

It's a banner year to fix up the home

A number of pressing realities make 1976 a banner year for home improvements. Families are traveling less, due to the skyrocketing costs of gasoline, motels, hotels and restaurants, and staying home more.

And that's where improving the home comes in. Home-style vacations seem more desirable if houses can be remodeled to include such leisure-like amenities as patios, pools, outside cooking and seating areas.

As a result, wise homeowners are investing more than ever before in improving their properties with, as expected, attention to increasing their energy-saving potential. With heating costs soaring, better insulation, installation of storm doors and windows and even roofing are high on the homeowner's priority list.

Plans an advantage

It is to be remembered that home improvements properly planned and executed not only can produce substantial savings in heating and cooling costs, but also add value to the existing property. Thus there is a way for homeowners to cope with inflationary trends.

Advice and counsel is available at the local level from experts in planning and financing improvements.

According to Edgar V. Hall, executive vice president of the National Home Improvement Council, the investment in home improvements made last year by homeowners amounted to \$23 billion. The Home Improvement Council has several thousand local councils operating in as many cities to assist people in their planning.

Easier money

Since loans for home improvements are easier to

get than mortgages, people are staying put, making what they have stretch to suit their needs and many are doing all or at least some of the work themselves.

While money was tight and costly in 1975, there is every indication that it will be only costly in 1976.

Savings and Loan Associations have noted a dramatic change in availability of savings for home improvement loan purposes and are anxious to find homeowners to

persuade them to make improvements on their homes.

Most people will either take out a separate home improvement loan or add the cost of the improvements to their mortgage.

Watch taxes

It is important to note that not all home improvements result in higher taxes. In many cases, sizeable improvements can be made without changing taxes at all.

Most tax increases result from improvements which add new living space, major additions, structural changes and repairs, or a new garage or patio.

Improvements

In many areas the homeowner can put on a new roof, make any repairs to existing masonry, replace lighting and plumbing fixtures if they are not part of a complete modernization, paint the entire inside and outside, install lawn sprinkler systems, put in lawns and no-limit landscaping, make complete plaster repairs and redecorate.

February 15 to May 14 only

Community offers Home Improvement Loans at New Low-Cost 10.98% Annual Percentage Rate.

With exclusive no-cost life insurance feature, it all adds up to the best deal in town.

If you act now, fixing up your home can actually cost you less. That's because the 10.98% Annual Percentage Rate Community Savings Bank is charging on home-improvement loans is unusually low. In fact, if you don't think this is low, shop around. But remember this low-cost loan is available only for a limited time. Until May 14, to be exact.

We'll loan you money for fixing up whatever needs fixing up at your house. Money for kitchens, rec rooms, garages. Things like that.

But at Community we know that new furniture and appliances can also be a home improvement. So we'll lend you money for these things too.

And that's not all. If you're under 65, we're throwing in creditor life-insurance coverage with every loan. At no extra cost.

Examples of how low-cost our money really is

Amount Borrowed	Term (Mos.)	Monthly Payment	Total of Payments	Annual Percentage Rate
\$1,000.00	12	\$ 88.37	\$1,060.44	10.98
\$2,000.00	24	\$ 93.19	\$2,236.56	10.98
\$3,000.00	36	\$ 98.18	\$3,534.48	10.98
\$4,000.00	48	\$103.34	\$4,960.32	10.98
\$5,000.00	60	\$108.66	\$6,519.60	10.98

Other loans payments available up to \$10,000 with maximum term of 10 years.

Community Savings Bank

Consumer Loan Dept.
12 Clinton Avenue South, Rochester, N.Y. 14604
262-2560

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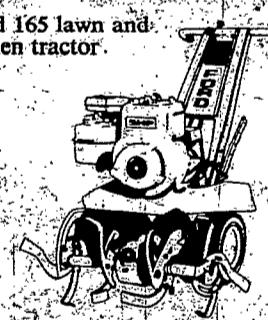
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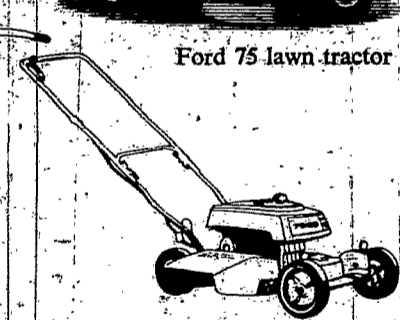
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