

### Variety of Financing Plans for Home Modernization Needs

Home improvement may be financed in a number of ways — unsecured personal loans, collateral loans, and mortgage loans.

Of these, the most common is the unsecured personal loan. For many, it is often the only way to take care of relatively small improvement outlays. Such loans may be obtained from almost any bank or savings and loan association. They may be arranged by the contractor who does the work or the supplier of the materials.

It is advisable that after you have determined what the cost will be, to make your own arrangement directly with the financial institution, preferably one with which you carry a savings or checking account.

#### ABOUT FHA PLANS

So that persons without collateral may obtain financing, the Federal Housing Administration insures lending institutions against losses on unsecured home improvement loans.

Many banks and savings and loan associations have their own terms which may slightly vary from those stated by FHA.

Bankers realize that the repair and improvement of real property conserve its value.

Federal savings and loan associations, for example, are permitted to make unsecured loans up to \$3,500 without FHA insurance.

#### MORTGAGE LOANS

The third method of financing is by mortgage loan. If you are planning improvements in connection with the purchase of an existing house, it is wise to arrange to have their cost included in the same mortgage loan that is made to finance the purchase. The same rate of interest and repayment will be spread out over the same period as that of the rest of the mortgage loan. This is the most favorable financing of all.

If you wish to make extensive improvements on a house you own, on which the mortgage has already been repaid, a new mortgage loan can usually be arranged to cover the cost. If the mortgage is not completely repaid, it may be possible to increase it to cover all or most of the improvement cost. This, called "open-ending," is however, possible and practicable only when provided for when the mortgage loan is made.

16 COURIER-JOURNAL  
Friday, April 28, 1961

When  
\* J.R. Mascitti  
BUILDERS & DEVELOPERS  
start a  
new  
community...  
THERE'S  
**EXCITEMENT**  
IN THE AIR!  
coming May 14<sup>th</sup>

\* MILLION DOLLAR CONCEPTS & PLANNING  
CHECK SUBMITTING IN FIFTEEN

### Space, Grace Big Reasons For Return to 'Colonials'

Restored 17th century home? style is popular with new home buyers because its center-hall England? Not at all. It's a two-story design provides four or more bedrooms at lower cost on the second floor, plus larger living, dining, and kitchen space on the first floor. Many leading builders and architects agree these advantages, as well as a trend toward more gracious living, will make Colonial-style homes of this type the most popular design in 1961 and for years to come.

This design gets much of its beauty and Colonial dignity from double-hung windows of ponderous pine plus an authentic Early American entrance way with rich panel door. This

### DePaul Clinic Offers Aid To Home Problems

John is a bright boy but a poor student. It is as though he doesn't care what is going on around him. His attention span is very short and his work is very erratic.

Marilyn is an excellent student, gets very good marks, but she is very tense, fearful and anxious. She has very few friends.

Robert is hyperactive, restless and energetic in the classroom and constantly in conflict with other children outside the classroom yet he seems to like school.

These are some of the comments made by teachers in parochial schools as they refer families to the De Paul Child Guidance Clinic for help.

The De Paul Clinic, a division of Catholic Charities was organized three years ago to help solve these problems and others which involve emotional difficulties of children in the Catholic schools of Monroe County.

Philip Powers, executive director, reports in the past year, from April, 1960, to April, 1961, two hundred twenty-four children have been seen by Clinic personnel for a wide variety of emotional problems.

In addition to Powers, the staff of the De Paul Clinic is comprised of Mrs. Grace Meade and Gerald Pasby, psychiatric social workers; Dr. Albert W. Sullivan, Psychiatrist-Clinical Director; Dr. Ivan Vasey, Psychiatrist; Dr. Andrew Sopchak, Clinical Psychologist, and Mrs. June Levin, Administrative Secretary.

In the cases of John, Marilyn and Robert, the first step is for the parents to be interviewed by the clinic social worker at which time a full picture of the child's total adjustment is obtained.

Following this, psychiatric examination and psychological testing are administered to the children. A meeting of the psychiatrist, psychologist, social worker, teacher and principal is then held to determine the children's difficulties and what can be done about them.

In many situations, parent counseling — either on an individual appointment basis or on a parent group basis — is conducted and coordinated with the teacher's efforts in the classroom.

The clinic is located at 50 Chestnut Street on the 5th floor of the Columbus Civic Centre. It serves children between the ages of five and eighteen but the majority are in the elementary age group.

### HOME and FAMILY LIVING

#### Protestants Outnumbered

Geneva — (NC) — Catholics now outnumber Protestants in Geneva, long a stronghold of Protestantism where John Calvin established his Reformed Church 400 years ago.

Figures published by the Canton of Geneva show that at the end of 1960 Catholics numbered 45 per cent of the population and Protestants 42.6 per cent. The rest of the canton's 255,979 people declared themselves members of other religions or of no religion.

#### GARAGE SOLUTION

Many homeowners would like two garages—even those who already have a two-car one. With the present-day accumulation of lawn mowers, wheelbarrows, bicycles and wheel toys of the typical family, the family car often has to roost out in the weather. A good solution is a steel yard storage cabinet. These can be had in 5, 7½ or 10 foot widths, and the best thing about them is the doors expose the full width for easy storage.

#### 'Refinish' Worn Floors with Carpeting

If your floors are in need of repair or refinishing, 'hide' them under a carpet. The idea is not as 'wacky' as it sounds. Colorful and practical carpeting, laid wall-to-wall along with a soft, springy underlay, can eliminate the need for most repairs. The savings realized can help pay for a large share of the cost of a good quality carpet. Remember that carpeting is both a floor covering and a finished flooring material.

By laying carpet over worn floors, you get the benefits of a finished floor and a beautiful floor covering for the price of one. Even if you replace or refinish your floors, some floor covering is still needed.

Before laying the carpet on worn floors, be sure that loose boards are made firm and that all nails are set flush with the floor.

Carpeting, combined with padding, helps insulate the room and cuts heating costs; it also provides adequate sound conditioning for most family needs.

#### Tito Visit Protested

Rio De Janeiro — (NC) — Hundreds of Brazilians demonstrated in front of the Yugoslav embassy here to protest against the June visit to Brazil of that communist-ruled nation's President, Marshall Tito.

The demonstrators carried signs reading "Brazil is against the Atheist Dictator," "Out with Tito, Murderer of Christians" and "Tito, Murderer of Stepinac."

Alojzije Cardinal Stepinac, Archbishop of Zagreb, died on February 10, 1960, after being jailed for five years (1946-1951) by the communists and restricted for the rest of his life to his native village of Krasic.

#### Gas Furnace Check-Up

Complete inspection including minor adjustments. Extra charge for cleaning if needed.

Meitger & Brayer Co.  
485 LYELL AVE. Since 1898  
GL 8-7614

#### CELLAR WALLS WATERPROOFED

WE GUARANTEE a dry cellar. Free Estimates. General Mason Work and Repairs. DRAIN TILE INSTALLED.

A. J. ARIENO BE 5-4371

### Plan For FAMILY FUN OUTDOORS

PLAN YOUR PATIO NOW. We have everything you'll need to build an outdoor living area to fit your needs and your budget.

The Heart Of Your Outdoor Fun Center Is A Grilladier

Long lasting, even heating cast iron units for installation in your fireplace. We can give you plans and specifications for the simplest to the most elaborate fireplace.

- BRICK
- CEMENT
- CONCRETE BLOCKS
- SAND & GRAVEL
- READY MIX
- FLAGSTONE

We'll Be Glad To Recommend A Reliable Mason Contractor

## RAPPL & HOENIG

1381 East Ridge Rd. HO. 7-8550

### House of Carpets, Inc.

## Early Bird Sale!

### Special Purchase Summer FIBER RUGS

from world's largest maker of fibre rugs

Whether you say fiber or fibre, here are really tremendous values in high quality, perfect rugs, at honest to goodness savings. They're extra heavy for real rugged wear, anywhere!

**EXTRA HEAVYWEIGHT \$17.95 for 9x12**

For PATIO PORCH PLAYROOM COTTAGE

Other Sizes Equally Low Priced!			
EXTRA HEAVY WEIGHT - IN STOCK			
8x10 . . .	1695	12x12 . . .	2995
9x15 . . .	2495	12x15 . . .	3495
COMPARE THESE PRICES, ANYWHERE!			

For All Your Rug and Carpet Needs . . .

House of Carpets, Inc.

Shop Nightly 'til 9 Saturday 'til 6 Easy Budget Terms  
3330 MONROE AVE. LU 6-0755

### It Never Rains But . . .

Nantou, Formosa — (NC) — Father Arthur C. LaCroix, M.M., found out the hard way how efficient the local fire department is.

During dinner, the 58-year-old Newton, Mass., missionary looked up in amazement to see "rain" pouring down on one side of the rectory yard, but not the other. Rushing outside to survey this phenomenon, he ran smack into a wall of water which, he discovered, was originating from the shiny nozzles of hoses attached to two Nantou fire engines.

FATHER LaCROIX, with a firm grip on his temper as water ran down his glasses and sloshed from his shoes, demanded an explanation. Quite casually, the fire chief announced that his men were conducting tests to ascertain whether or not their new pressure hoses could reach the highest structure in Nantou, which just "happened" to be the steeple of the Catholic Church. "And they do!" he exclaimed, with a self-satisfied grin.

### No Gun, Will Travel

Musoma — Westerns have made their mark — even in this remote, TV-less Tanganyika mission.

But their fear is rapidly disappearing as they watch Take for example the greeting afforded Maryknoll Father John P. Casey, of Lynn, Mass., the first time he rode into a bush town here, decked out in levis and astride a huge white stallion.

"A cowboy!" screamed the villagers, running pell-mell for the safety of their huts. This missionary made his weekly rounds — greeting the children, caring for the sick, and inviting the adults to learn about God.

Now when the padre rides up, most of the villagers turn out to greet the "good cowboy" with a yip and a yall that would make any prairie cowboy proud.

## "It cost me LESS to modernize the First Federal way!"

"All home improvement loans are not the same. Lots of places offered me high priced loans with plenty of extras built in.

"But not First Federal! There's only one rate for modernization financing at First Federal . . . a rockbottom \$5 per hundred per year rate. I couldn't do better *anyplace* in Rochester.

"And the only extras in my First Federal loan were real fast service and lots of help from the First Federal Modernization Counselor. And all this didn't cost a penny!"

"So take my advice and finance your Home Improvements with a

### First Federal 3 Star Modernization Loan

- ★ LOW, LOW RATE! \$5 per hundred per year. Make sure you don't pay any more!
- ★ CAPABLE ASSISTANCE! We'll arrange a loan to fit your budget; even recommend a reputable contractor. All at no charge to you.
- ★ EFFICIENT SERVICE! Average 3 Star Loan is processed in 24 hours.

MODERNIZING THIS SPRING? MAIL COUPON NOW!

Modernization Loan Dept.  
First Federal Savings and Loan Association  
320 Main St. E., Rochester 4, N. Y.

Please contact me to arrange an appointment to discuss modernization plans.

Send application blanks for a 3 Star Modernization Loan.

Please recommend contractor capable of

Name \_\_\_\_\_  
Address \_\_\_\_\_  
Phone \_\_\_\_\_

Ask about a 3 Star Modernization Loan at any of the seven conveniently located First Federal Offices.

## 7 First Federal Savings AND LOAN ASSOCIATION

OFFICES • 320 Main St. East  
• 1894 Monroe Ave. • 17 Main St. East  
• 625 Third Ave. • 920 Main St. West  
• 1950 Empire Blvd. • 3607 Dundy Ave.