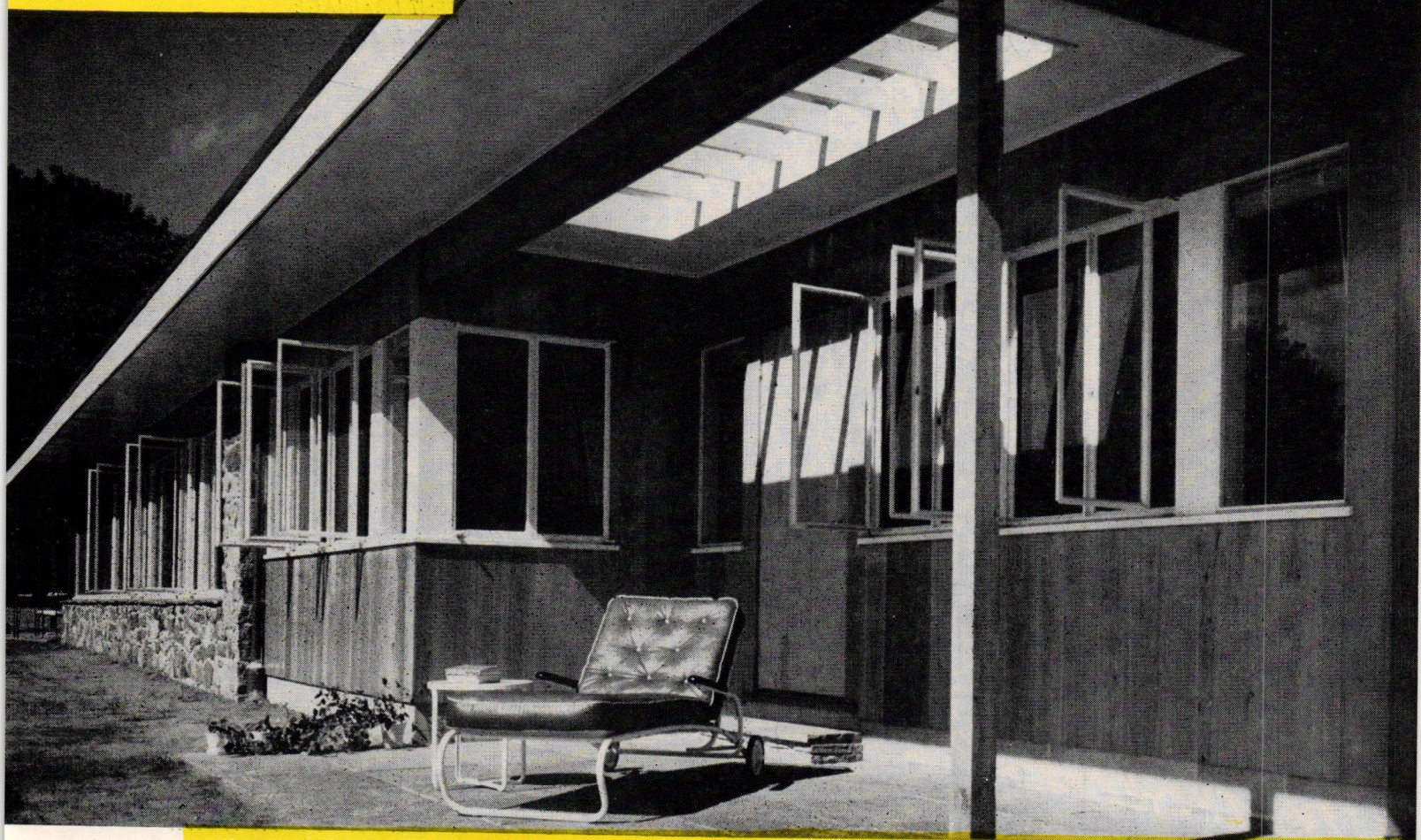


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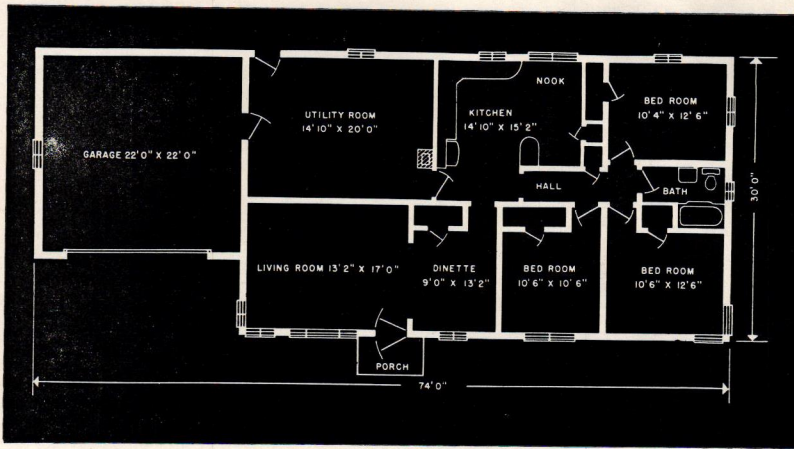
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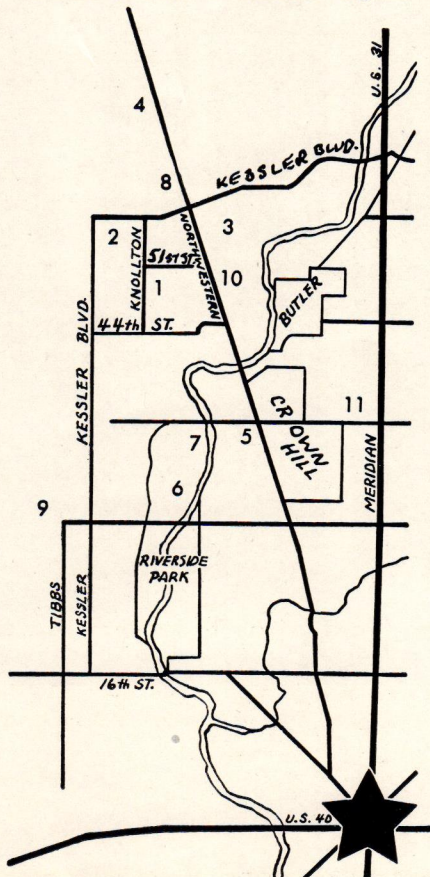
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Financing

YOUR DREAM...

ONE thing is clear to the would-be homeowner of today, contemplating the problem of financing: the infamous black-mustached, mortgage-foreclosing villain of the old legend is dead.

Under modern, streamlined home financing plans, you can not only pay off the principal and meet interest premiums, under low monthly payment schedules, but also can take care of taxes, insurance fees and other running expenses, including, perhaps, even the installments on your range, laundry equipment and the like!

The first consideration, of course, from your viewpoint as well as from that of the lending institution, the builder, and everybody else concerned is to make sure you can afford the home you choose and the loan you wish to make. If you have a steady income and reasonable assurance that it will continue through the life of the loan, that determination will not be hard to reach. A good rule to follow is that your home should not be more than two

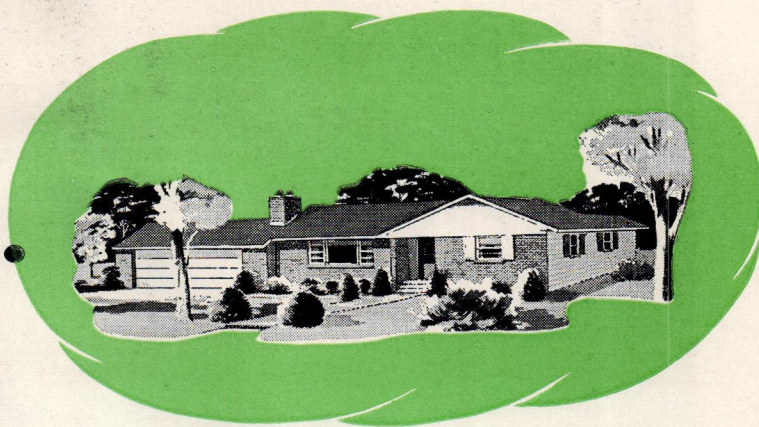


or two-and-one-half times your annual income.

Another way to put it is that your monthly payments, including extras like taxes, insurance and so on, should not be more than one-quarter of your monthly income.

Nobody wants you to take on a greater financial burden than you can actually bear, because nobody will gain by it. So do not be afraid to take the lender into your confidence. State your situation frankly, work out with him the schedule of payments you can best be expected to meet, then fit the cost of your home and the size of your mortgage to those requirements.

Bear in mind, in addition, that mortgage payments actually constitute only fifty to sixty-five percent of the cost of shelter. You have also taxes, insurance, repairs,



water, gas electricity, fuel and other minor costs to meet. Not to mention furniture . . . a bed to sleep in and a table for your family to eat from. And household equipment . . . the refrigerator, the washing machine. And the improvements you will want to make in time. Include all those items in your figuring.

Your lending institution will be glad to discuss with you, in great detail, the exact nature of the loan they are prepared to offer. The ramifications of a "good" mortgage are numerous. But here, aside from a long term and low payments, are a few other points you might look for:

The way the interest is computed should give you every advantage due you. That is, it should be computed according to the amount of the principal at the time of payment. This is an easy factor to overlook, but figuring interest on a reduced principal from month to month involves a notable saving to you.

Make sure your costs are low. You will have to pay appraisal fees, legal fees, deed, title and credit search costs and other expenses which make up the "price" of putting through a loan. The amounts for these items vary with local conditions, but you can easily check to see that they are not excessive.

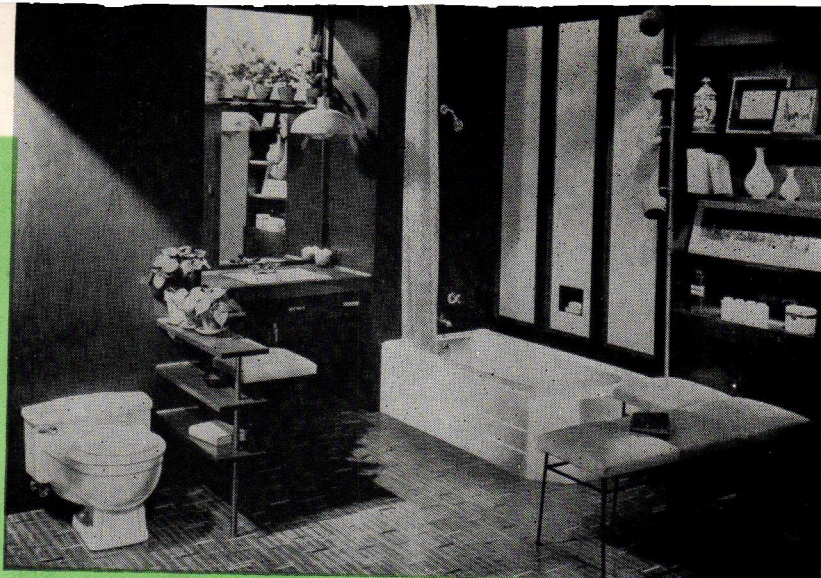
Most of these considerations, and many more, will be automatically provided for you if you make your loan under the Federal Housing Administration plan. FHA-insured loans are available to any responsible person with a steady income, good credit, and a reasonable ability to pay the debt.

An FHA mortgage is repaid in monthly installments which are frequently less than rent. Each payment reduces the principal of the loan and also includes a portion of the interest, taxes, mortgage and hazard insurance and other fixed charges.

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Harry Bernstein, *Editor* • Frank Angelini, *Art Director* • Dave Fleming, *Production Mgr.* • Mary L. Osborn, *Plans Editor*

Finding a personality for your bathroom . . .



WHAT is the difference between a nice bathroom and a really distinctive one? Usually the difference is that the distinctive bathroom is built around a central idea—it has a “personality” of its own.

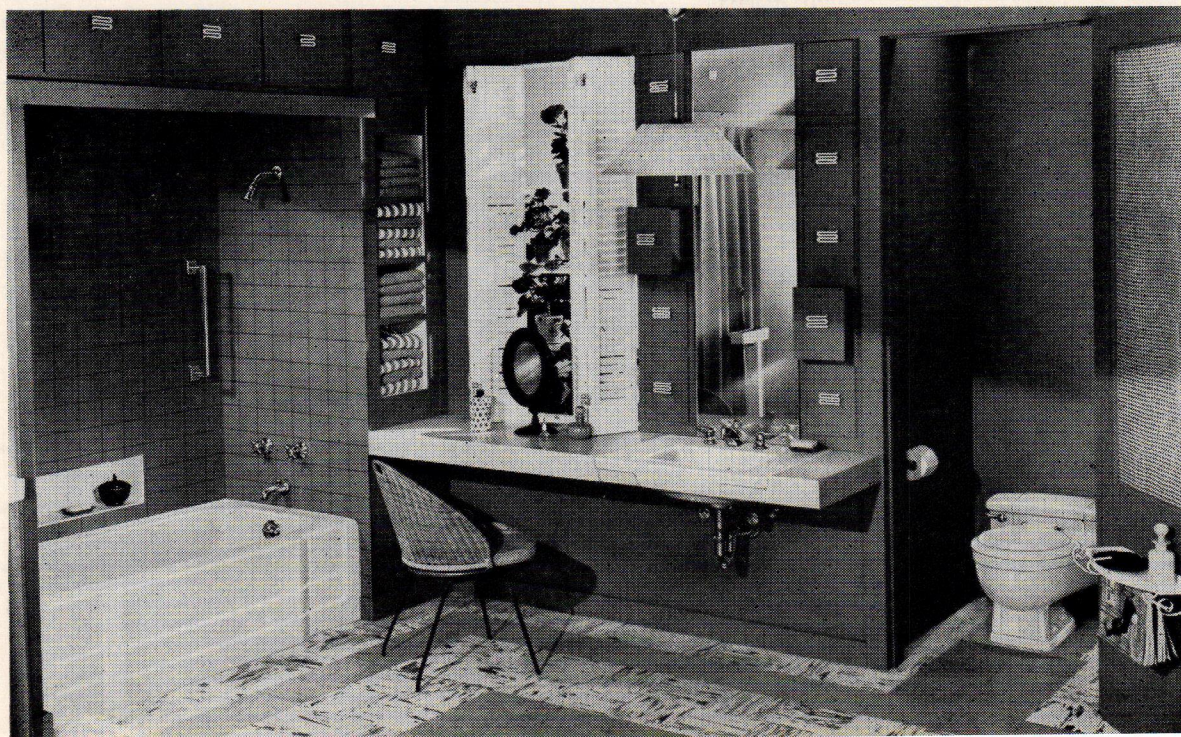
You can find a decorative personality for your bathroom in your family’s interests . . . in your home’s architectural style . . . or in your hobbies or sports. If you collect fancy perfume bottles or old shaving mugs, put them on display in your new bathroom. Or perhaps your room’s personality will be built around some interesting old jars or lamps you’ve found in an antique shop.

But whatever personality you choose, you’re sure to find wallpapers, flooring patterns and accessories that help you make your decorating theme complete. And the search for them is loads of fun! Best of all, when your new room is finished, you’ll have the satisfaction of knowing that it expresses your own taste.

Pictures on this page are typical of the modern bathroom with personality, and were designed by Ving Smith, famous New York decorator. Study them and perhaps they will suggest ideas for your own bathroom.



Photos by Universal-Rundle





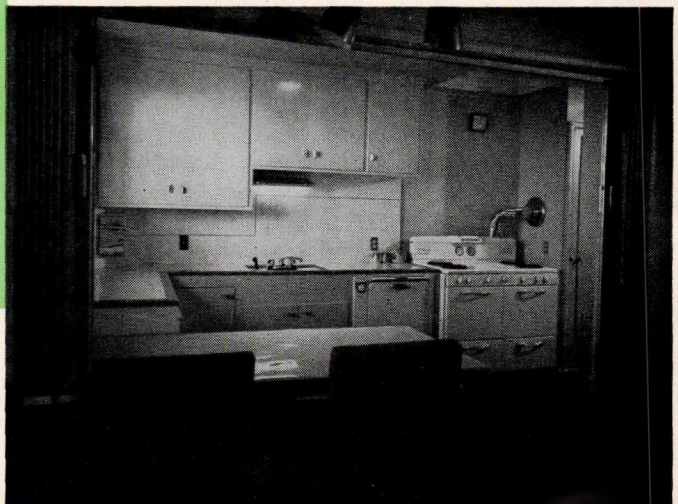
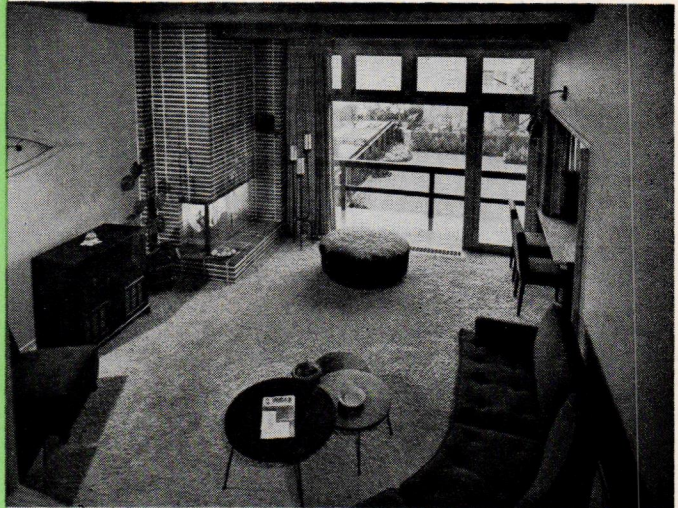
Large living-dining area in Conrich's home becomes a part of outdoor garden by virtue of huge plate glass wall. Planted philodendron in this room is identically matched in color to the ivy used on redwood studs which form an outdoor fence to separate property lines. Wire is strung between these studs and the growing ivy is attached to wire.

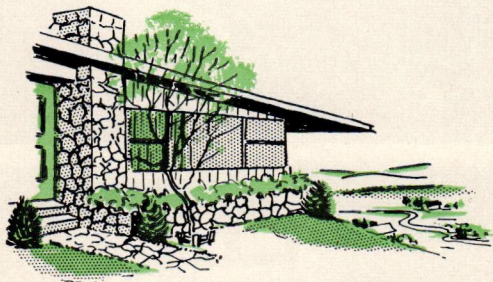
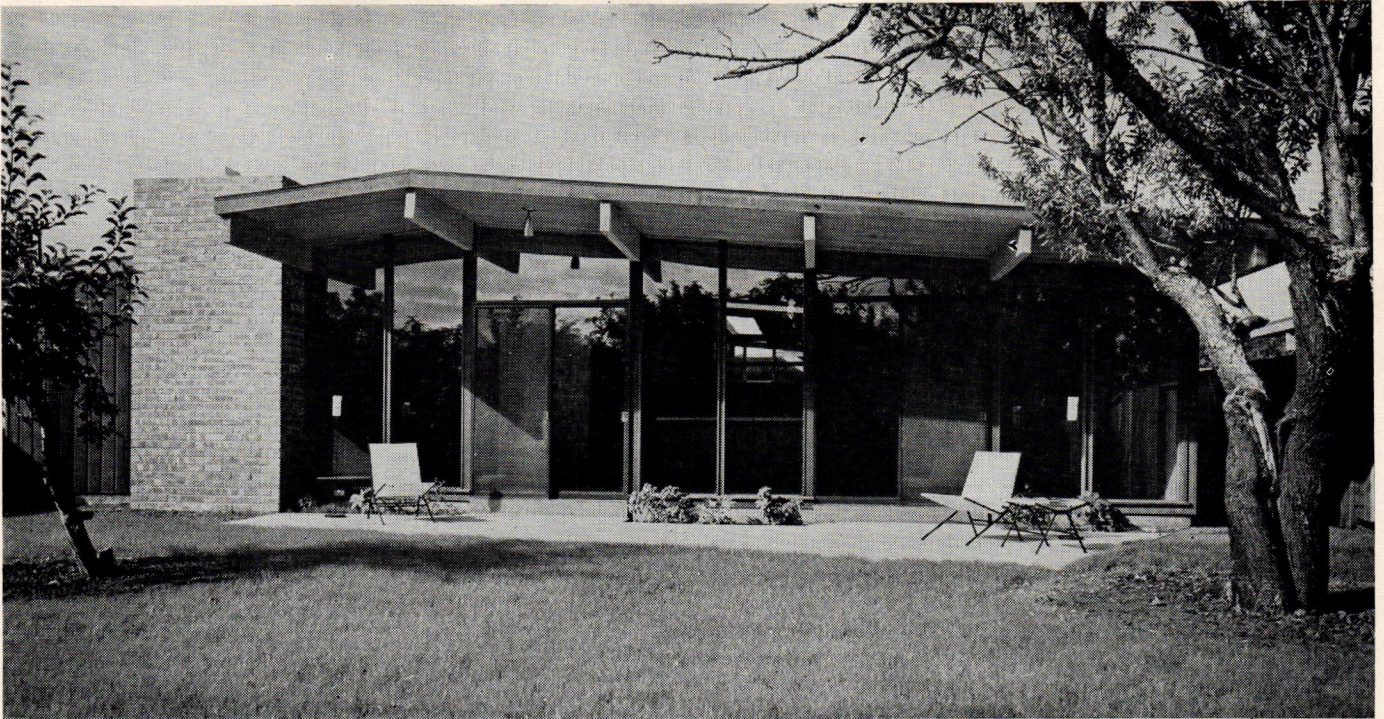
Roman brick was used to build fireplace up to the 10' high ceiling. The steel pipe in the left foreground helps to support the upper floor with a steel girder placed across the living room ceiling. Corrugated transite is used at one end of the wall next to the fireplace and extends to the point where the outdoor garden begins with ivy planted both inside and out.

Living room of Clay home designed as adaptation of the Conrich home. Living room has a corner fireplace and a window wall which looks out over the garden. A small deck in front of the windows provides visual expansion to the room and easy access, down a short flight of steps, to the rear garden. High open beam ceiling slopes front to back.

This two flat dwelling, upper left, designed for his own occupancy by architect J. Lloyd Conrich ingeniously solves the problem of the "row house" and fits its narrow city lot with a private garden to spare. The center column, which contains the bathrooms, one atop the other, is of plaster. The rest of the exterior is of California redwood.

Kitchen of the Clay home, well planned and compact provides easy maintenance. Movable snack bar divides living room and kitchen areas. The snack bar is hinged so that it may be turned and pulled into the living room for use as a full size dining table. Folding accordion doors can be pulled across to close off the kitchen area from living room.





GIVE YOURSELF A CLEAR VIEW OF THINGS

NO matter where you look in this lovely home you get a clear view of things. The reason? Lots of windows . . . lots of glass expanse.

Perhaps you've noted the trend to larger windows in recent years. Why? Not just to be different—but because architects and owners have found through experience that homes with greater window areas are more cheerful, more pleasant places in which to live. They have a more spacious feel . . . they permit enjoyment of the beauties of the ever-changing landscape. Such homes capitalize on the often taken-for-granted ability of glass to let your eyes roam to the outdoors while you sit cozily inside.

You might wonder about privacy. Your builder can take care of that by careful landscaping . . . by facing larger windows away from passing traffic . . . or by using beautiful translucent architectural glass that brings in the light but guards your privacy.

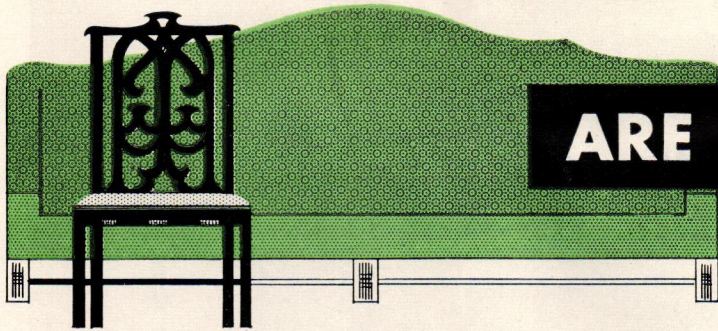
No longer need you worry about excessive heat losses



where large windows are used . . . even in cold climates. That problem has been answered with insulating glass, which allows you to enjoy the charm of bigger windows with comfort and heat savings you'd never imagine possible in cold weather. Insulating glass consists of two or more panes of glass with a hermetically-sealed dead air space between. It's one of the important "better things" that technical research and industrial progress have made available for your new home.

Your builder is familiar with the many ways glass can give your home greater beauty, charm, comfort and a feeling of greater spaciousness.

Remember, cheerfulness goes hand in hand with daylight and outdoor beauty. And so, if you are building or remodeling, why not plan to bring in more daylight and make the most of outdoor views? Open your rooms to both—with glass.



ARE YOU LIVING WITH

Obsolescence?

CHANCES are if you purchased furniture about ten or fifteen years ago, it is obsolete—in style, utility, construction, service and looks.

The homemaker would not think of wearing last year's dress, or a coat that is older than two years, but very often her home leaves a great deal to be desired. The bedroom is behind closed doors, and slip covers hide shabby chairs, and other seating units. Dining room chairs creak, and the table is something that has to be treated with kid gloves.

Let's face it, your automobile doesn't last ten years. Your clothes are out of style each new season, Appliances must be changed every few years, and your home is in need of constant repair and improvement. Yet, most homemakers expect their furniture to last forever. It is impossible.

You use your home more and more, everyday. Three meals a day, using the same table, sitting on the same chairs; opening and closing dresser and cabinet drawers dozens of times each day; sleeping in the same bed every night; and your living room, or your television room takes a greater beating than ever before with adults and children gathered around using every available seating space, and very often spilling snacks. Nothing lasts forever, and especially your home furnishings, with the beating family living is giving them today.

That is why old furniture looks old. It was constructed to be used in moderation. Today's furniture, the new things on the market, take into consideration the use you and your family will give them.

That is why so many table surfaces are plastic coated or topped.

That is why nylon upholstery is so popular. That is why carpeting is made of cotton, rayon, or nylon, so that you can clean it easily.

That is why so many chairs, sofas and case pieces are on easy roller casters, so that you will not pull them apart eventually by constant moving.

That is why the new furniture styles, even traditional styles, have the uncluttered look. They are easier for the homemaker to maintain.

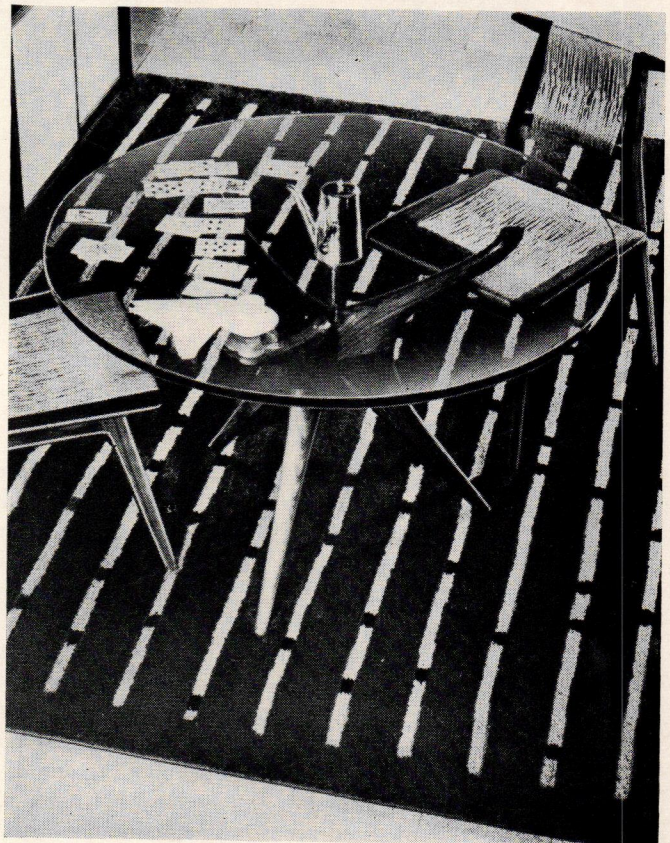
Modern production methods have enabled manufacturers

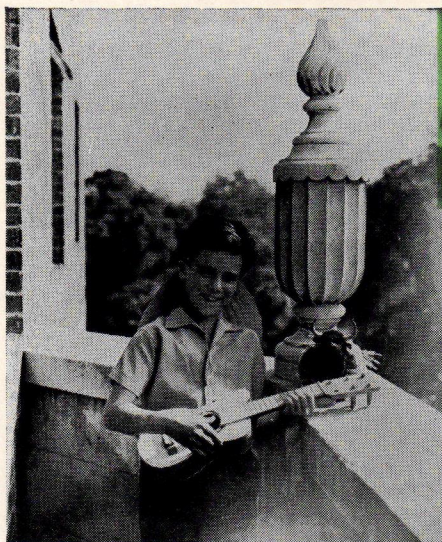
to produce quality furniture at prices within the reach of every homemaker.

Because today's homemaker is so well informed about, and has definite ideas on, home furnishings, the borax type of furniture has almost disappeared from the home furnishings scene. No matter what price you pay for new furniture, you can be sure that it will be styled well and constructed to take the kind of family living you give it.

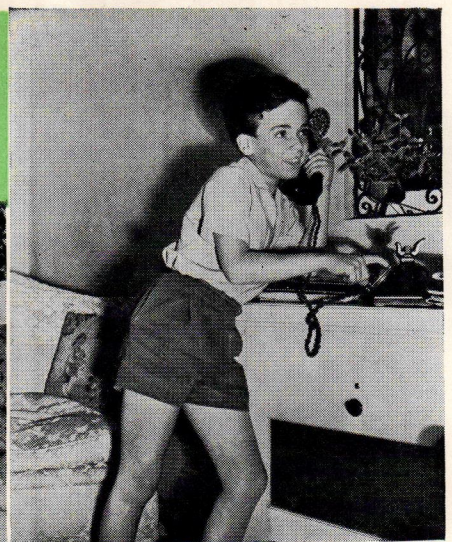
If your home has the look of obsolescence, now is the time to start doing something about bringing it up-to-date. It is where you live, so you might as well enjoy it.

Glass-topped table with driftwood base, rattan chairs and striped carpet is definitely modern. Carpet makes an excellent floor accent for game room, guest room, or den. Bamboo gold stripes, interspersed with black are laid on a sable brown background.





at home with



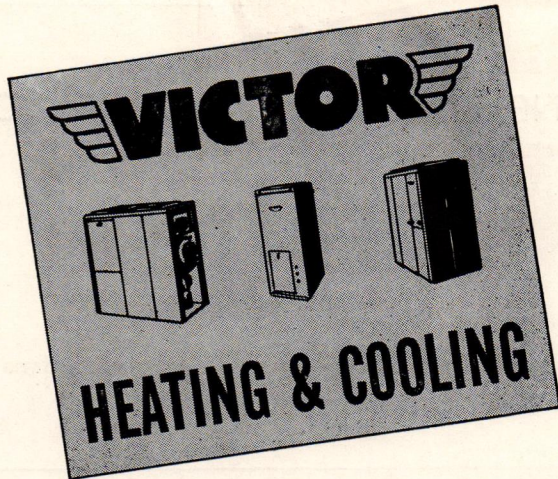
a child star
Michel Ray



TEN-YEAR-OLD MICHEL RAY, the bright new movie star who has taken the country by storm, recently returned from Mexico where he starred in the King Brothers' "The Brave One". In the group of pictures above you get glimpses of his Lancaster Gate home, where Michel lives with his proud parents, Mr. and Mrs. Popper. Michel collected many souvenirs and gifts when in Mexico City, and on his return home he lost no time in putting them to use. In the first photo at the upper left he is shown with a straw sombrero strung around his neck and strumming a guitar given him by a Mexican well-wisher, while on his left is the model head of a bull presented him by South America's most famous bull-fighter, Fermin Rivera. In the center photo he holds the lifesize toy poodle which he took with him to Mexico City. At upper right he is telephoning one of his friends. Lower left, he gets down to some piano practice, watched by his parents, Mr. and Mrs. Popper. And lower right, he is pictured renewing acquaintance with his tropical fish.

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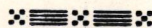
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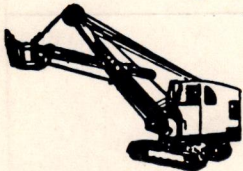
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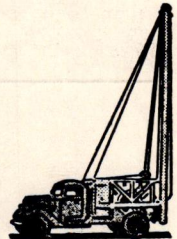
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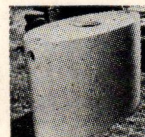
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