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THERES

Variety of Financing Plans for Home Modernization Needs

Home improvement may be up to a maximum amount of financed in a number of ways \$3,500 and for a maximum of unsecured personal loans, five years. collateral loans, and mortgage Many banks and savings and loan associations have their

Of these, the most common own terms which may slightly is the unsecured personal loan vary from those stated by FHA. For man, it is often the only Bankers realize that the reway to take care of relatively Bankers realize that the re-small improvement outlays, pair and improvement of real small improvement outlays.

Such loans may be obtained property conserve its value. from almost any bank or sav- Federal savings and loan asings and loan association. They sociations, for example, are permay be arranged by the con-mitted to make unsecured loans tractor who does the work or up to \$3,500 without FHA inthe supplier of the materials. surance, Space, Grace Big Reasons

#### It is advisable that after you -MORTGAGE LOANS

will be, to make your own arThe third method of financrangement discattly with the cost rangement directly with the ing is by mortgage loan. If you financial institution, preferably are planning improvements in the demonstrators carried provides adequate sound conone with which you carry a connection with the purchase Early American/house in New buyers because its center-hall, cent. The pest of the canton's signs reading: "Brazil is against ditioning for most family needs. Savings or checking account.

Of an existing house, it is wise to arrange to have their cost brand new house complete with or more bedrooms at lower cost selves members of other re-Tito, Murderer of Christians", Gree Furnace Check-Up financial institution, preferably are planning improvements in ABOUT FHA PLANS

included in the same mortgage loan that is made to finance the persons without col
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The m lateral may obtain financing, the purchase. The same rate of style houses being built all over on the first floor. Many leading the Federal Housing Administratory and repayment will be the country this year. the Federal Housing Adminis- spread out over the same per- This design gets much of its trend toward more gracious liv- already have a two-car one. jailed for five years (1946-1951) by the communists and restricttration insures lending institution as that of the rest of the beauty and Colonial dignity ing, will make Colonial style With the present-day accumulated for the rest of his life to his

COURIER-JOURNAL improvements on a house you way with rich panel door. This years to come. Friday, April 28, 1961 own, on which the mortgage has already been repaid, a new. arranged to cover the cost. If the mortgage is not completely repaid, it may be possible to of the improvement cost. This, called "open-ending," is however, possible and practicable only when provided for when the mortgage loan is made.

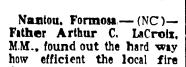
Snow white or pastel colored shingles. A better job of sun reflecting than darker shingles, makes for cooler homes. Also available with longer tabs to accentuate the modern long, low look.

Install fireplaces in one day. Real wood burners that are high in good looks and lower in cost than conventional construction. Easily painted any color to blend or contrast with existing decor.

The use of ceramic tile on floors, walls, countertops and elsewhere in modern homes. Tilecrest tile is virtually indestructable, colorful and it never needs paint or other protective coatings.

Prefabricated aluminum storage houses that can bebolted together and erected in a few hours. Smart looking in a wide\_variety of styles and sizes they answer a need for storage space and blend well with architecture and landscaping.

It Never



During dinner, the 59-yearold Newton, Mass., missioner

looked up in amazement to see "rain" pouring down on the shiny nozzles of hoses attached to two Nantou fire

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,

Musoma - Westerns have made their mark - even in this remote, TV-less Tangan-

But their fear is rapidly disappearing as they watch Take for example the greeting afforded Marykmoll

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 missioner make his week-ly 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 cow-boy" with a yip and a yall



### Protestants Outnumbered

Geneva — (NC) — Catholics Tito Visit now outnumber Protestants in Geneva, long a stronghold of Protested Protestantism where John Calrin established his Reformed Rio De Janeiro - (NC) -Church 400 years ago.

Figures published by the slav embassy here to protest bered 45 per cent of the popu- President, Marshall Tito.

#### GARAGE SOLUTION

builders and architects agree Many homeowners would like Archbishop of Zagreb, died on these advantages, as well as a two garages - even those who February 10, 1960, after being tions against losses on unse-mortgage Ioan. This is the most from double-hung windows of cured home improvement loans favorable financing of all.

Deally and Colonial urginly ing, will make Colonial style With the present-day accumus of homes of this type the most lation of lawn mowers, wheeled for the rest of his life to his ponderous pine plus an authen-ponderous pine plus an authen-ponderou If you wish to make extensive tic Early American entrance popular design in 1961 and for of the typical family, the family

car often has to roost out in the weather. A good solution is a Washington — (NC) — S steel yard storage cabinet. These Francis College, Loretto, Pa., can be had in 5, 71/2 or 10 foot has been lent \$950,000 in Fedwidths, and the best thing about eral funds to build housing and them is the doors expose the dining facilities for 300 stufull width for easy storage.

### "Refinish" Worn Floors with Carpeting

and "Tito, Murderer of Stepin-

Aloizije Cardinal Stepinac,

If your floors are in need of help pay for a large share of repair or refinishing, 'hide' the cost of a good quality car-them under a carpet. The idea pet. Remember that carpeting is is not as 'wacky' as it sounds both a floor covering and a fin-Colorful and practical carpeting, ished flooring material. laid wall-to-wall along with a soft, springy underlay, can eli-floors, you get the benefits of a minate the need for most re-

By laying carpet over worn finished floor and a beautiful pairs. The savings resided can floor covering for the price of one. Even if you replace or re-

finish 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 Hundreds of Brazilians demon-all nails are set flush with the strated in front of the Yugo-floor.

Canton of Geneva show that at against the June visit to Brazil Carpetry, combined with padthe end of 1960 Catholics num of that communist-ruled nation's ding, helps insulate the room and cuts heating costs; it also Restored 17th century home? style is popular with new home lation and Protestants 42.6 per The demonstrators carried provides adequate sound con-

> Gas Furnace Check-Up Complete inspection in \$4.95 cluding minor adjust-ments. Extra charge for cleaning if needed.

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### mortgage loan can usually be DePaul Clinic Offers repaid, it may be possible to increase it to cover all or most Aid To Home Problems

Andrew Sopchak, Clinical

Psychologist; and Mrs. June

Leteon, Administrative Secre-

In the cases of John, Mari-

lyn and Robert, the first step

is for the parents to be in-

terviewed by the clinic social

worker at which time a full

justment is obtained.

picture of the child's total ad-

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 de-

termine the children's diffi-

culties and what can be done

In many situations, parent counseling - either on an

individual appointment basis

or on a parent group basis

-is conducted and coordin-

ated with the teacher's efforts

The clinic is located at 50

Chestnut Street on the 5th

eighteen but the majority are

in the elementary age group.

in the classroom.

"John is a bright boy but Ivan Vasey, Psychiatrist; Dr. 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 classrooms and constantly in conflict wit hother children outside the classroom yet he seems to like school.' These are come of the com-

ments made by teachers in parochial schools as they refer families to the De Paul Child Guidance Clinic for The De Paul Clinic, a di-

vision 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 hundired 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 Pashby. psychiatric social workers;

Dr. Albert W. Sullivan, Psychiatrist-Clinical Director; Dr.

## Rains But . .

one side of the rectory yard, not the other. Rushing outside to survey this phenomenon, he ran smack into wall of water which, he discovered, was originating from

## Will Travel

vika mission.



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The Heart Of Your Outdoor Fun Center Is A



Grilladier

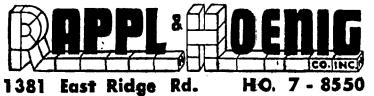
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"It cost me LESS to modernize the first Federal way!"

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

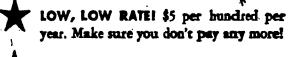
> "But not First Federal! There's only one rate for modernization financing at First Federal ... a rockbottom \$5 per hundred per year rate. I couldn't do better any place in Rochester.

"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

CAPABLE ASSISTANCE! We'll accept a

# First Federal 3 Star Modernization Loan





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o discuss modernization plans.

loan to fit your budget; even recommend a reputable contractor. All at no charge to you. Ask about a 3 Sar Medemization

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