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Modern homemakers can install their own beautiful new resilient tile floors — and save one-third the cost! And it's so easy with the tile products specially designed for this purpose.

With a little patience and information on how to do it, any housewife can install linoleum tile, plastic tile, rubber tile, vinyl asbestos tile, cork tile and asphalt tile. It's wise for housewives to stick to the products rather than attempting an installation of linoleum or plastic sheet goods, for these require more skill and experience.

Here are the steps to follow in putting down your own tile floor: First, make sure that the underfloor is clean, flat and smooth before beginning work. Then find the center of each end wall (Fig. 1) and snap a chalk line between these two points. Repeat this operation for the two side walls. Where the two chalk lines intersect will be the center of the room.

Starting from the center of the room and working in one quarter at a time, spread paste on floor with a notched trowel. Spread enough paste to lay five or six tiles, making sure that the paste is spread evenly and smoothly.

Flex tiles slightly and then start by putting first tile in position at center of room with sides even with chalk lines (Fig. 2). Tile should be laid with edges flush. Be careful not to slide tiles into position because that will cause paste to ooze up between tiles or collect in lumps and ridges.

Always work from the uncovered portion of the room (Fig. 3) so that you don't push tiles out of alignment by kneeling on them before paste sets.

Tiles should be carefully fitted around cabinets, sinks and other fixtures.

This may be done by using a paper pattern, or one of the several "scribing" methods, such as the overlapping technique (Fig. 4). Be sure the pattern directions are correct before you score and cut the tile to be fitted.

Pitched Roof Helps

The house with a roof that has enough slope to form a well ventilated attic is easier to keep cool in summer.



Filling tile



Work from uncovered portion



Setting the first tile



Find the center of the room

ANDY CHENNELLY, Realtor
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THE CATHOLIC FAMILY CHOOSES A HOME

NEAR CHURCH AND PAROCHIAL SCHOOL

Mortgage Financing Conditions Feature Of Real Estate Clinic

By FRANK J. GIBLIN

An all day real estate clinic was staged by the Real Estate Board of Rochester in the interests of its membership. Wednesday, June 6, in the Chamber of Commerce Building. It drew a notable attendance within the realtor group together with an impressive representation of the local banking profession.

Featured speakers and their respective topics were: Warren W. Allen, Realtor and Vice President of the Lincoln Rochester Trust Co., "The Current Mortgage Financing Picture"; Robert W. Hopkins, Realtor, President of the N. Y. State Chapter 30 of the American Institute of Real Estate Appraisers, Buffalo, N. Y., "Evaluating The Used Home"; Herbert J. Mossien, Manager - Laboratory and Inspection Products Sales Dept., Bausch & Lomb Optical Co., Rochester, "A House Built But A Home SOLD"; and William Porter, Commercial Developer, Syracuse, N. Y., "New Business in Commercial Brokerage."

Alvin E. Pfahler, realtor, presided during the morning sessions. Thomas H. Brenna, Board President, presided during the luncheon session, and Palmer H. Teller, realtor, presided at the concluding afternoon session. The real estate clinic was sponsored by the Education Committee of the local real estate board.

The use of the word "clinic" chosen at this time in view of the obvious anxiety over current real estate trends that has been apparent to me in talks with a few acknowledged leaders in the field. This anxiety in one or two

cases bordered on an illness of spirit that required some sort of clinical diagnosis to set their business on a more healthful program of coordination with present trends. It appeared to me.

The most interesting discussion of the full-day session, in my opinion, was brought out into the open during the first talk given by Banker-Realtor Allen.

Wide speculation among the realtors has revolved around an acknowledged high ratio of bank refusals on mortgage loans.

Some real estate men have been critical of their alleged activities in making many loans outside of the City of Rochester and the State of New York while refusing local mortgage loans both in the G.I. and FHA categories.

Whether or not the current rate of refusals is justified by credit risks that involve the individual purchasers as well as the properties represented by the mortgages, is a question that might call for intelligent debate.

It appears to me, on the surface, that the lender is the best judge of where he considers his money to be invested safest and with the greatest assured return. On the subject of G.I. loans, it was expressed by a bank official during a later panel discussion, that 4 1/2% does not hold much appeal to a lender.

Mr. Allen, in his talk, summed up the present mortgage loan situation frankly and well. I believe when he said, "If we are in a period of credit restraint, perhaps we are lucky, for we are restrained may well have a sobering effect in new construction before it runs to the excess that occurred in automobile production. A decline of 20%, such as apparently confronts the automotive industry this year is something to avoid in the real estate business, if we can."

The bank executive, in his concluding remarks, introduced a well-turned phrase that could easily provide the answer to many complexing questions concerning the real estate business today. In elaborating on the preceding statement above, he said, "The only way to avoid

such wide fluctuations (in real estate) is to keep credit as an aid to the market rather than to let it be the MASTER of the market."

To the more-than-casual observer outside of the real estate profession, it seems to me that the rank and file of real estate men who earn their living selling other peoples' property on commission should fix their sights on the existing home market. In my humble opinion there will be a tremendous increase in young-family interest in the purchase of older homes more favorable to their present basic incomes.

If these existing homes could be made available to a greater number of young middle-income families through mortgage loans and more accessible down payments the sales traffic would be impressive.

The day of buying a new home "out in the sticks" with little or nothing down and assuming high-rent pay forever and a day... are about done for. The home-buying psychology of "what have I got to lose" can never be a substitute for the pride in home ownership.

And the feeling of pride in home ownership is found almost exclusively among those who either own the home outright or have enough equity in the home that they will make every effort to hold on to it, come what may.

The old rule-of-thumb that prevailed in our grandfather's day "want a bad one... in many cases it could wisely apply now. When a young couple bought a house in those days, they figured on a total cost equal to or not overly above the wage-earner's total annual gross income. If they bought a car or a surly with fringes on top they tried to keep its cost within 10% of the same gross.

Today perhaps the cost of the house should be within the gross income of both wage earners (husband and wife) less the annual amount paid for baby sitters.

An encouraging message was spoken by Mr. Allen of the Rochester Trust Company in his conclusions Wednesday.

"Most indications are that real strength is still present and that the volume of house buying is by no means solely a matter of easy credit. Vacancies still remain low; mortgage delinquencies are lower even than they were in 1954; incomes are still rising and are bound to rise further during the year, with probably a larger share available for housing in 1955."

Amen.

Engineers explain that a roof that rises two or more inches per horizontal foot forms an attic space that can be efficiently ventilated.

COURIER-JOURNAL Friday, June 8, 1956 15



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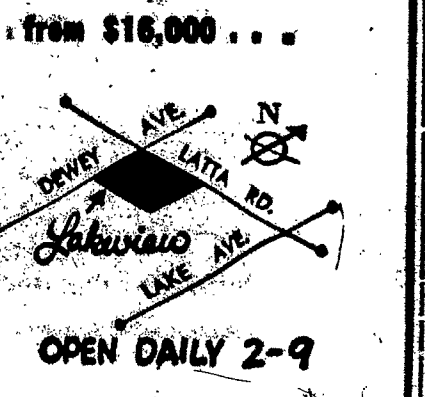
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