect.

### ADDS DRAMA

A fence or screen with vertical louvers effects a dramatic background for a fruit tree espaliered against its textured surface. In addition to creating privacy, fences and screens heighten garden drama and act as foils for statuary or special interest plants.

## Plantings keep property bright all year 'round

Changing scenes of foliage and flowers to provide twelve months of color on the home property regardless of the seasons is a modern goal for home landscaping, says the American Association of Nurserymen.

By wise selection of plant materials and by adding trees and shrubs that flower at various times, a home property can be made an object of admiration both by the family and neighbors at any time it is looked at and lived in.

### What will it cost?

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.

## LANDSCAPE DESIGN & CONSTRUCTION



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HARDER & WARNER NURSERY presents the services of its qualified Landscape Department for your use in developing your yard for leisurely and gracious living. Landscaping with proper guidance will help you avoid many of the discouraging mistakes which are being made by week-end gardeners today. PLANTING TO A PLAN can be fun—you can enjoy gardening with the confidence of knowing that all your efforts are being directed by expert landscaping advice.

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## B.P.S. PAINTS

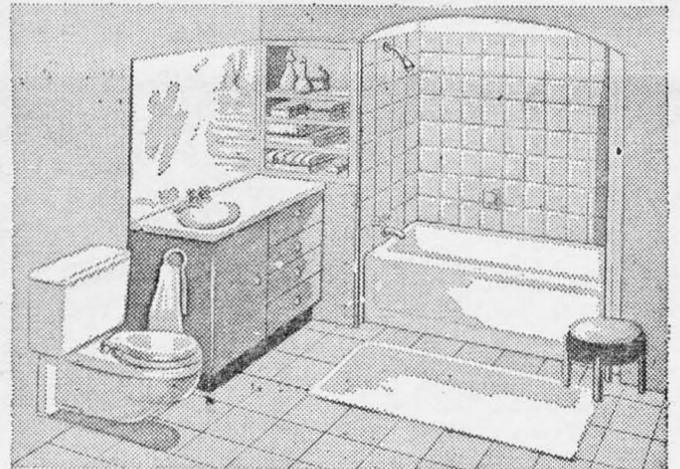
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## Remodeling? Check home for hazards

Did you know that probably the most dangerous place in the world is right under your own roof? According to statistics from insurance companies, far more persons were injured at home than were injured in automobile accidents or at work.

So, with this in mind as you start on your home improvement spree this spring, take a tip from the statistics of insurance companies and try to eliminate some of the hazards.

In the period from 1957 through 1961, one company alone paid claims amounting to over \$11,000,000 for accidents occurring in and around the house. They ranged from "asphyxiation" to "stepped on, kicked by, or collisions with animals" -

## Baths lead way as most needed room addition, is finding of survey held among home owners

### The Old Timer



"A dandelion is another thing which, if given an inch, will take a yard."

More rooms for the home are the most desired remodeling jobs, and more baths are the need most frequently mentioned. Such was the finding in a survey conducted by the National Home Improvement Council. Of home owners who were definitely planning a remodeling project more than half favored room additions, and of rooms to be added, baths led the way.

Whether the bath is built on or created by better use of

existing space in the home, careful consideration should be given to two main problems: an adequate hot water supply and ample, efficient plumbing outlets.

Consult a plumber to check up on hot water needs. He will help determine whether your present heater is sufficient, or if your new bath will call for larger heating capacity.

March is Home Improvement Month.

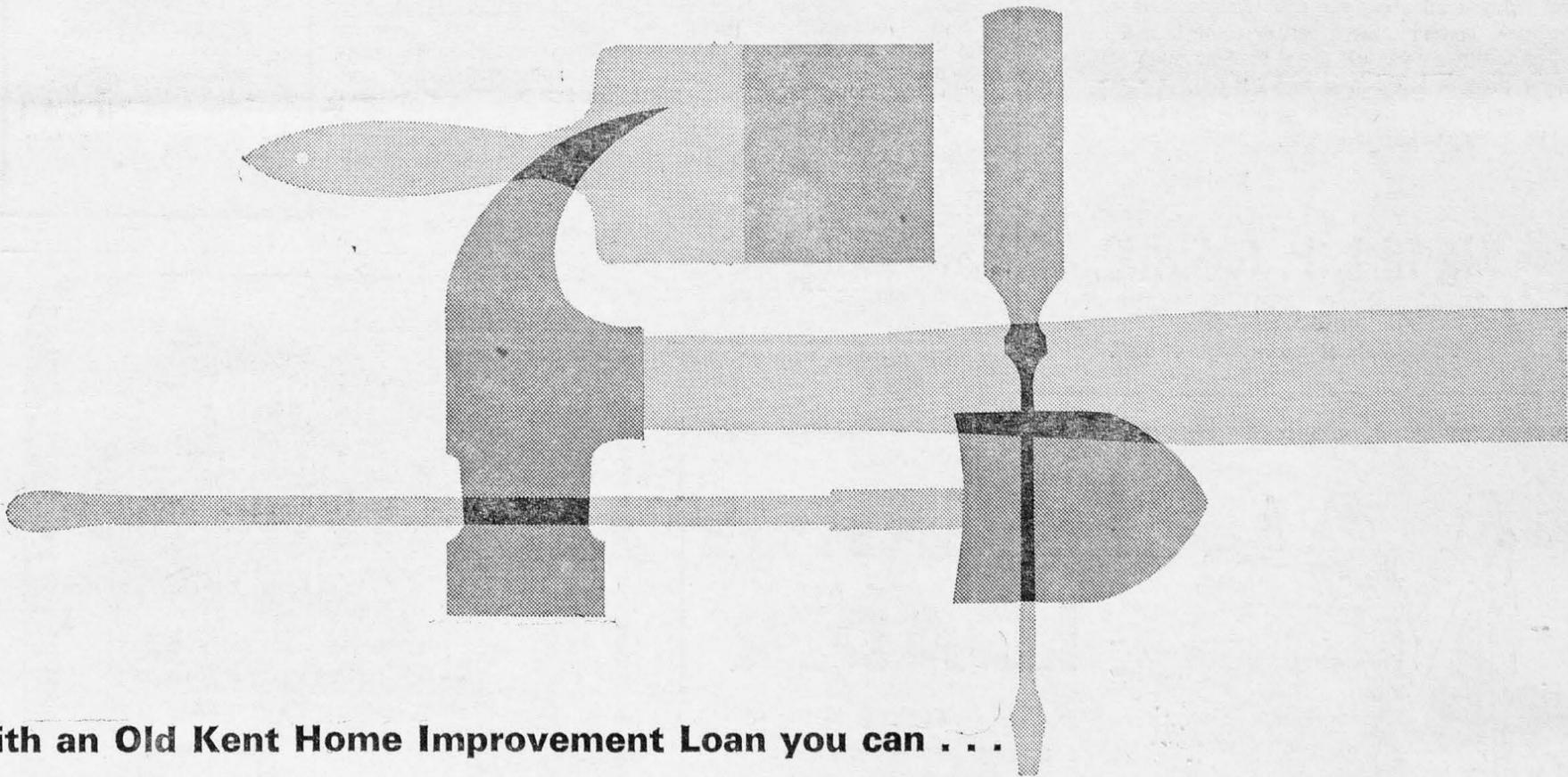
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## With an Old Kent Home Improvement Loan you can . . .

add on a new recreation room, modernize a kitchen, remodel a bathroom, rewire a house, add air conditioning, install storm windows, pave a driveway, build a garage, landscape your grounds, construct a patio . . . or even a swimming pool. Have we missed anyone? Oh, yes. You can put on a new roof, install aluminum siding, lay wall-to-wall carpeting, hang new drapes, build a fence, paper or paint a room or three. Anything to improve your house or property. Up to \$7,500. Up to 7 years to pay (while you're enjoying the improvements). Low bank interest rates. Monthly payments to match your budget. Doesn't that hit the nail right on the head? Get with an Old Kent Home Improvement Loan. Stop in or phone Bob Corbett, Manager, Cascade Office, 949-2130. Old Kent Bank and Trust Company.

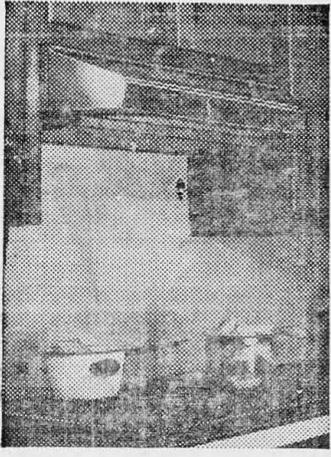
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for people on the grow

Bob Corbett, mgr.

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Easily installed no-duct range hood eliminates necessity of frequent painting or papering, caused by smoke, grease or stains.

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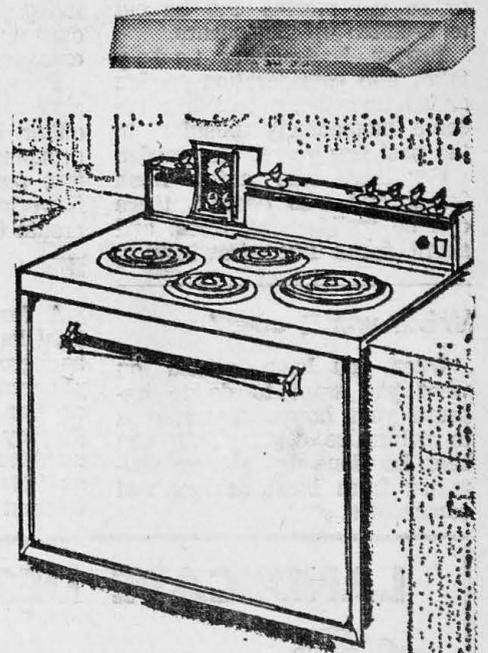
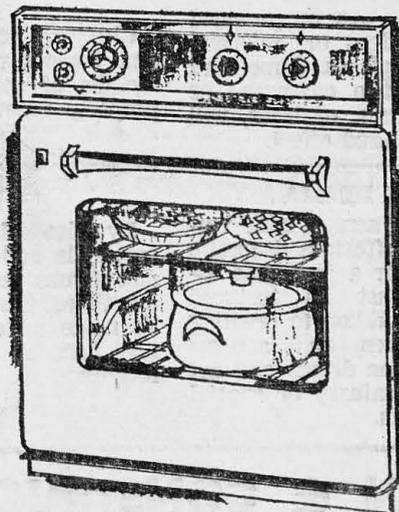
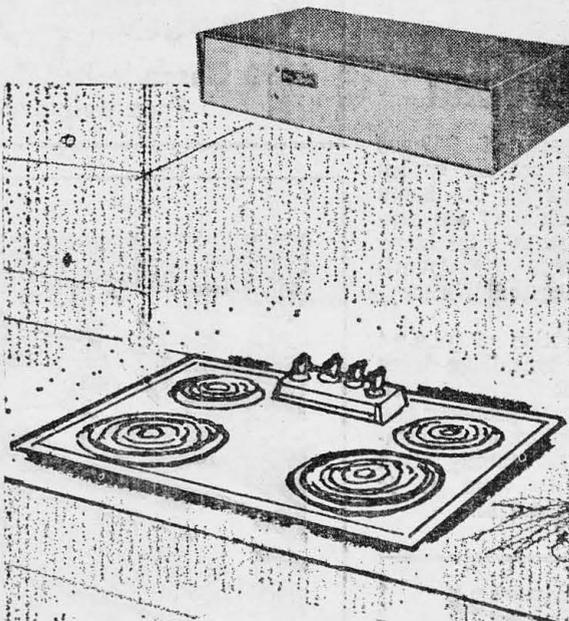
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## Hotpoint Quality Cooking Section

### HOOD FEATURES

- 9-bladed fan moves more air —less noise
- Removable grease filter —for easy cleaning



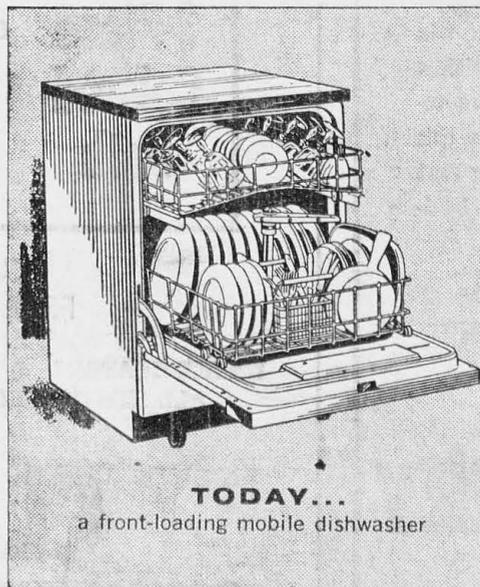
- Hi-speed unit
- Infinite heat controls

- Vented oven door
- Lift off door for easy cleaning

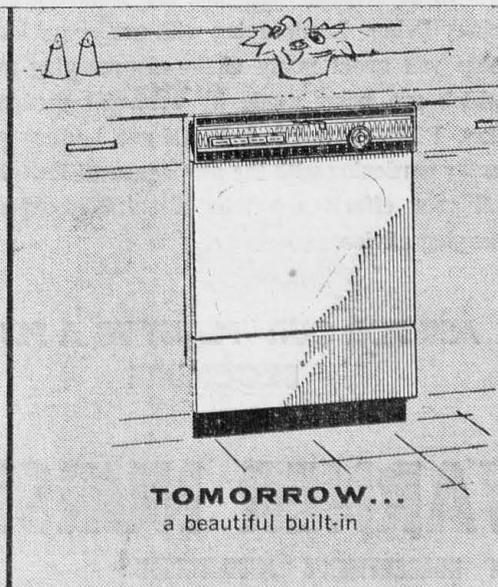
- Oven cycling light
- Surface unit indicator

AVAILABLE IN ALL HOTPOINT COLORS AND FINISHES

## Hotpoint Quality Cleaning Section



TODAY...  
a front-loading mobile dishwasher



TOMORROW...  
a beautiful built-in

### Hotpoint CONVERTIBLE DISHWASHER

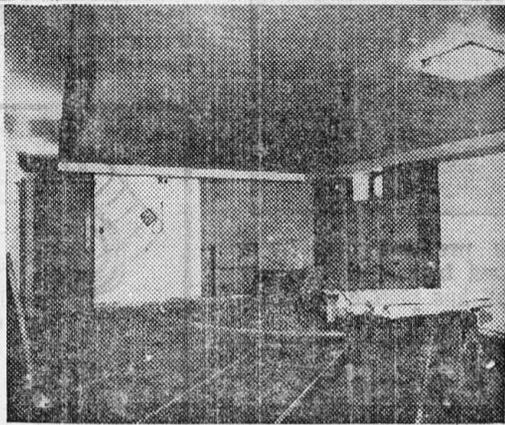
- Four pushbutton cycles
- Dual jet spray
- King-size capacity
- Genuine maple top
- Needs no installation



- JAM-FREE design . . . quiet operation . . . installs easily



Extra living space may be "hiding" in your basement. "Before" (right) and "after" (above) photos show how one basement became an attractive room for entertaining, relaxing, even at-home movie viewing. Walls were covered with plywood paneling. Movie projection equipment is concealed behind walnut-paneled wall at rear. Opposite wall (not shown) holds a screen which can be rolled up into a walnut-paneled valance.



## Room expansion calls for attention to heating needs

At last! You've decided to build that new room addition—and just in time to keep your home's seams from exploding.

But—have you decided how you're going to heat the added room? Will it be hooked into the present warm air system? Is your present heating plant

large enough for adding the new room? Do you want electric heat? How about insulation?

These are basic, important questions—so perhaps the first thing to do is to find a home improvement expert to consult with about the entire project, including heating.

If the addition isn't too large, your present heating plant might be adequate to heat the new room, too. If so, your home improvement dealer simply has the hot air ducts or hot water pipes extended into the new room.

But remember that how much heat the new room needs for comfort depends on its size and how well it is insulated. Even if an entirely new system is needed to heat the added room, thorough insulation will pay off in lower fuel bills.

Assuming that you decide the old heating plant won't be adequate, what are your options?

1. All-electric heating of the added room is one possibility. The heaters may be base-board type units or recessed into the walls to radiate into the room. Some have blowers that force air over heated elements.

2. A new fuel-burning central plant can be installed that will heat the whole house, including the added room. If your old furnace is due for replacement, this option might make sense.

The type chosen may be oil or gas, furnishing warmed forced air or re-circulating hot water. Most of the new central, fuel-fired systems are designed for add-on air conditioning at lower cost than independent cooling systems.

3. A second fuel-burning furnace or space heater can be installed in a closet of the new-room addition, with no connection to your existing heating plant. Usually, this will be the forced air type, with ducts running in the crawl space under the floor.

### 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.

Cabinet Sinks  
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Bathroom Fixtures  
Garbage Disposals  
Electric Dishwashers  
Bathroom Accessories  
Electric Water Heaters

## Put a 'ceiling' on old cracks

Cracked, peeling bathroom ceilings are an eyesore to any homeowner, especially to one who has recently completed a remodeling job. Heat and moisture from the tub-shower area cause this aggravating condition.

Many homeowners are taking steps to eliminate this problem in the future by installing plastic-surfaced hardboard blocks. The blocks, which come in colors and patterns, can be damp-wiped clean. They are factory-treated to withstand high heat and humidity conditions, and never require painting or refinishing.

Easy to handle, the 16-inch square blocks can be put up right over old, cracked ceilings. Tongue-and-groove edges simplify installation. Wallboard adhesive is used to secure a strong bond.

Plastic-surfaced hardboard also comes in four-foot panels and 16" x 8' planks for use on wall areas.

## Ease paint plans with these tips

When a can of paint is being stirred by an electric drill with paint mixing attachment, prevent spatter by making a temporary lid of heavy cardboard. Push mixing rod through hole punched in cardboard.

Spinning the handle of a paint brush between the hands after cleaning will remove excess solvent or thinner effectively.

## Keep kitchen storage handy to work areas

Storage is always a primary consideration in kitchen planning. Arrange cabinets and cupboards so that things are within easy reach of various work counter areas.

Small appliances can be out on counter tops if you use them often, but if the uncluttered look is preferred or more working area is needed, plan space for them in a cupboard close to the place where you use them most.

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## Demonstration

### New oil furnace

Iron Fireman CUSTOM Mark II oil furnace with instant clean flame. Unequaled for clean comfort, low fuel bills and trouble-free performance

#### Comfort

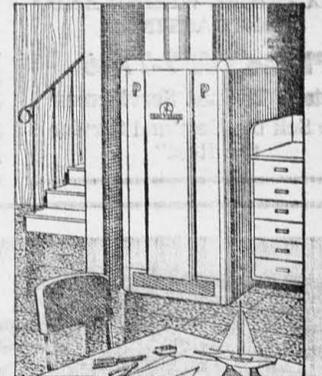
With the Iron Fireman CUSTOM Mark II furnace you use a super-sensitive thermostat which operates the furnace with the slightest variation of room temperature. This gives you remarkably uniform indoor temperature. No matter how often the furnace starts there is no smoke, no soot, no fouled combustion chamber, no wasted oil.

#### Cleanliness

With the instant clean flame there are no flecks of soot blowing from your chimney or escaping into your home. Hundreds of tests made with smoke-detecting instruments show a flame that's absolutely clean from the very moment it's turned on.

#### Down go fuel bills

Owners report remarkable fuel savings. There is no smoky warm-up period to foul the furnace and waste oil. Service calls are cut to the vanishing point.



Quiet easy-burning globular flame eliminates blowtorch roar. Fan has resilient mountings to dampen vibration and is sized for large capacity at low, quiet speeds.

#### Operates without chimney draft

The CUSTOM Mark II furnace provides its own positive induced draft with precision control. No natural chimney draft required.

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3480 GOODWOOD, S.E.—On Thornapple River. Very attractive 3-bedroom home. Large lot, 2½ car garage. FHA Financing. \$18,900.00

3467 GOODWOOD, S.E.—Lovely 3-bedroom brick front home. Built-ins, corner fireplace, divided basement with recreation room. FHA Financing \$17,000.00

7104 30TH, S.E.—Desirably located 3-bedroom home. Full basement, 2 fireplaces, 2 car garage. In highly restricted area, paved street. FHA Financing \$21,300.00

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# Paneling adds decorating distinction

Once upon a time wood paneling meant an early American setting or an expensive book-lined den. Today, paneling is used in homes of every price range and in every room in the house.

Modern furnishings especially require a setting of sufficient warmth to give rooms a softened air, but one that doesn't conflict with the decorative scheme. Warm of tone, rich and expressive woods are ideal for the paneling of modern rooms.

News in the use of wood in modern home decoration is the upsurge in the use of color which can be obtained by blending finishes with the wood surface. Blues, greens—even golds—can provide beautiful wall effects and may be applied to Western Pine region woods with excellent results.

Lumber responds beautifully to stains and clear or pigmented finishes that allow the grain and knots to show through. Thus, the lumber may be left with its natural tone, or even when color is added with a wipe-on, brush-off finish, the wood will display its qualities of beauty and interest. It also may be painted, but then the beauty of the wood is hidden.

The size of a room and style of furniture determines the type of paneling installation. An air of spaciousness is produced by use of boards 10 or 12 inches wide for paneling. Narrower widths emphasize the direction of line, as well as lending a textural and subtly-patterned effect to the wall.



Interest to accent a dining room is provided here by a single paneled wall. Tongue-and-grooved boards of Western red cedar fit snugly together. End wall has plastic laminate service counter for buffets.

In a modern living room where a formal but comfortable atmosphere is indicated, use 6-inch widths of paneling with simple V-joints and a light finish to blend with any colors selected for furnishings, giving a sense of wholeness and harmony.

The fine patina of waxed paneling will compliment a soft drapery fabric to great advantage, yet dramatize a loosely hand-woven material.

## Going up!

In home improvement activity, the trend is up and up! Last year, Mr. and Mrs. Home Owner spent more than 11 million dollars on home improvements—roughly, \$70 for every \$100 spent on new construction.

These figures, based on reports of the U. S. Department of Commerce, represent quite a change from the ratio of only a decade ago, when \$10 was spent for improvements to every \$100 on new construction.

## Appliances fit remodeling plan and budget, too

If you're remodeling your kitchen, investigate the many new work-saving appliances available. You'll find a wide choice of built-in or free-standing models to fit your budget and kitchen plan, and complement or accent the color and finish of your cabinetry.

Although the current trend is toward built-in appliances, you may prefer to have a built-in "look" with appliances that can be taken along if the family moves.

Color and decorative interest are increasingly important requirements in the modern kitchen. But before undertaking any change, remember that the large color areas of your kitchen should be versatile enough to outlive changes of mood, taste and occupant.

March is home improvement month.

Indicate on the door of your electric fuse box the rooms supplied by each current.

## My Neighbors

### Facts for floors

Dark spots on wood floors, caused by such things as spilled ink, liquor, fruit juices, can be washed (stained areas only) with household vinegar. Wipe dry and repeat several times if necessary.

Black heels marks on a floor can be removed by rubbing with a cloth moistened with wax. If stains persist, try a fine steel wool pad with wax.

### HOSE BUMPER

Don't throw away old garden hose. A strip of it placed along a garage wall will serve as a bumper for your car door.



"There, there, dear don't cry — maybe tomorrow you'll push the right buttons to get breakfast!"



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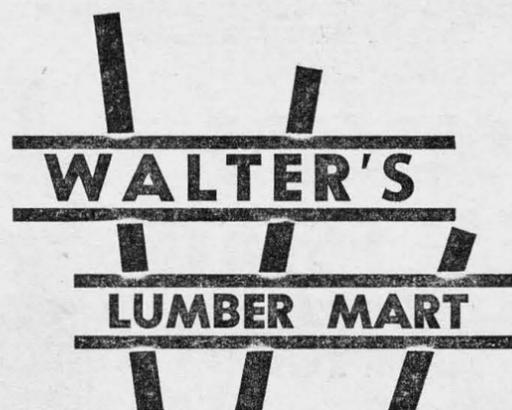
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