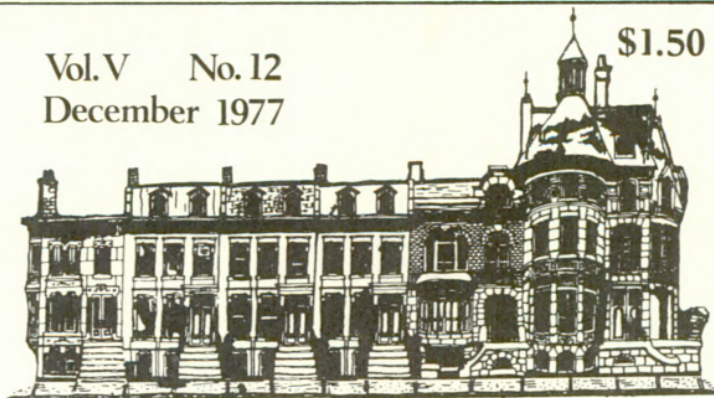


THE OLD-HOUSE JOURNAL

Vol. V No. 12
December 1977

\$1.50



Restoration And Maintenance Techniques For The Antique House

The Co-Insurance Trap

By Ronald W. Pilling, Baltimore, Md.

WHEN A POWERFUL WIND tore the roof from their 1857 townhouse and destroyed the third floor, the Schmidts figured that the physical restoration of the damaged area would be the biggest hassle. Money was no problem--they had homeowner's insurance.

NOTED AUTHOR Philip Wylie thought the same following a fire that roared through his splendid 140-year old upstate New York home, gutting the kitchen and several other rooms. The damage amounted to nearly thirty thousand dollars.

BOTH WERE MISTAKEN. In the former case, insurance paperwork would cause a delay of weeks and the final payment would be far short of that needed to repair their meticulously restored home. Author Wylie would never recover enough to restore his fire-ravaged home to its former pastoral beauty. Neither understood the implications of the 80% co-insurance clause of their homeowner's policies until it was too late.

IN NON-LAWYERISE, this states simply that at the time of an insurable loss, the homeowner must be carrying insurance equal to at least 80% of the replacement cost of his home in order to be paid in full. For example, if, at today's prices, it would cost fifty thousand dollars to rebuild a house,



In This Issue

Refurbishing An Unused Fireplace.....	142
Simulating Lincrusta.....	138
Adding Storage To The Old House.....	135
Removing Paint From Fireplace Brick....	134
Adding A Plate Rail.....	140

Coming Next Month

THE COLONIAL REVIVAL HOUSE

its owners will need a minimum of forty thousand dollars of coverage to insure complete protection. If the insurance falls short of that amount, the adjustor has methods to determine what portion of the claim his company will pay. More will be said on this later. What is important to understand is that if your coverage fails to equal at least 80% of the replacement cost of your home it could mean a great expense should you suffer a loss. All policies share this feature.

FOR THE SUBURBANITE this clause will be of less urgency than for the in-town restorationist. The market value of a three bedroom rancher should be close to its replacement value, so if the owner carries enough insurance to repurchase a home like the one he has, it should be adequate. Many people do just this, believing that if the face value of their policy will buy an identical house they have plenty of insurance.

IN THE CITY, however, the market value of a home often bears no resemblance to its replacement cost. This is especially true in neighborhoods that have just begun the climb from slum to respectability, where large, well-appointed homes are still inexpensive. Whenever this exists--a cir-

[\(Continued on page 143\)](#)

Removing Paint From Fireplace Brick

To The Editor:

REGARDING the question on removing paint from fireplace brick (Sept. 1977), I had great luck stripping two fireplaces by burning the paint off. Unlike stripping wood, you don't have to worry about scorching the brick.

YOU CAN USE a propane torch, or else an old-fashioned white-gas blowtorch such as painters use to strip paint. Keep the flame on an area until the paint is thoroughly charred. Then with a hand-held wire brush (bronze bristles are best) remove the ash. Works great!

Robert Atwood Meyer
Wallingford, Conn.

To The Editor:

THE PROCEDURE DESCRIBED for sandblasting an interior fireplace (Sept. 1977) involves a hazard that should be brought to the attention of your readers.

THE SILICON ABRASIVE used in most portable sandblasters is extremely toxic, especially when pulverized into dust. Industrial workers using this abrasive indoors often wear pressure-ventilated totally enclosed suits to protect them from its effects.

ANYONE INTENDING to use a sandblaster indoors should be sure to purchase a non-toxic abrasive. A call to the state labor department should result in a list of such substances and where they can be purchased.

John W. Kinney, Jr., AIA
Historic Sites Section,
North Carolina Dept. of
Cultural Resources

Getting Paint Out Of Wood Pores

To The Editor:

WHEN STRIPPING PAINT from open-grained woods like oak and mahogany, there usually are flecks of paint that stick in the pores. Here's a trick for removing this residue after you've gone through the conventional paint stripping steps:

1. Mix shellac half and half with alcohol and apply to the stripped surface. Allow to dry.
2. Reapply semi-paste paint remover. The shellac should have bonded to the paint in the pores, and much of it will come off along with the shellac.

IF YOU'RE AFTER A SUPER CLEAN JOB, you may want to repeat the process.

F. Eleanor Warner
Lexington, Mass.

THE OLD-HOUSE JOURNAL®

Published Monthly For People Who Love Old Houses

Editor	R.A. Clem Labine
Decorative Arts Editor	Carolyn Flaherty
Circulation Director	Paul T. McLoughlin
Circulation Assistants	Joan O'Reilly
	Peggy Scaglione
	James Graham
Midwest Editor	Tom H. Gerhardt
Staff Photography	Jim Kalett
Contributing Editors	Claire Wood Labine
	R.A. Labine, Sr.
	H. Weber Wilson
	Barbara Schiller

Published by The Old-House Journal Corporation, 199 Berkeley Pl., Brooklyn, N.Y. 11217. Tel. (212) 636-4514. Subscriptions \$12/yr. in U.S. and Canada; \$20/yr. elsewhere. Printed at Royal Offset Co., 34 W. 15th St., NYC 10011. Contents of the Old-House Journal® are fully protected by copyright and must not be reproduced in any manner whatsoever without specific permission in writing from The Editor.

Care Of Urns

To The Editor:

I'D LIKE TO ADD a few comments to Tom Gerhardt's excellent article on Victorian urns. To prevent over-saturation of plant roots, most urns have a built-in drainage system. This is usually in the form of a pipe, or a tube formed by the casting. It goes from the bottom of the bowl section and exits inside the base.

IN MANY OLD URNS the drainage pipe has become blocked by debris or (more often) by rust. It is necessary to clear out the drain with a dowel or even a steel rod before plants can be successfully grown.

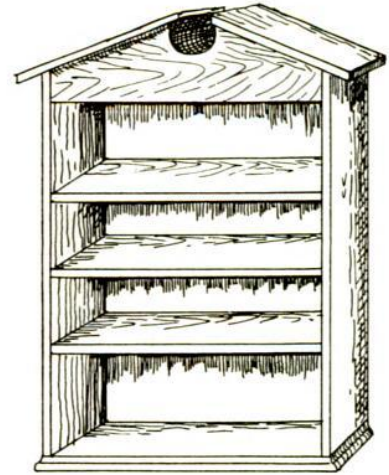
IT SHOULD ALSO BE POINTED OUT that neither this drain nor a drilled petcock are fully effective for winter protection. Successive layers of snow and ice can form a solid plug, which, during a hard freeze, can crack the urn.

MY SUGGESTION IS SIMPLY to cover the urns during winter months as did the old-time gardeners. Plastic sheeting works fine; if you use black or dark tones of grey or green the appearance is quite acceptable. The purist may wish to use the traditional canvas, but I would still suggest using plastic underneath as canvas can leak. Placing a piece of styro-foam or balsa wood in the urn would take up the expansion of the ice should leaking occur.

TO PREVENT THE COVER from sagging and collecting a pool of water, wooden supports can be placed underneath. I have found that an inverted flowerpot inside the urn also provides a good base for the covering. The covering material should be cut in a circle large enough to drape over the sides so that it can be tied securely beneath the lip.

Erik Anderson
Charlestown, Mass.

Adding Storage To The Old House



By Stephen MacDonald

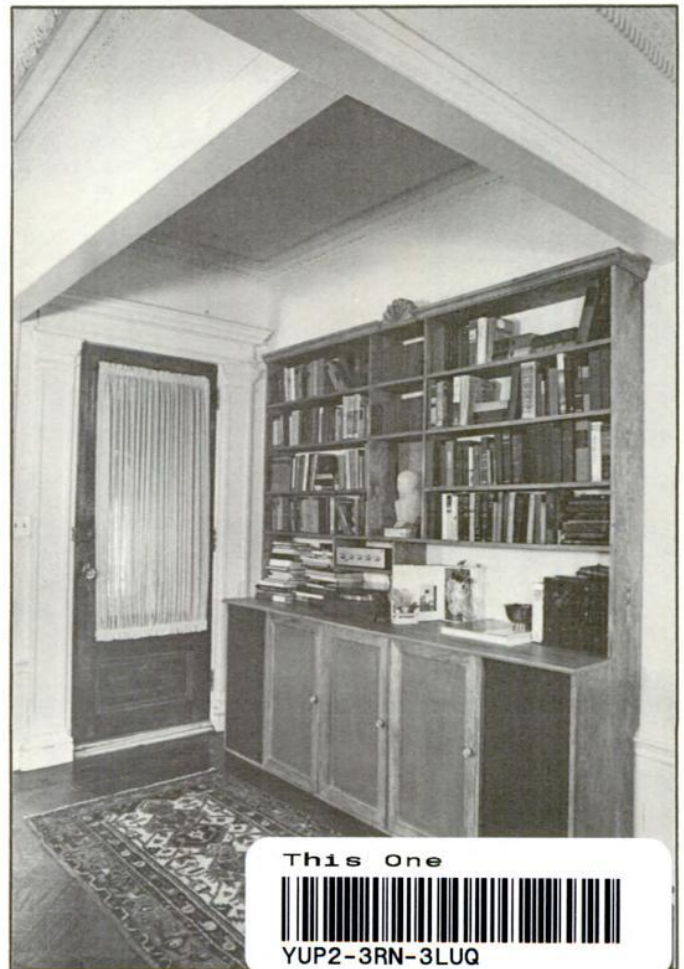
Last month, the author reviewed the basic carpentry that goes into building shelf-type storage units—and pointed out that it's the detailing that turns a plain box into something compatible with your particular house. In this article, he illustrates some of the dramatic effects that can be achieved with stock mouldings.—Ed.

MY ARTICLE IN the November issue described in general terms how to add stock mouldings to a home-built bookcase or storage unit to give it a "period" feeling. In this article, I'll give some specific illustrations of how standard mouldings can be combined in built-up assemblies to closely approximate the dimensional richness of some of the old-time moulding trim.

THE EXAMPLES that will be shown here, of course, represent only a tiny fraction of possible combinations, and are not offered as a uniquely suitable solution for any particular house. Rather, these illustrations are intended as idea-starters to stimulate your own creativity. The best approach in designing decoration on your bookcase is to choose an existing moulding or decorative motif in the house and adapt it as closely as you can using available materials and skills.

ALL OF THE MOULDINGS shown in the illustrations on the following pages come from a pattern catalog published by the Wood Moulding And Millwork Producers, an industry association. The numbers on the drawings correspond to the moulding numbers specified in the catalog, which shows many dozens of mouldings by style and size. The booklet is an invaluable reference because few lumber yards carry a complete selection of mouldings, and they would rather that you select only from what they have in stock. With the book in hand you can see the full range of profiles that is produced—and what a yard can order for you if it wants to be helpful.

TO GET A COPY of the booklet, send \$1.50 to Wood Moulding And Millwork Producers,

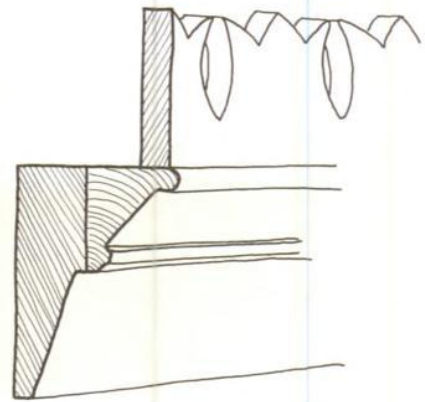


This One



YUP2-3RN-3LUG

Robert Potts, a newscaster for NBC's Channel 4 in New York, constructed this handsome and practical storage unit for his Brooklyn brownstone. Speakers for a hi-fi system are at either end of the bottom section, with storage in the middle. Unit was made from clear pine and then stained. A crown moulding and carved shell ornament (which Potts carved himself) pick up the theme of classical detailing that's found elsewhere in the home's interior.



Here's one way to create new "old" bookshelves. The room originally had walnut wainscoting—but no shelves. So the owners moved the wainscoting 10 in. out from the wall, attaching it to a frame of 2x3 lumber that was constructed and anchored to the wall. A section of the wainscoting was mitered at a 45° angle to provide a return where the shelves met existing door and window frames (see left in photo above). Conventional shelf units were then made from walnut boards and attached atop the new wainscot-fronted frame. To provide a decorative finish, the original chair rail from the top of the wainscoting was affixed to the top of the shelves (see right). A crown pattern was cut in a 3/8-in. walnut board with a sabre saw to match the trim over the original door and window frames in the room. The new shelves look like they had been built with the house.



P.O. Box 25278J, Portland, Ore. 97225. Ask for "WM Moulding Pattern Book."

Working With Mouldings

FOR BOOKSHELF-style storage units, a crown or cornice moulding along the top is usually the most prominent feature. It is possible, of course, to use a single piece of stock crown moulding. But a single moulding might not have the depth and profile that you need. Two or more mouldings can be combined to produce the added dimensions. Assembly of mouldings such as shown on the opposite page is quite simple: All you need is glue and some small brads. Any nailing holes can be easily filled.

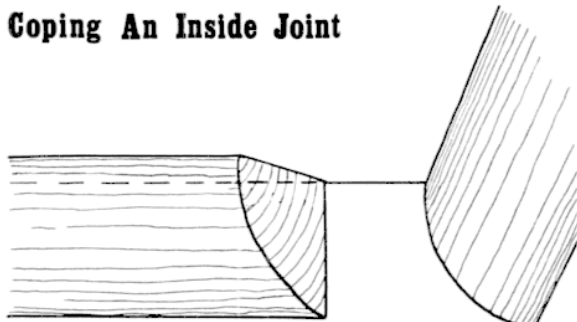
WORKING WITH MOULDINGS is fairly simple. The basic tools needed are a coping saw, mitre box

and backsaw (a rectangular saw designed for use in a mitre box, named for its stiffly reinforced top or "back"). The mitre box holds the saw in position for precise 45° or 90° cuts.

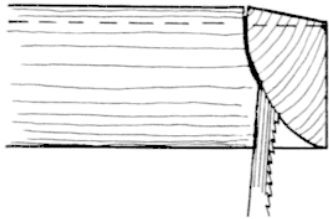
WHERE A MOULDING travels around the outside of a corner, mitre two pieces of moulding at opposite 45° angles and fit them together to form a tight right angle. When running around an inside corner, a better fit will result from a coped joint.

FOR A COPED JOINT, first cut a 90° end on one piece of moulding and butt it into the corner, fastening it in place with finishing nails. Cut a 45° mitre in the other piece to the correct length, then use a coping saw to follow the cut line made by the back saw on the first cut. Keep the blade on the waste side of the line, and cut at 90° to the direction in which

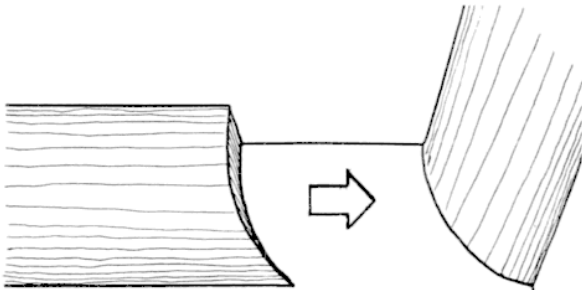
Coping An Inside Joint



1. Butt one piece of moulding square into corner. Mitre 2nd piece at 45°.



2. With coping saw, cut along mitre line at 90° to back of moulding. Keep saw on waste side of line.



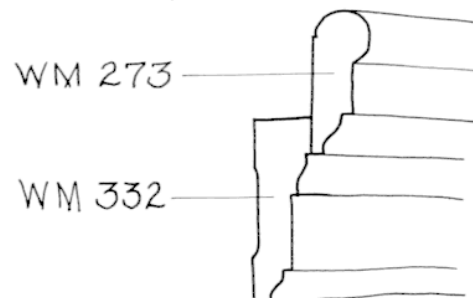
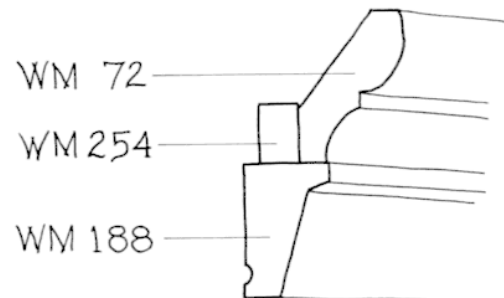
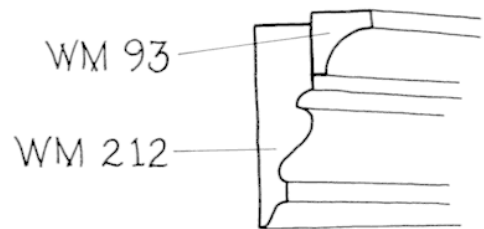
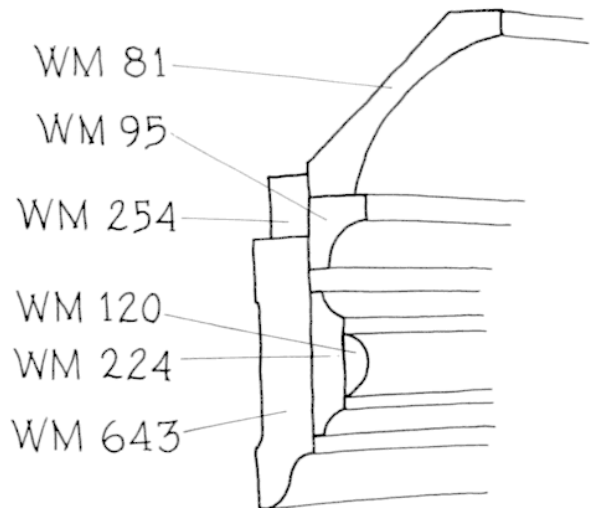
3. File or sand joint as needed for tight fit.

the moulding runs (see diagram above). Test the coped moulding against the piece already in place, and trim or file the coped piece as necessary for a tight joint.

WHEN NAILING MOULDINGS in place, it's a good idea to leave the heads protruding about a quarter of an inch until you're sure everything fits correctly. That makes them easier to remove in case adjustment is needed. When all is in alignment, set the nails about 1/16 in. below the surface and fill the holes.

THE ONLY PITFALLS in this kind of work are that you'll cut the mitre in the wrong direction, get the moulding in the mitre box upside down, etc. Taking correct measurements at corners can also be a little tricky at first. It's always wise to experiment a little before you begin assembling things for real. ■ ■

Typical Assemblies For Cornices



Simulating Lincrusta

By Tom H. Gerhardt

The following article describes another facet of the continuing restoration of The Glenn House by the Cape Girardeau (Mo.) Historical Association. Tom H. Gerhardt is First Vice President of the Association as well as our Midwest Editor.

IT JUST COULD NOT BE FOUND! The hallways at the Glenn House had an embossed wallcovering called "Lincrusta Walton" in the dado area at one time. Several scraps of this material were discovered behind the radiator. It was a heavily embossed linoleum-cardboard material that apparently in this case was several shades of brown, and was attached with glue and nails.

IT IS SAID that this material, widely used during the late 19th and early 20th centuries as a dirt-resistant, durable material that often looked like leather, was foreign made and often had to be soaked in water before it was flexible enough to be applied.

THE COLORS VARIED; sometimes gold foil was even worked into the background or foreground of this paper. It was also listed as a "leatherette" material in many cases. Regardless, the search for the material was fruitless; therefore, the problem of duplicating the look and feel of it as nearly as possible was at hand.

A SEARCH WAS BEGUN for regular embossed wallpaper. It was soon found, however, that embossed papers were also in short supply and almost always had a light background with a confusing color scheme that in no way reflected the solidity of the Lincrusta. We thought that the color of the paper should be deep enough to give the impression of weight and solidity, particularly since it was to be used in combination with green burlap and wallpaper borders above. Scraps of this burlap had been discovered behind the wall lighting fixtures.

ONE MANUFACTURER OF EMBOSSED papers indicated that they were vinyl coated and would cause paint to peel. Another company said that the paper should be stained. With a sample in hand, we decided to try the thinned brown paint that painters Elzy and Ron Ayers mix to use in graining the woodwork. The main concern was whether the paint would dry or not. According to how much was rubbed off with a cloth, it would dry in varying degrees of time; but it never took longer than the drying time for graining the woodwork.



The hallways of The Glenn House have simulated Lincrusta in the dado, green burlap in the fill portion of the walls, and a wallpaper border frieze. The German, Oriental-design carpets are from Dylan Carpet, Inc., 140 E. 55th St, NYC.

WHEN THE AYERS were asked about the mixture of thinned paint, they talked like expert cooks who can give no recipe for a cake. They said that it was mainly the addition of paint thinner to the basic surface color that is desired. One further caution: If it is a painted background over which the thinned paint will be brushed, do not go heavy on the thinner as it will soften the original paint, even with adequate drying time.

AFTER THE WALLPAPER was hung and allowed to dry at least a week, a cardboard frame was used in spraying all of the cameos gold. Next, the Ayers brushed on the dark, thinned paint, rubbing it off with cloths in the cameos which produced a dark and light leather look. After drying for a couple of days, the wallpaper panels were then varnished with satin-finish varnish for durability and to add life to them. The panels behind the radiator were decorated before they were hung; this task can be performed by taping them to a wallspace to paint them.



A cardboard frame was used to apply the gold spray paint to the cameos.



The thinned paint was brushed over the paper, covering the cameos as well.



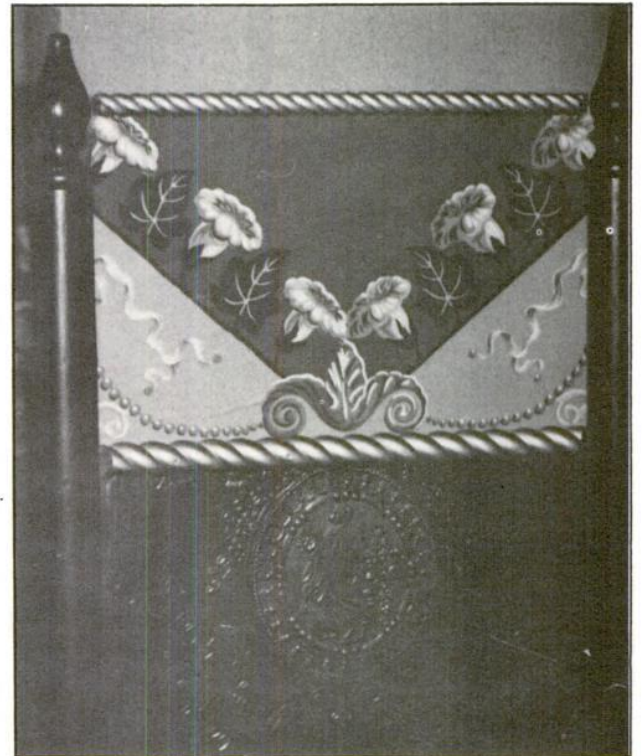
With a cloth, the paint was rubbed off of the cameos to the desired shade.

THE EMBOSSED PAPER had a pattern with cameos, was white and imported from France. (For information on the paper, write to: Mr. Aran Hampikian, Leroy International, P.O. Box 873, Norwalk, CT 06852.) The design was heavily embossed with pale colors printed on it. It is essential that a heavily embossed design be used because the design seems to draw down slightly when the paper is hung.

ENOUGH PAPER SHOULD BE ordered for experimentation with different colors, densities of paint, background treatments, and to test the amount of rubbing off of the paint.

Tom Gerhardt's solution to the problem of replacing Lincrusta seems to be an aesthetically pleasing one. This material was made in England and Belgium and was available in America until the last decade. Lincrusta-Walton was produced in various colors, particularly brown for dados and buff for fillings and ceilings. It was described as "flexible, practically indestructible... with designs so varied as to please every taste."

Anaglypta, which looks very much like Lincrusta, was often sold as a "Japanese Leather Paper." It was of later manufacture and less expensive. It was sold plain (probably beige in color) and it was recommended that it be "painted and decorated to harmonize with existing Furniture, Carpets, or Curtains." --C.F.



The embossed paper is in the lower part of the picture. Wooden rope mouldings and a paper border were added to separate the dado from the burlap above. Borders are from the Reed "Early American Homes" Collection (see July 1976 issue of The Journal.)



Adding A Plate Rail



By Marilyn Raffaele, Traverse City, Mich.

THE DICTIONARY defines a plate rail as a rail or narrow shelf placed along a wall to hold plates. However, as any lover of old houses knows, a plate rail is much more than that. Every one from the very elaborate to the very simple is decorative yet practical; and each one adds a unique touch, whether it be a formal dining room or a kitchen.

WHEN WE BEGAN WORK on the formal dining room of our 65 year old home, I realized it was now or never to have an old fashioned plate rail--something I had always loved to see in old houses but which, to my disappointment, had not been built into ours. Since we had a great deal of work yet in every room, and I knew virtually nothing about building a plate rail, we debated spending the time on it. However, it was a now or never thing so I began research on the making of an old fashioned plate rail.

THE ANTIQUE PLATE RAIL is a thing almost unknown to modern builders, building supply stores, catalogs, and anyone else you think should know about them. So after unsuccessfully searching these sources, I checked out every house book at the library, and all my own decorating and building magazines and books. These efforts also proved quite fruitless.

NEXT, I PAID A VISIT to a friend whose house I knew had a real antique plate rail. There I sketched it best I could from side and front views, and took the sketch to an older gentleman who ran a woodworking shop at home. He was interested and said that perhaps he could do a series of routings on a large board to get a similar effect. I opted to research the project a little longer and by this time an aunt who had a "bare board" plate rail

(reluctantly put up by an uninterested carpenter) was questioning what could be done to change hers into a "real" plate rail.

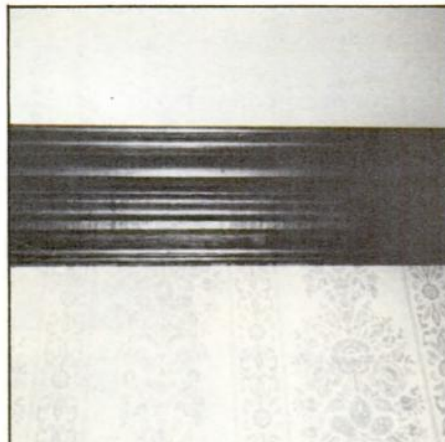
IT WAS AT THIS POINT that I made a very basic but important discovery. Every plate rail I had ever seen on a wall or in a picture was different. They are all put together with various pieces of molding at the discretion of the particular carpenter building the house.

WHILE CONTEMPLATING the present day unavailability of nice molding, I remembered the old 3/4 in. x 2 1/2 in. molding we had removed a year before (with permission) from a crumbling old farmhouse. It was still in various stages of paint and un-paint but I took a piece of it to a building supply lumber yard which did custom mill work. With the help of one of the actual mill workers, I selected 1 in. x 4 in. for the top "rail" board, and the back. Although they are called 1 in., they are actually 3/4 in. x 3 1/2 in. However, this was sufficient for our needs. Because I would be staining this to match our existing woodwork, I selected knotless, first quality boards. However, anyone planning to paint their plate rail could just as easily use cheaper, less than first quality wood.

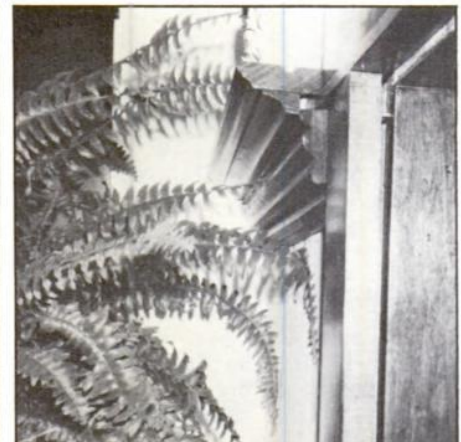
THE BACK BOARD was to be flat against the wall, its 3/4 in. edge becoming half the support for the rail board. The other 3/4 in. side had to be routed and tapered toward the wall. Next would come the old moulding, its 3/4 in. edge parallel with the back board so that the two of them made a 1 1/2 in. shelf on which to place the actual plate rail board. This 1 in. x 4 in. was also to be routed on the overhanging edge to give it a finished look. Into this board was cut a 1/4 in. groove, 2 in. out from its flat



Friend's antique plate rail is placed fairly low on the wall.



The new plate rail in place, stained and given a coat of satin varnish.



This side view of the new plate rail shows how the moldings were assembled.

(wall) side. There is no set rule regarding the placement of the groove as long as there is sufficient "lean" between the plate and the wall. Many old plate rails have two grooves.

THIS ARRANGEMENT left $2\frac{1}{2}$ in. of board protruding over the back board molding and it looked unfinished. To complete the rail, we chose a piece of stock cove molding, $5/8 \times 7/8$ in. By placing it with the long edge up against the rail board, the whole combination came together with just the right "old plate rail" look.

WHILE THIS MILL WORK was being done, I took the old molding to a commercial stripper and had it dipped, then sanded and filled the nail holes. I stained with a combination of Minwax sealer/stain colors, mixing stains to match the existing mahogany woodwork.

DECIDING EXACTLY where to place the plate rail was the next problem--I never did find any official information. My friend's plate rail is placed low, approximately 12-14 in. down the door frame. We opted to put ours where we like it best which turned out to be 22 in. from the bottom of the six inch cove on our new plaster ceiling. We have nine ft. ceilings. As old houses are famous for settling causing uneven walls and floors, we thought this cove would be the most even area to start.

MEASURING down 22 in., we marked a line across the three walls we planned to use. All four walls are usually used, but our fourth wall is all windows. This line was the guide for the back board and old moulding. The placement of the actual plate rail board itself would bring the whole thing up $3/4$ in. from that line.

USING GOOD 2 in. nails and with the drawn line as a guide, we nailed up our back board. Next, using 2 in. finish nails came the old molding--flush against the back board and top $3/4$ in. edge even with it. This formed the $1\frac{1}{2}$ in. shelf for the rail board which was nailed down into the two supporting boards. The rail board required more work as it had to be cut in around several radiator pipes. Last but not least, came the $5/8$ in.

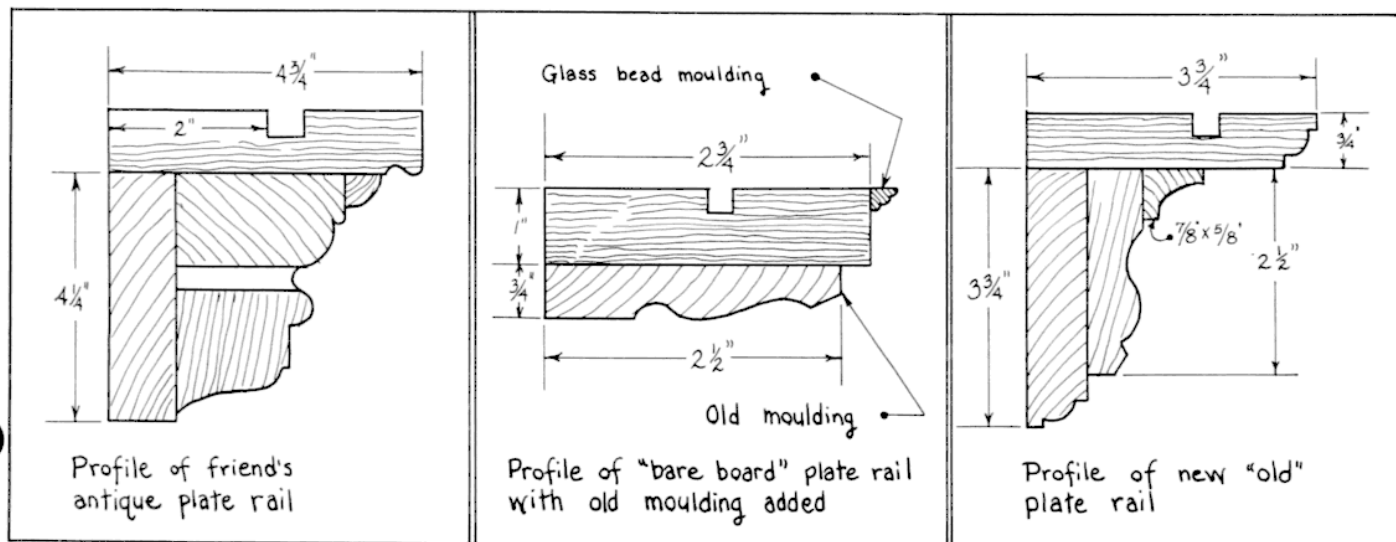
$\times 7/8$ in. cove molding. On this we used a small finishing nail. All that was required to complete the job was to "touch up" stain the ends, fill nail holes, and apply two coats of satin varnish.

PLATE RAILS are usually mitered at the corners as is any molding, but it was not necessary in our case because our door openings are so close to each corner. We cut our ends straight and then butted up against the door frames. This is a personal choice. I have seen some which taper in as they approach a door or window frame and it gives a very nice "finished" look.

AFTER SATISFACTORILY completing the job I had confidence enough to see what could be done with my aunt's "bare board" plate rail. Hers is a much newer home with lower ceilings and the railing is in the kitchen, attached to the plaster drop between the ceiling and cupboards. There was only one inch of space under the railing so moving it higher would have left too short a distance to display anything. We decided to use some more of the old molding but this time, instead of extending it down from the rail, we laid it up under the rail with its larger ($3/4$ in.) edge against the wall and its tapered end out.

THE RAIL BOARD was $1/4$ in. wider than the molding, leaving a $1/4$ in. extension. We added stock "glass bead" molding to the outer edge of the rail board and painted the whole thing to match the plaster background. Even though it is much shorter than the average old fashioned plate rail, this one looks very nice in the newer home.

I KNOW FROM EXPERIENCE that it is difficult to find fancy moldings used for plate rails, other than salvage items. But the Driwood Molding Company (Old-House Journal Catalog) has a large, lovely selection. They have three groupings in their catalog especially for plate rail use. I am glad we included a plate rail in our dining room renovation. It was not an excessively expensive project and it creates a focal point from which to decorate--as well as a charm completely in character with the style of an old house. ■ ■



Refurbishing An Unused Fireplace

By Dee Potter

IN THE EARLY FALL of 1969, my husband Clifton and I, sick and tired of apartment living and refusing to live in a subdivision, bought an old farmhouse, which was now in the heart of Lynchburg, Virginia, a city of nearly 100,000 people.

IT WAS LOVE at first sight; I was captivated by the hedge and trees that hid it from sight of the nearby hospital. He liked its simplicity and the fact that due to a shift in the road that once ran by the front lawn, we faced nowhere, only a neighbor's rose garden. It was as though the house chose to be secret, hidden from the world, in a bower of its own making.

BECAUSE PRE-CIVIL WAR records in this part of the country are often incomplete, we were unable to ascertain when the house was built. We only know that by 1846 there was a house and an outbuilding on the present property.

THE 1950's ushered in such modern conveniences as central heating and bathrooms. Until then, I believe the house had been left pretty much to itself, by its elderly owners. When we moved in, the first and most obvious thing that would have to be changed was the closed-up fireplace in the living room. It was hideous, a great blank, taped over with wallpaper, like a bandaged eye, or a dead television set.

ALAS FOR MY HOPES for a vintage fireplace. The former owner was only too happy to enlighten me, since she too had had the same initial reaction. When the central heating had been installed, the heating ducts had been run up the chimney, and the area bricked over. In the winter the space would be quite warm. We discovered it was almost hot on a very cold day.

REASON DICTATED that we be satisfied with the upstairs fireplace, which was undamaged, but the "white eye" offended me. I found myself standing in front of it at parties, and not to keep warm either! I had always wanted a tiled fireplace and for many months we hunted among the wrecking companies in the area for something that would give us a good idea. They were only too happy to sell us old windows, doorknobs, hinges and locks, but no one saved tiles. We were informed it was impossible to remove them intact.

IN DESPERATION we bought a cast-iron fireplace cover, but we were concerned about mounting such a heavy piece of equipment, and, in any case, it did not cover the entire space. We didn't want to pull loose the bricks and possibly damage the ductwork, so we left the whole business and went to England for Clifton's sabbatical year.



IT WAS IN A LONDON specialty shop that we found the tiles--only they weren't tiles. Of a special light material, they were intended to be used as hot mats; thus there would be no problem about the warmth of the wall. They came in several styles, and the one we chose was a replica of the Delft Dutch tiles of the 18th and 19th century. Our next door neighbor measured the space, so that we were able to buy the right number.

AFTER OUR RETURN HOME, Clifton built up the lower part of the space, using molding and part of the fireplace cover. The area not covered by the tiles was painted in a contrasting color, to match the woodwork, with decorative trim added. The effect is that of a fireplace, covered as they are in the summer, but without the weight.

HAVING FOUND THE MATERIALS, the actual labor was the easiest part of the job, since it mainly consisted of painting, and gluing the tiles and their accoutrements. The worst part of the whole thing was holding in place the little doorknob and the medallion of the sun until the glue dried, which took about fifteen min.

WITH DELFT ACCENT pieces to pick up the colors of the tiles, we have gone on to attempt to create a Victorian parlor, with the appropriate furniture, including a mammoth Edwardian desk, chairs, tables, and Godey prints and old daguerreotypes. The fire fender and door hardware are Art Nouveau.

WE MAKE NO APOLOGIES for our "fake" fireplace. It would have been nice to have found a gem of a house, unloved and untouched, awaiting our restoration, but such was not the case. Those who can start from scratch are fortunate. The rest of us do the best we can. Some one cared enough about the house to install central heating; we love it enough to try to conceal what we can. The Victorians, with their interest in the "modern" and convenient, would, I hope, approve of both of us.

cumstance where the replacement cost far exceeds the market value--the homeowner must "over-insure" to guarantee that he will have complete protection in case of a loss.

A RETURN TO THE FIRST example will clarify this. The Schmidts purchased their twelve-room home for less than twenty thousand dollars in a downtown neighborhood still considered a pioneer area. Their home was insured for thirty thousand dollars--plenty, they reasoned, to buy another should theirs burn to the ground. They later increased the coverage to forty thousand as they made improvements and as prices in the area climbed. They still were of the opinion that they had plenty of insurance.

THE AFTERMATH of the tornado-like winds was an estimate of twenty thousand dollars to restore the lost roof structure and third floor rooms. The claims adjustor measured the entire house, while pouring forth sympathy, paying as much attention to the undamaged portion as to the lack of a substantial roof. With his measurements he computed a replacement cost of ninety-five thousand dollars, which demanded a minimum of seventy-six thousand dollars of coverage to guarantee payment in full. He was asking, in effect, that the Schmidts carry almost eighty thousand dollars of insurance on a house that could be purchased for less than half that amount on the same block. The bottom line was a partial payment--only fifteen thousand dollars--and a large unexpected expense for the homeowners.

YOU HAVE GUESSED the moral of the above story: Be careful to have adequate coverage--adequate by the company's standards. It is seldom expensive. The additional forty thousand dollars of coverage would have cost less than a hundred dollars a year. You could estimate your home's replacement cost yourself if you had the adjustor's references. Here is how it was done for the Schmidts.

THE ADJUSTOR CARRIES a book with a worksheet for computing replacement cost. The method varies but slightly from company to company. He noted that the house was a masonry rowhouse, and that the materials, decorative trim, and workmanship were good-to-excellent (not unusual for an old home, even in an undesirable area.) His guide told him that it would cost \$23.00 per square foot to rebuild a home of this type, not including the basement.

TO THIS HE ADDED AN OPEN PORCH (224 square ft. at \$5.25 per square ft.), an unfinished basement (750 square ft. at \$4.30 per square ft.), and four fireplaces at \$2,150 each. For the Schmidts' 3200 square ft. house, the first total for replacement was \$86,680. The representative then turns to the Locality Multiplier Page, and for Maryland he finds a multiplier of 1.1. This times the earlier total gives him a final replacement cost of \$95,350.

THE LOCALITY MULTIPLIER represents the variance in building costs from place to place. For example, in North Carolina the multiplier is .9, while in New York City it is 1.4. All of the figures used above are current for 1977.

IF YOU WERE PRIVY to the adjustor's worksheet, you could do this for yourself. Most people do not have such access to a claims adjustor, however, and must rely on one of two sources. First, it is the responsibility of the agent to assist the homeowner in purchasing the proper coverage. One admitted that while it is rare for an agent to actually compute replacement cost, it is part of his job if asked. Normally the agent simply asks how much coverage you want, seldom if ever explaining the ramifications of the 80% co-insurance clause. Second, a homeowner can hire a professional appraiser to prepare a written appraisal of his home, for which he will pay a fee of at least fifty dollars. If you are unsure of the replacement cost, call your agent and ask that he put his estimate in writing. Attach it to your policy, and update your coverage periodically to reflect increasing building costs.

THE SCHMIDTS did not have sufficient coverage to insure that their claim would be paid in full. Two methods of determining the actual payment in cases like this are commonly used: The replacement cost method and the actual cash value method. With the former, the adjustor multiplies the total estimate of the claim by a fraction composed of the face value of the policy divided by the minimum amount of insurance required under the 80% clause. In this case, the computation would appear as follows: $(\$40,000/\$77,000) \times \$20,000 = \$10,390$. The result is the amount paid on the claim. With the second method, the adjustor determines the amount paid on the claim. With the second method, the adjustor determines the amount the damaged structure has depreciated, applies that factor to the total amount of damage, and pays the result. The Schmidts' adjustor decided that the roof had depreciated 25%, and so paid three-quarters, or \$15,000 of their \$20,000 claim. The most favorable of the two methods is the one ultimately used to calculate the payment.

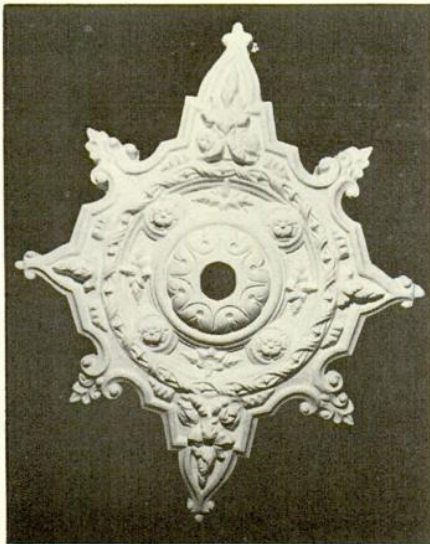
IF YOUR HOUSE has lots of decorative features, you can be sure the replacement cost will be high. Review your insurance policy for adequacy of coverage. If in doubt, call in your agent. A few dollars in annual premiums could save you thousands in event of loss. ■■

Special Old-House Insurance Policy

ONE INSURER, responding to the special needs of old-house owners, has developed a policy that eliminates the co-insurance trap. Instead, the plan substitutes an "agreed amount clause." The homeowner and the insurer agree in advance on a valuation for the house (which is usually close to the market value). As long as the homeowner carries the agreed value of insurance, he or she is fully covered in event of an insurable loss. The policy is currently available only in Massachusetts and New York states—but perhaps demand from old-house owners will cause the idea to spread. For more details on this special old-house plan, contact: The Brownstone Agency, 111 John St., New York, N.Y., 10038. Tel. (212) WO 2-5620.

Products For The Old House

Ornamental Plaster



GIANETTI STUDIOS is a decorative plastering firm serving the Washington, D.C. area. They make plaster ornament in classical style--from a Louis XV mantelpiece to egg and dart moulding. They make a variety of ceiling medallions, cornice mouldings, columns and pilasters; and produce and install stock items as well as custom designs.

THE MEDALLION shown above came from a circa 1830 house in which the medallion was added about 1900. The same pattern is seen in many houses in Washington and Maryland and was probably made by a local plaster contractor of the day.

GIANETTI is now making this plaster medallion available to purchase by mail. The price is \$50. There is also a packing charge of \$15.00 (packed in a wooden box). Allow four weeks for delivery.

FOR MORE INFORMATION about the services of Gianetti, or to order the medallion, write to: Gianetti Studios, 3806 38th Street, Brentwood, MD 20722.

Helpful Publications

Appropriate Technology Resources

AN UNUSUAL and very helpful catalog has just been published under the title "Rainbook." There is a group of economists, architects, consultants to state government, magazine editors, and teachers who publish "Rain" magazine, a journal of methods, projects, books and ideas from around the country and abroad that deal with decreasing wastefulness while improving the quality of life.

THEIR MESSAGE is positive--in cutting back our consumption we will find greater rewards and satisfactions from a less-encumbered lifestyle. Compiled by the "Rain" editors, this catalog has information on everything from community economics and health self-care to compost toilets, solar energy, waste recycling, and community building.

"RAINBOOK: Resources for Appropriate Technology" is a fully illustrated softcover book, 251 pages and includes a complete index. It is \$7.95, plus 50¢ postage. Write to: Rainbook, 2270 N. W. Irving, Portland, Oregon 97210.

Historic Wallpapers Book

A NEW PUBLICATION, "Wallpapers in Historic Preservation" should be of great interest to anyone who would like to know more about how wallpaper was made and used in America in the 17th, 18th and 19th centuries.

WHILE THIS BOOK is written for administrators, architects and others involved with the maintenance of historic properties, the old-house owner will find much of it useful--particularly the discussion of hand-made and machine-made papers, and how borders, friezes and ceiling papers were used.

"WALLPAPERS in Historic Preservation" is a softcover book, illustrated with black and white photos, 56 pages. Also included is a list of wallpaper reference collections and firms manufacturing reproduction paper. To order, send \$2.20, and ask for stock number 024-005-00685-1, to the Superintendent of Documents, U. S. Government Printing Office, Washington, D. C. 20402.

New!

The Old-House Journal 1978 Catalog

- Buyers' Guide Directory to 5,873 hard-to-find items and services for the old house;
- 525 Companies listed;
- 219 of these sources are new—did not appear in the 1977 Buyers' Guide.

Single copies: \$7.00
(\$4.00 to subscribers)

Order from:

The Old-House Journal

199 BERKELEY PL. • BKLYN, N.Y. 11217

Subscriptions: The Old-House Journal

Enclosed is my \$12 for a one-year subscription to The Old-House Journal.

Subscription is: Gift Personal

Name _____

Address _____

City _____

State _____ Zip _____

Donor's Name _____

Mail to: The Old-House Journal, Dept. 7,
199 Berkeley Place, Brooklyn, N. Y. 11217