

**FOR A DRAMATIC ENTRANCE TRY "PLANTERS"**



How to dress up a humdrum house? Here's an idea from an office building that is readily adaptable to homes. First, a "planter" is cast into the doorway, in this case built of natural-color concrete brick. Second, strong, neat-looking concrete steps. Finally, an unusual touch in the form of a concrete planter box actually set into the steps during construction.

**Professional Treatment  
'Air Lift' Installs Insulation**



Workman uses air pressure to blow insulation into an attic floor.

Insulating the attic of a home with mineral wool can be a do-it-yourself project or handled by a professional installer using modern pneumatic equipment.

In the photograph the workman is installing mineral wool insulation between the joists of an attic floor. The insulation is blown by air pressure through a flexible rubber hose from a truck parked at the curb.

The air pressure forces the mineral wool into every opening, filling the joint spaces to a uniform depth. This method assures an efficient insulation seal over the living quarters of the house. Using the same pneumatic equipment, the professional applicator also can insulate the walls of older homes or non-insulated newer houses. In this process, trained work-

men skillfully remove sections of siding from the exterior walls and blow the wool through holes drilled in the sheathing where the siding has been removed.

Application with air pressure assures that the insulation is tightly packed around wires, pipes and cross bracing, filling the walls with mineral wool. After the walls are completely insulated, the sections of siding are replaced leaving the exterior of the house in its original condition.

**QUESTION BOX**

**Q**—I've noticed damp spots on the deck boards and rafters under the roof of my house. I'm sure these are leaks. What's the best method of finding the leaks and patching them?

**A**—From a practical standpoint, there isn't any "best method" for this job since patching an old roof generally is a mistake, according to the U. S. Bureau of Standards. Roofs wear out uniformly and chances are that if you have one or two leaks in an old roof, more are coming. The wisest thing you can do, and the most economical in the long run, is to put on an entire new roof or asphalt shingles in the color of your choice. The new roofing generally can be applied on top of the old, eliminating the expense of tearing the old material off.

**FOR SALE THE CATHOLIC FAMILY CHOOSES A HOME**

67 PAROCHIAL SCHOOLS Near Church and School 102 CATHOLIC PAINTING A GUIDE TO CATHOLIC HOME BUYERS

**CATHOLIC HOME BUYING STARTS HERE**



**Doctor Cures House of Old Age**

Remodeling in easy, budget-minded stages often is the wisest method of changing an old, cramped house into a spacious, modern home.

Proof of this can be seen in the handsome, four-bedroom, two-bath home of Dr. and Mrs. Earl Benson, of Marietta, Ga. Before the Bensons began their four-stage project of modernization, the house was a dilapidated, two-bedroom frame structure without a bathroom.

Dr. Benson bought the old house because he wanted to live in the country. He also knew that a good building material dealer and experienced contractor can work miracles with almost any house.

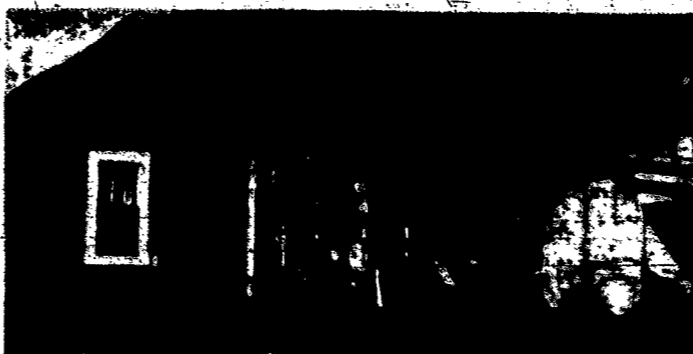
Mrs. Benson was dubious at first, but her husband's enthusiasm was contagious and she soon pitched into help-with the planning.

As reported in Practical Builder magazine, their first step was the addition of a bathroom and modernizing the kitchen. At the time, the bedrooms were adequate after the walls were patched up.

Later, as the family grew, the Benson's contractor suggested utilizing a two-room storage building 200 feet away from the house as an "addition." This was done by moving the storage building to within 20 feet and connecting it with a breezeway.

The two storage rooms were converted to a master bedroom, a second bath and closets, plus a fourth bedroom. This done, the Bensons decided the house was big enough and covered the entire structure with a long-lasting blue-gray asphalt shingle roof. The roof color is in pleasing contrast to the barn-red siding with white trim.

The doctor and his wife took their third step when they de-



An urge to "live in the country" prompted the purchase and remodeling of the ramshackle old house, bottom, into the modern, spacious home, top. The color scheme of barn red with white trim is set off by the blue-gray roof of asphalt shingles.

decided to enclose the breezeway. The wall was replaced with a snack bar and the result is a spacious, family-type kitchen.

A year later the Bensons completed their remodeling with the fourth step—removing a wall between the den and the kitchen.

**FOR SALE HOUSES**

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**HOME OWNERS QUESTION BOX**

**Q**—The cherry wood top of our most treasured table was dented during moving. Can it be repaired?

**A**—Slight dents can be repaired by placing a damp blotter over the damaged area and applying a warm—not hot—iron to the blotter. Repeat until the dent disappears.

**Q**—Sometimes it's very difficult to remove old putty from a window frame. Is there any easy way to get it off?

**A**—One fairly easy way is to run a hot soldering iron across the putty, just ahead of your putty knife. The heat will soften the putty and it will come off more easily.

**Q**—The aluminum strips along the edges of our kitchen counter tops make black marks on clothing. What can we do about that?

**A**—Oxidization is the trouble. Coat the stripping with a layer of thinned-out shellac. This will

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have to be done about once a year or when the shellac chips off.

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**IN THE PUBLIC INTEREST...**

With property taxes hitting new record highs in nearly every city in the state, New Yorkers on Nov. 6 will vote on a \$100 million bond issue for tax-exempt, privately-owned "limited profit" housing.

Under the terms of the Limited Profit Housing Act of 1955, families with earnings of \$8,000-plus can move into limited profit apartments and stay there until their income hits \$12,000-plus. Any way you look at them, limited profit housing companies are a peculiar breed of duck.

First of all, take the tenants. You wouldn't call them wealthy, perhaps, but certainly they're "comfortable". On the other hand, Governor Harriman says that one out of every seven families in the State has an income of less than \$2,000-a-year. To tax these low income people in order to provide tax-exempt housing for families earning three, four, five, and six times as much requires a faulty concept of economics and—to say the least—a peculiar concept of humanitarianism.

Second, take the way these projects are to be financed. The company's stockholders must put up only 10% of the project cost—and even that can be in the form of land, not cash. The other 90% of the cost can be borrowed from the State and/or from the municipality in which the project is located. The loan can run up to 50 years, and at low interest rates. Not a bad way to go into business, is it?

Third, investors are about as well protected as the gold in Fort Knox. Stockholders are practically guaranteed a 6% interest. A dividend or interest payment missed in one year must be made up from the first available earnings in subsequent years.

Fourth, since the company is deemed to be serving a "public purpose", its bonds, mortgages, income debentures and other obligations are tax-exempt. So is the interest their holders earn.

Fifth, up to 50% of the value of the property in the project can be exempt from local taxation for up to 30 years. The average home owner, who probably earns less than many of the "middle income" families eligible for apartments in limited profit housing projects, would like to see the day when his taxes go down even 5%, to say nothing of having half the value of his property completely exempt from taxation.

For make no mistake about it—taxes that Smith is exempted from paying will have to be made up by Jones, Brown and Doe."

from the NEW YORK STATE TAXPAYER  
September 1956

...therefore **VOTE NO**

**PROPOSITION #2**

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Presented in the Public Interest by  
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