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Forethought Reduces Cost Of Woodwork

Spending too little is often a lot more expensive than not spending enough. Initially it may be cheaper to buy an article that will require early repair or replacement, but it is not economical. Cost, to be of any significance, has to be averaged over the number of years that the article lasts. Economy in money well spent, more hoarding of unspent dollars gains nothing.

One should not be content with economy. Economy means simplicity and good taste in design, convenience, satisfactory construction, and the conservation of materials and labor. Flimsy construction, ugly design and neglect in repair are constantly seen and used. The way to lower the cost is to buy woodwork of good quality in "stock" sizes and patterns installed by skilled workers.

Window, doors, stairs, trim and built-in fixtures are no longer made on the job. They are now turned out in factories in large quantities and in standard patterns and dimensions. This "stock" material is ready to ship. It may only cost a little of specially manufactured woodwork.

When your contractor is ready to place the dining alcove, the bookcase, the corner cupboard, the chair, or the wardrobe, he has not yet made them and he is not ready to make them. He will be on the job ready to be installed.

If the specifications for your house called for any of these items in these standard sizes they would have to be made on the job adding materially to the cost of the finished house. Quantity production develops the best way of manufacturing an article and not only improves quality but lowers cost.

Paneling with Wood
Old interiors can be easily and economically modernized to present an up-to-date appearance with wood. The living room will take on a fresh look if done over with a color of paneling in wood. The dining room, basement and entrance hall, in fact, all rooms in the house will add to the attractiveness of the home if given a new dress. This is some suggestion for installing wood paneling throughout your home.

First, see that the room approximates their final condition of appearance before the paneling is installed. The walls should be raised above with an otherwise good job. Second, be sure that the stock is properly conditioned.

Before applying vertical boarding make certain that the walling blocks and furring strips have been properly placed. There should be four rows of these blocks, one each at cornice and base and the other two equally divided between them. The walling blocks should be spaced by four or six inches horizontally between each stud. Four rows of furring strips nailed to the face of the studs may be used instead of walling blocks. Secure nailing of the paneling is necessary to insure attractive finished appearance.

When nailing and when staining, particular care should be given to the wall areas at eye level as this is the part of the wall most frequently observed.

The selection of appropriate cornice and base moldings will depend on the design of the paneling. Stock patterns of moldings can be used in most instances. The ends of vertical boarding should be buttled against the baseboard and cornice with a miter. This has the effect of making the joints of the paneling disappear. This may be done by furring out the base and cornice boards, or by using thicker boards for the paneling. These methods will eliminate the accumulation of dust at the paneling joints.

Keep in mind that when a home is modernized, regardless of the minimum of work done, more convenience and comfort is assured and the intrinsic value of the property increased.

Concrete Units Given Pattern
Attractive appearance of the small home often depends upon the materials selected for the exterior and how effectively they are used in the design.

Concrete masonry units of standard sizes may be laid in coursed or random patterns and finished with colored or white cement paint. Patterns may be obtained by laying the units as coursed, or random ashlar, in a manner similar to that used for stone.

Painting exterior concrete masonry walls is a damp-proofing as well as a decorative job. Painting and other improvements to concrete masonry walls may be financed under the Modernization Credit Plan of the Federal Housing Administration.

Architects' Use Seen Increasing

One gratifying measure of progress in the matter of architectural design noted in recent months by the Federal Housing Administration is the growing use by prospective home builders of the services of architects.

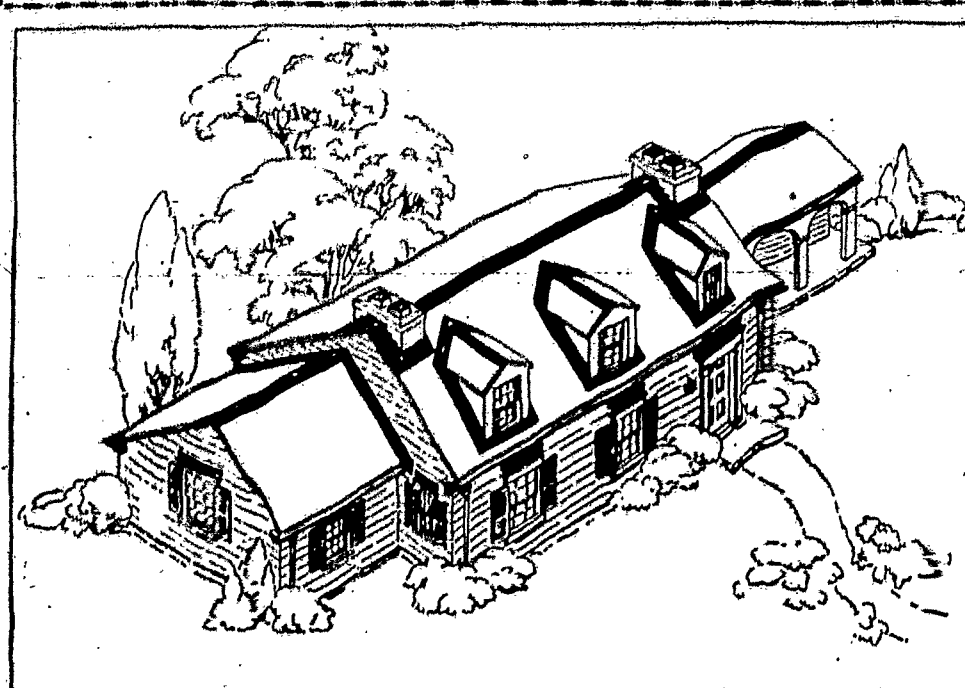
This is reflected in the plans which accompany applications for mortgage insurance reaching the various state and district offices of the FEHA.

Although the FEHA does not insist that an architect be hired to draw plans of a proposed house it does insist that houses offered as security for mortgages to be insured by it must be well designed.

The employment of an architect to design a house is a sensible and economical step. The architect can often make savings in construction costs, as well as in the use of space. Being acquainted with new materials and new types of equipment, he can suit the house to the needs of the family.

The architect can plan for the most economical use of structural materials. He can suggest the elimination of certain elements from the house which are expensive in proportion to their utility. Because of his knowledge of planning he may be able to save the family from making costly additions and changes to the house during construction. Let us wish you in.

Flashing Protects Home From Leaks



Slits on walls and floors, falling plaster, damage to furnishings, weakening of timbers—all of these may often be traced to leaks as a result of improper flashing.

Flashing is needed when one roof surface intersects another, where chimneys and dormers project above or through the roof, and at the heads of windows and doors.

Funds may be obtained from qualified lending institutions under the Modernization Credit Plan of the Federal Housing Administration for installing new flashing and other repairs needed to make the home watertight.

Colors Enliven Concrete, Offer New Fields Of Use

For many years concrete has been thought of as a grayish material largely associated with sidewalks, porch floors and basement walls.

More recently, however, colored concrete has become available to the home owner or prospective home owner. Buff, yellow, red, green, blue, brown, silver, and all the possible colors for concrete, and more and more they are being used.

Gay Colors Find Favor
Gay colors for patio terraces and front porches are finding favor with modern builders who recognize this new device for enlivening an old material.

On the technical side of the subject, concrete experts suggest that a color pigment suitable for use must fulfill these requirements: It must be durable under exposure to sunlight and weather; and it must be of such composition that it will not react chemically with the cement to the detriment of either color or form.

These requirements are met by many authorities on concrete to be best fulfilled with mineral oxide pigments. Mineral pigments vary in coloring value, because of this, most architects and builders depend upon the reputation of the manufacturer of pigments for assurance that the quality of the material is satisfactory for concrete work. In general the finer a pigment is ground the greater is its coloring ability and the less the amount required.

Another point to remember in the use of colored concrete is the fact that it is necessary to measure all materials accurately, particularly where the work requires concrete measurements.

GOOD PROPORTION IS KEY TO APPEAL

The appearance of a room may often be improved through the simple means of improving proportions.

To make a room seem compact, good proportions must be emphasized. This may be done in a number of ways, and a number of different effects may be obtained. For example, lower ceilings give the feeling of coziness, while high ceilings tend toward formality and stiffness.

Many features which lead to decorative proportion in older homes may be carried over with fixtures obtained under the Modernization Credit Plan of the Federal Housing Administration. Frequently decoration will give the desired effect.

These features decrease apparent height of the ceiling:

- Ceiling not extremely high in color.
- Direct lighting system.
- Horizontal lines in furniture.
- Straight-line molding in wall decorations.

These features increase apparent height of ceiling:

- Ceiling very light in color.
- Central lights to call attention to ceiling.
- Lines in furniture and window decorations.
- No moldings in wall decorations.
- Rug small, plain and inconspicuous.
- Lines which decrease apparent size of room:
- Dominating colors, red or yellow, predominating.
- Heavy, ornate furniture.
- Many decorations.
- Features which increase apparent size of room:
- Light colors.
- Cool colors, blue or gray, predominating.
- Plainness instead of design.
- Unity in color, line and design.
- Light weight furniture in vertical lines.
- Few decorations as possible.

Questions and Answers

Q Is it possible to make changes in the plans and specifications for a residence after a Federal Housing Administration insured loan has been approved?

A Only changes of very minor nature may be made. It is preferable to discuss all proposed changes with the Chief Architect of the local Housing Office, particularly those which may affect construction. If major changes are made, a revaluation of the property will be necessary. This, of course, will require action and possibly result in a reduction of the amount of the loan. With the first commitment was based.

Q The ground in the vicinity where I plan to build drains fairly well, but several of the nearby houses have damp basement walls after a heavy rain. How can I be assured of a dry basement?

A Since water conditions apparently are not severe, damp-proofing of the basement walls can be effected by means of a cement plaster coat, at least one-half inch thick, applied on the outside of the wall and covered with a coat of hot tar or asphalt. At the footing extend the plaster coat to the outside of the footing, rounding the angle to form a cove. If your site is so located that it will receive considerable water—a heavy rain, it will be advisable to lay drain tile around the house at the base of the footing. Drain tile should be connected with a sewer or dry well in order to dispose of the surplus water.

Q Can plastic paint be used over oil paint or plaster? Will it flake off?

A Plastic paint can be applied to any surface, either new or old, to which paint or varnish will adhere. This type of paint is highly flexible and properly applied should not flake or peel.

Winter Painting Aids Are Listed

Where paint is to be applied to new houses during winter Federal Housing Administration officials advise painters to make sure that the materials to be painted are dry. Where the painting is on the interior heat should be maintained to assure continued drying.

All masonry to be painted should be primed before installation. In painting new plaster, the temperature should not be too high or otherwise blisters may develop.

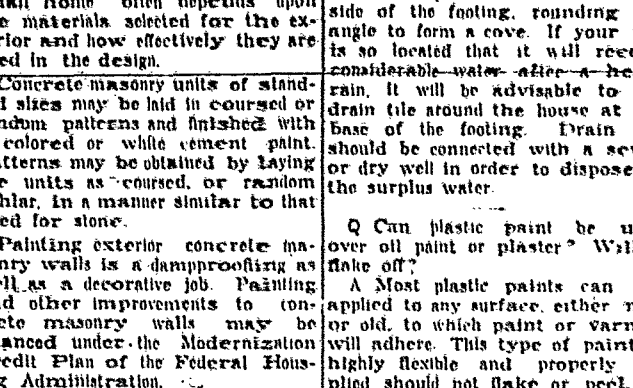
Exterior painting should not be done if the surfaces of the materials are damp or wet with rain or snow, or if rainy or freezing weather is threatening. Oil paints may be safely applied at temperatures above 40 degrees F. Other kinds of coatings with rapidly evaporating thinners should be applied at higher temperatures.

Exterior painting should follow the sun and work should cease early in the afternoon if cold nights are expected. Even at the temperature of 40 degrees F. painting work should not be undertaken when the temperature may take a sudden drop below freezing.

PRESERVATION OF BRASS
To preserve the luster of brass, polish the brass with a good metal polish that is recommended for use on brass and, while the brass is still bright, wipe off the greasy residue with benzine. When this has evaporated apply a coat of clear lacquer.

SLEEPING PORCH
In considering the needs of additional space for a growing family, home-owning families might give thought to the possibilities of a sleeping porch. The sleeping porch of today is usable the year round, and its construction may be financed under the Modernization Credit Plan of the Federal Housing Administration.

Interiors Like This Are Economical



THIS attractive interior was not "planned" by the owner before he built his home. One room was simply transformed into a library when he felt the need of a place in which to store his books.

You can do the same thing in your home at a very small expenditure. It is not necessary to build an additional or a special room. Bookshelves can be easily installed along the wall or whatever room you prefer and, with a little paneling, and a dado below the windowsill level, you will have a library of which you can be proud.

STOPS SCREEN STICKING frames when in place are not ment too soon after painting to the use of a light coat of paint of the house and frequently are no allowed enough opportunity to dry thoroughly before use of storm windows from sticking. The harden or are stored in a time base, screen

UNION TRUST COMPANY OF ROCHESTER

87th Semi-Annual Statement as of December 31, 1940

RESOURCES	LIABILITIES
Cash on Hand and Due from Banks \$11,947,467.81	Capital \$10,000,000.00
Call Loans 700,000.00	Surplus 1,123,000.00
United States Government Obligations, direct or fully guaranteed 11,311,726.00	Undivided Profits 28,977.12
State and Municipal Securities 2,730,525.58	Capital Notes 800,000.00
Other Bonds and Investments 5,187,331.60	Accruals for Interest, Taxes, etc. 85,564.68
Loans and Discounts 11,719,216.37	Acceptances and Letters of Credit 2,150.29
Mortgages 3,139,183.84	Deposits 1,062,547.08
Bank Buildings and Other Real Estate 3,810,560.43	
Furniture and Fixtures00	
Customers' Liability on Acceptances and Letters of Credit 41,580.29	
Accrued Interest Receivable 19,915.91	
Other Resources 60,062.21	
TOTAL \$52,084,600.07	TOTAL \$52,084,600.07

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