

Storm Door Needs Good Looks, Too

When a storm door does nothing but keep out cold it doesn't belong on the front entrance of a home, says Beatrice West, New York color stylist.

"A front entrance," says Miss West, "is one of the most conspicuous areas of the house. It offers the initial welcome and must be warm and friendly."

For this reason, the color stylist points out, a combination storm and screen door should have the dual role of beauty and utility. Wood doors of ponderosa pine met this requirement because they can be stained or painted to harmonize with the front entrance.



Alhambra Fetes 'Old-Timers'

CHARACTER and other pioneer members of the Alhambra Fetes, Order of the Alhambra, honored Tuesday night at the Ukrainian-American Club included George C. Minges, (right) who wrote the music for the early degree ceremonies. With him are Grand Commander James E. Marcell (left) and Past Grand Commander Emmet J. O'Neill, chairman. Certificates were issued to members of long standing.

FOR SALE HOUSES

WEST HENRIETTA — Good Shepherd Parish, New, large, 2 1/2 story, 3 bedroom home, family kitchen, attached garage, tile bath, Hemlock water, gas heat, full basement, large lot. Best materials, V.A. inspected. \$16,500. Good schools. See GARLAND, Builder, G.R. 3-1563.

BRIGHTON AND OUR LADY OF LOURDES SCHOOL, close to 12 centers, a 4 bedroom house, 2 car attached garage, powder room, open porch, new gas heating unit. House is vacant and owner is anxious to sell. Let us submit your offer. MORGAN HOUSE, Realtor, G.R. 3-1327.

Empire Blvd. 1574 Webster, N. Y. Here is a cute 4 room practically new bungalow, full dry basement, attached garage, lot size 7 1/2 x 34 1/2. Many fruit trees, large garden. Total value \$17,000. This property offered at the low price of \$11,000.00. See it today. MORGAN HOUSE, Realtor, G.R. 3-1327.

For Rent

CHOICE lakefront five room semi-detached, completely remodeled year round home—two bedrooms, fireplace, adults preferred, 109 Anchor Terrace, White City, Charlotte 3-1211.

QUINN-Built Quality Means EAST ROCHESTER

108 Worthing Ter. E. Rcht. 697

ANDY CHÉNELLY - REALTOR

TRADING POST REAL ESTATE CO. INC. 241 BAKER POWERS BLDG. 5-2230



SAW THE AD HERE Tell them it's MORE IMPORTANT THAN YOU THINK...



THE CATHOLIC FAMILY CHOOSES A HOME

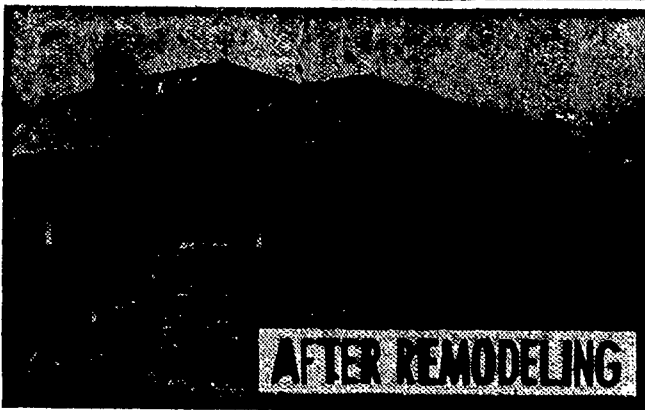
142 CATHOLIC PARISHES
Near Church and School
PROCHIAL SCHOOLS

CATHOLIC HOME BUYING STARTS HERE



A GUIDE TO CATHOLIC HOME BUYERS

Stone Facing Dresses-Up Old Home



"Seein's Belieo'n" DOWN REAL ESTATE BOW With Frank J. Giblin



Many of the homes that will be modernized in the current home improvement program require little architectural changes to give them a more modern appearance. Shown here are "before" and "after." The principal change made was in the roof line. A narrow ledge stone facing was combined with wider stone designs for this pleasing effect which accents the long, low lines of the "new" old house. Insulation is built into this stone facing, reducing heating and cooling costs.

I was reminded the other day by Andy Chenelly that I hadn't accomplished much in the writing line under this heading for quite some time and he was prompted to ask if I still worked for the Courier Journal. As a matter of fact I do although I have been kept unusually busy in other advertising departments of the paper apart from real estate and home building which has been experiencing somewhat of a lag recently due to what they term the "tight mortgage money" situation. Strange as it may seem, this is the time selected by John T. Nothnagle to expand to larger headquarters on the ground floor of 25 Exchange Street... and the period selected by builder Joe Entress to tell the world (through the CC&J) that he is building more and better homes for less money in Scottsville and Greece.

Since the first of the year, in anticipation of an early Spring home-buyers market, I have been spending the evening hours between 8 and 10 several nights a week, interviewing CATHOLIC COURIER JOURNAL subscribers in their homes. It has been a rewarding experience in many ways. I have talked with members of the finest families that it has been my pleasure to meet in a lifetime of meeting nice people. I have gained a valuable insight into what they like most in the Courier Journal, what time of the day they read it most, how long it remains "alive" news-wise in the home... and the importance they attach to the advertisements, even the little ones that appear week after week throughout the year.

As this is being written, I am looking forward to attending the installation dinner of the Real Estate Board of Rochester tonight (Thursday) at the Sheraton Hotel and wish that I could hazard a guess as to whom will be named the "Realtor of the Year"... It will be an exciting disclosure. I venture to say I anticipate congratulating the high school students who will be presented with awards for prize winning essays on "What The Bill of Rights Means To Me"... and I feel great pride that our Aquinas Institute and Nazareth Academy will be so well represented by Richard Gerwickas and Joyce Taschetti. The full program of the dinner meeting, under the arrangement of realtor, Palmer H. Teller, promises to be an interesting one that will chart the course of real estate activity for the year ahead.

With regard to new construction, I have a feeling that the good old standby builders will come forward during the month of February with some new ideas in home merchandising. They will tackle the advertising problem in more seriously in their determination to talk directly to their most logical prospects for new homes. Builders will become more interested in building better homes for the fewer people who are now qualified to buy them. They will devote most of their energies to anticipating the newest trends in exterior designs and interior planning. It will be a market that will prove highly competitive. Built-in features will play an important part in the popularity of new houses. Model homes will be even more actively merchandised in appealing to the "Lady of the House." The extremely long life of a Courier advertisement will really come into its own... for these advertisements are read, not once alone, but many times over as the newspaper remains in a place of honor in the Catholic Home. It will be an exciting year in real estate as the weeks roll by!

Facts To Know About Getting Financial Help For Fix-Up Job

Here are the most important methods of obtaining large sums of remodeling money: Refinancing or new mortgage financing, open-end or additional mortgage advance, Federal Housing Administration Title I home improvement loans, and the individual loan plans of banks and other lending institutions.

The largest amount — if the owner has completely paid for his home or at least has a substantial equity in it — can be obtained by getting an entirely new mortgage on it. New mortgage financing means exactly what the term indicates — to get a new mortgage on a "paid-up" home. The owner of such a property can often borrow up to 50 percent of its appraised value, or even more.

Refinancing is the procedure whereby the owner acquires a new mortgage loan of an amount large enough to pay off the existing mortgage on a home and to finance a modernizing project as well.

A fairly recent development in the mortgage lending business — the open-end mortgage — has made re-financing procedures un-

necessary for many thousands of families, even where major remodeling projects are involved. Stated simply, the open-end mortgage is one containing a clause under which the lender can make additional advances of money for modernizing up to the amount of the original loan.

Homeowners who are not sure whether or not their mortgages contain the open-end provisions should consult their lenders. Sometimes, a lending institution will write in such a clause, particularly if the institution has adopted open-end mortgages as standard procedure since the original mortgage was written.

Smaller home modernizing projects, requiring expenditures of less than \$3,500 can usually be financed without a mortgage involved in the transaction. And, as in the case of the bigger jobs, there are a number of possible sources of money.

One of the most common is the FHA's Title I home improvement loan program. The Title I program, in its 20 years, has benefited millions of homeowners and has been behind billions of dollars worth of remodeling projects throughout the country.

Under the Title I procedure, the homeowner is allowed to borrow money for home remodeling, with the FHA insuring repayment of the loan. The maximum amount that can be borrowed under Title I is \$3,500 and the maximum repayment term is 5 years. Five percent discount interest is charged on the first \$2,500 and 4 percent on any portion of the next \$1,000 up to the maximum of \$3,500. "Discount" interest means that the charges are deducted from the amount of the loan as a discount at the time the money is borrowed.

Home Improvement Industries Unite in '57 with 'Better Your Living' Campaign Theme

Operation Home Improvement, which in 1956 became a national by-word, is being continued into 1957 under the slogan, "Better Your Living."

Manufacturers of all types of building materials and home equipment are again teaming up with their dealers in an effort to help American home-owners, halt the deterioration of the nation's 50,000,000 homes.

The twin objectives of the gigantic campaign remain:

1. To convince homeowners that better living — through home improvement — is a desirable goal and sound investment.
2. To help dealers and contractors to make it easier for homeowners to buy the materials and services that go into home improvement.

As in last year's campaign, these dealers, contractors and lenders who are sincerely interested in helping the homeowners bring their home up-to-date will display the now-familiar Operation Home Improvement seal.

In addition, all elements of the industry in cities and towns all over the country will join forces in community-wide home improvement campaigns.

In announcing plans to continue OHI into 1957, Executive Director John R. Doscher, commented that the '56 effort had produced these results:

1. A nation-wide 25 per cent increase in home improvement activity, making the industry's total volume approximately \$15 billion for the year. For the first time in a decade, home improvement outstripped new home

building in total dollar volume.

2. Local OHI campaigns in 1000 cities and towns. In these communities, increases in remodeling activity were particularly dramatic — ranging up to 156 percent as indicated by the number of building permits issued for remodeling purposes.

3. Record sales for participating manufacturers and retailing organizations despite the slump in new home building.

4. Increases in home improvement lending of 20 to 200 percent reported by banks, savings and loan associations and other institutions in all parts of the country.

Modernizing

Home-owners ask — Is it possible to bring these old homes up to modern standards? Yes! In most cases it is more economical to remodel and renovate than selling at a sacrifice and building a new!

Exterior remodeling can take many forms. It can be very expensive so that all traces of the original appearance are removed or it can be limited and the most made of small changes. Changes in landscaping can do a great deal to soften objectionable building features that cannot be changed. Landscaping is as much a matter of design as is architecture.

A remodeling project should be approached with a great deal of thought. Professional assistance is your assurance that you will get the best possible job for the least amount of money.

New Roof Over Old Saves Time, Money

When a house needs a new roof, one way to save money on the job is to have asphalt shingles applied directly over the old roofing.

This not only saves time and labor, but avoids an unsightly mess as well.

COURIER-JOURNAL Friday, February 1, 1957 13

Don't Take Chances With FIRE!

Have Your Chimney Inspected Now While It's Working

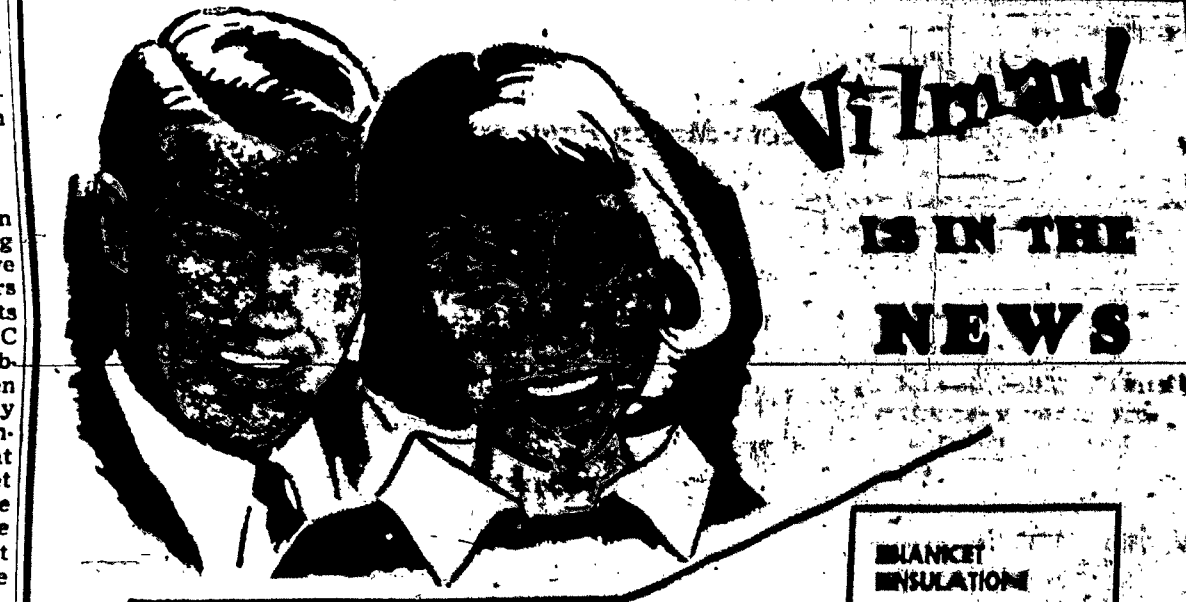
We'll Inspect Your Chimney — FREE of Charge

From Roof To Base — we see your chimney in and out of its chimney.

If your roof leaks or has holes, we'll help you fix them.

Call Now

National Fire-Resistant Ins. Co. Inc. 612 E. 44th St. N.Y. 17-1100 714 W. Main St. One of Rochester's Largest and Oldest Chimney Co's.



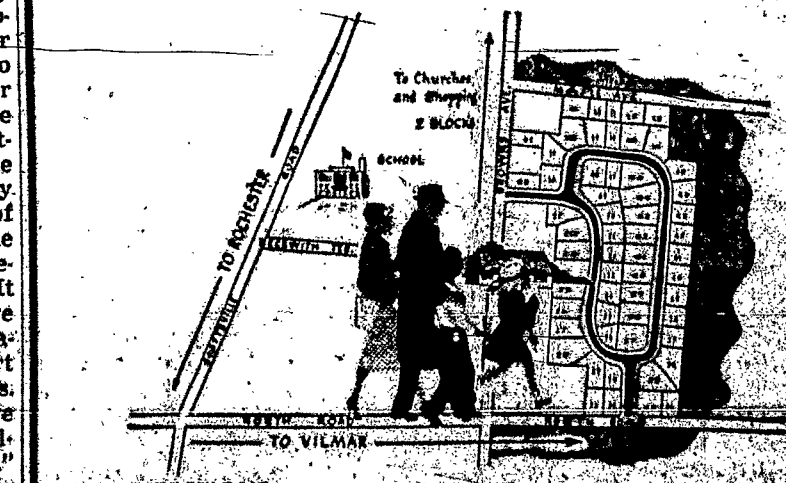
Vilmar! IS IN THE NEWS

LOW COST LIVING IN SCOTTSVILLE

Complete \$12,800 TO \$13,300 IN AND PAID!

Sanitary Sewers, Water Mains, Hydrants, Storm Drains, Paved Streets.

Here is a Made-To-Order residential tract for the budget-conscious homemaker. Incorporating luxury features of modern living in time-tested Joseph Entress Homes, "Vilmar" economically meets the desires of the average family, be it large or small. Situated within the village limits of picturesque Scottsville, residents of Vilmar are only a short walking distance to school, church and stores, yet ideally located away from the noises of congested living. Downtown Rochester is 20 minutes drive via Scottsville Road. See homes open for your inspection TODAY! Others under construction. Tract representatives on the property daily.



"VILMAR"

- BLANKET INSULATION
- G. E. AUTOMATIC GAS HEAT
- COMBINATION SASH SCREEN & STORM "ANDERSON" WINDOWS
- STONE DRIVEWAYS
- TILE SHOWER WALLS
- LINOR CLOSETS
- Beautiful "WANITY WALL" in Bath
- HALLWAY NITE-LITES
- BIRCHWOOD or YOUNGSTOWN CABINETS
- TOPSOIL GRADED
- OVERHEAD GARAGE DOORS
- MINIMUM LOT 50 FT. WIDE

- INSPECT COMPARE
- You'll Be Convinced
- Note: See Vilmar for present contract and future expansion
- Large homes and modern conveniences
- Good drainage system
- Many features of choice of home
- Inspected and ready to build

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