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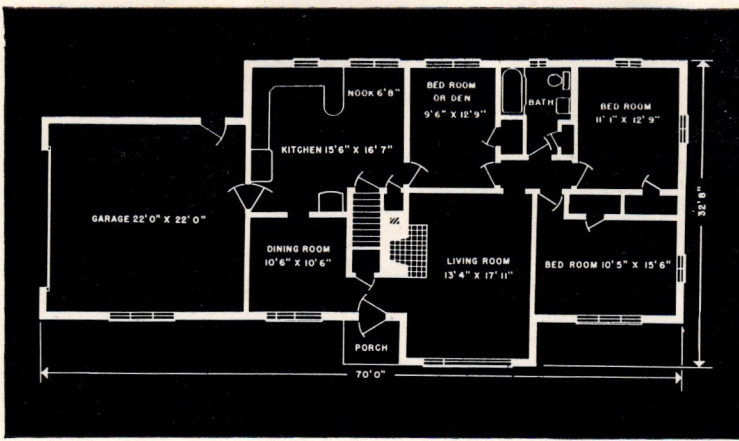
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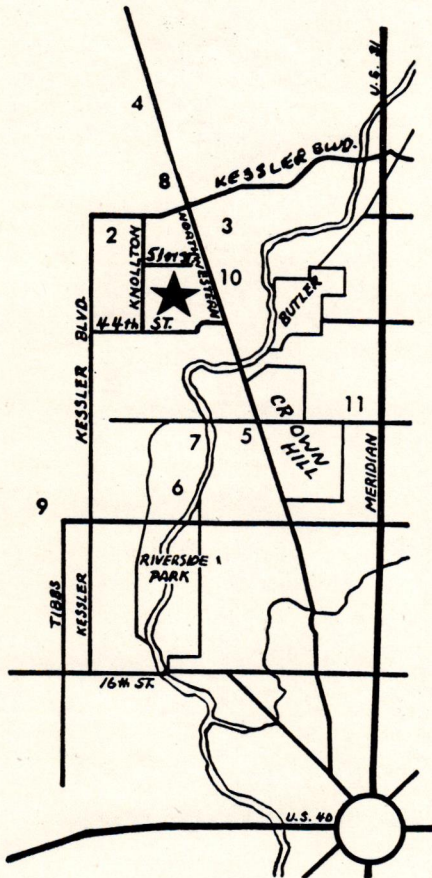
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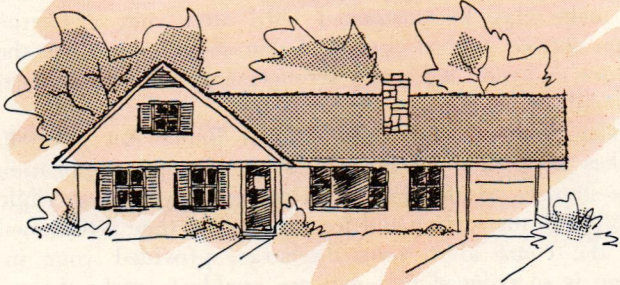
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# POINTERS FOR THE

## *Veteran Homeowner*



The facts contained in this article were furnished by the Veterans Administration, Washington, D. C.

**T**HE NOTE and mortgage (or other legal papers) which you signed to obtain a loan to assist you in the purchase of your home provide that you must perform certain duties. Your rights and responsibilities as the borrower as well as those of the lender are set forth in this article.

Some people refer to their monthly mortgage payments as "rent," but you must, at all times, remember that you borrowed the money and your debt to the bank or company which holds the mortgage makes necessary the repayment of your loan on certain dates and in certain amounts.

In all probability the mortgage contains a statement about "waste" or "impairment" under which you agreed to protect the property and keep it in good condition.

Your own self-interest and pride in your home will no doubt cause you to maintain your property satisfactorily. However, should you fail to keep the property in good condition, and if the mortgage so provides, the lender may bring legal action to foreclose the mortgage, even though you may not be behind on the monthly payments at that time.

It is most important that you make the payments on your GI loan as they become due and otherwise meet the terms of the mortgage.

When you purchased your home, your GI loan payments were set at an amount which you could meet, based on your income and expenses. Do not make the mistake, after buying your home, of going deeper into debt to pay for items which at that time may be unnecessary.

Sometimes persons purchasing a home will buy items which are not essential, and sign up to pay so many

monthly installments that their income is not large enough to allow them to meet these extra bills, make the mortgage payment, provide for living expenses, and lay aside a reasonable amount to be used in case of possible emergencies brought on by unemployment, sickness, accidents, etc.

There is nothing wrong in buying luxury items on the installment plan, if you can afford them. However, you should not tie your income up so that the payments on such items become a burden.

Remember that you are trying to provide your family with a good home. You have made a good start, which your GI loan made possible, and meeting the installments on the loan is most important.

Almost every new homeowner will be visited by "live wire" salesmen and urged to purchase on the "easy payment plan" items which he "cannot afford to be without" and which "will pay for themselves."

Whether you paid \$5,000 for a modest cottage, or \$50,000 for a large, custom-built house, the protection of your investment will require that you keep your property in good condition.

For instance, a house of all-wood construction, as well as the wood or metal trim of a house of stone, stucco or brick construction should be painted as often as necessary to (1) protect the wood or metal from rot or rust, and (2) retain or improve the appearance of the building.

Delayed roof repairs may be costly. Well-cared-for yards, lawns, shrubs, flowers, driveways and sidewalks show "pride of ownership."

While you may have no present intention or desire to sell your home, a property is more easily sold and will bring a better price, even in a neighborhood of similar houses, if the house is neatly painted and the grounds well cared for.

Also, it is to your advantage to keep the inside of your home in good condition. Particular attention should be given to the protection and maintenance of the heating and plumbing systems.

The expense of proper maintenance of your property should be given consideration in your family budget. Experience has shown that the cost of repair and maintenance

Continued on Page 4

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## Pointers for The Veteran Homeowner

continued from page 3

nance is usually far less expensive than the cost of replacement.

Some homeowners, as a result of their past experience with tools and knowledge of materials, plus a natural talent for "making things," are able to take care of many of the necessary repairs to their homes and make various improvements to their properties. However, it would be most unwise for the homeowner, unless he knows what he is doing, to experiment with faulty heating, plumbing or electrical systems. These important systems in your home were installed by experienced or licensed workmen. If you try to repair or improve on these things when they go wrong, you may find the cost of correcting your errors to be greater than the amount which you had hoped to save by doing it yourself. Furthermore, tampering with a modern heating system or with your electrical wiring may later result in excessive damage to the system, fire, or personal injury.

Even the most reliable borrowers sometimes fail to meet every payment on its due date, and it is possible that there is good reason for the failure, such as a reduction in earnings or illness in the family.

If you find that you will be unable to make your payment when it is due, by all means let your lender know of it, and try to work out with him a satisfactory plan to make up the payments missed.

His friendly advice may be most helpful when you are in a tight spot. Try to see him before he writes you, but never fail to answer notices or letters, sent to you by him. Put "all your cards on the table." If you can, offer some plan for catching up on your payments and request his advice and guidance—not to ask for sympathy—but to let him know that you are anxious to keep your home, and sincere in your desire to find a way out of your trouble. If you are willing to cooperate with him, he will appreciate your sincerity. If possible, he will help you to develop a plan that will make it possible to keep your home.

The Veterans Administration is doing everything possible to help those veterans who have been recalled to military service and are unable to meet the full payments on their GI loans as a result. Here are some pointers and some advice as to what you should do.

When you receive notice to report for military duty, go at once to the place where you made your mortgage payments and tell them about it. The holder of your mortgage may not be the one who originally made the loan, because the mortgage may have been bought by another bank, building and loan association, insurance company, or other institution, and they may have an agent to whom your payments are made.

The holder of the mortgage (or their agent, as the case may be) should be informed of your recall to military

service and the effect, if any, on your ability to continue the payments required by your mortgage contract.

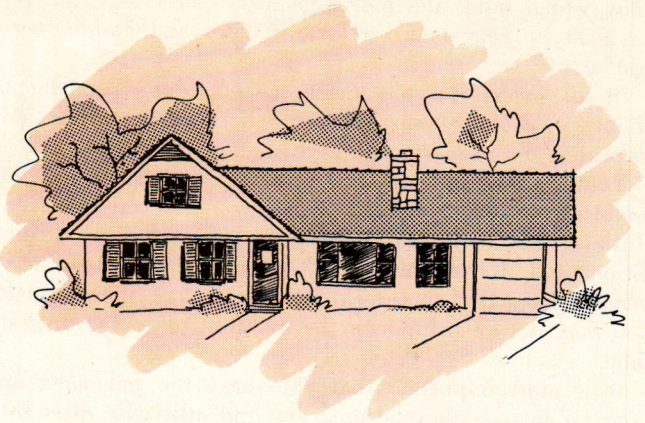
Discuss your entire situation in detail, and if your total family income from service pay, allotments, and other sources will be insufficient to keep up your payments, make an arrangement to pay as much as you can.

The part of the regular payment which you are unable to make may be postponed until after your discharge from service, and at that time you should again see the holder or agent and make arrangements for a repayment schedule.

The Soldiers' and Sailors' Civil Relief Act of 1940 makes it possible for the courts upon proper application and showing to afford relief in respect to your loan while you are in the service and for a period of time determined by the court after your discharge, provided your income is so reduced that you are unable to make the required payments.

It does not operate to forgive the payments, and any part thereof which is postponed must be made up after your discharge. Furthermore, it does not give you any rights to stop making payments entirely, so you must arrange a payment schedule which you can meet during your period of service.

Therefore, it is wise to pay as much as you can and put off as little as possible, so that it will not be too much of a hardship to make up the amount deferred when the



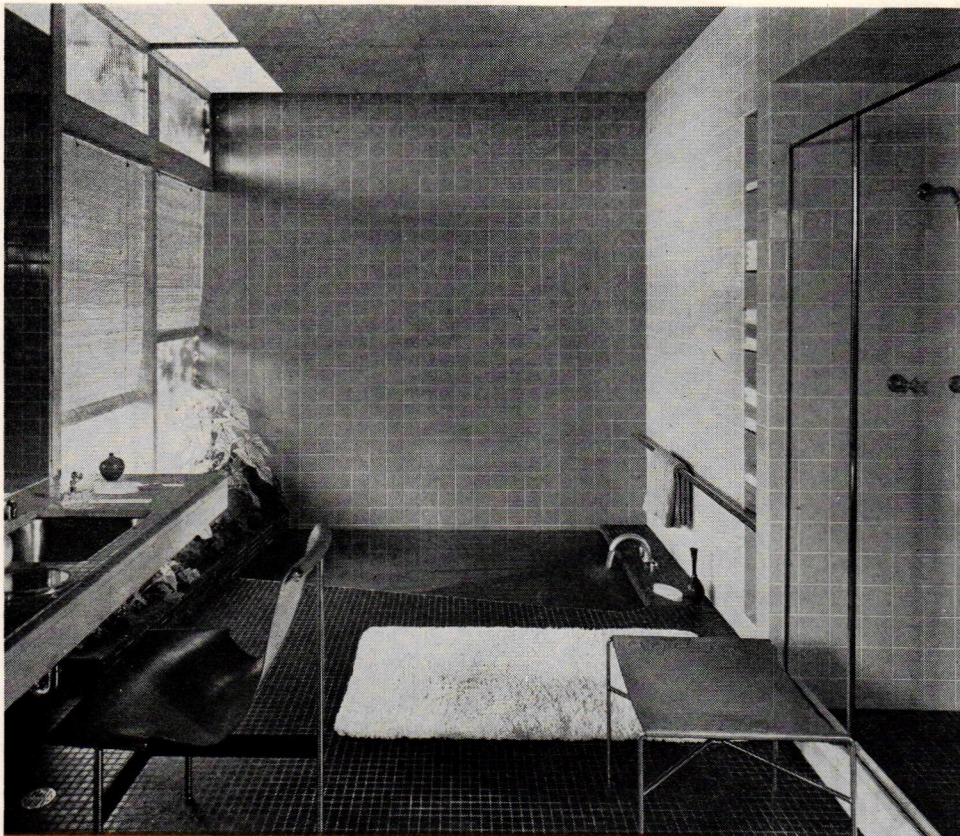
time comes.

If you are already in military service and your loan is in default because you have not made your payments or for any other reason and you can't visit the holder of your mortgage, your wife or some other member of your family should go to the mortgage holder to explain the circumstances and make the arrangements for you.

Ordinarily, it will not be necessary that you see the Veterans Administration in regard to your loan. However, if you do need assistance or advice for some reason, a letter may be directed to the Veterans Administration office which issued the guaranty on your loan.

Address the letter to The Loan Guaranty Office, Veterans Administration, and mail it to the regional office which processed your loan.





Left, this modern bathroom features a tub of unusual design, giving a swimming pool effect. Glass enclosed stall shower at one side, and vanity on the other, all finished in ceramic clay tile.

Need for waterproof, sanitary materials accounts for ceramic tile's great popularity in modern bathrooms. It is best to choose a pleasing pastel from among the many different colors available in clay tile.

Photos courtesy Tile Institute of America

## with **TILE BATH**



**I**N PLANNING the modern bathroom it is advisable to limit the number of colors used. Leading decorators recommend one shade only. This should be a "neutral" or light tint that is comfortable to live with and gives an illusion of spaciousness to the room. Because clay tile never fades, it is always safe to select a pleasing pastel from among the many colors in the tile range, and to rely upon accessories and linens to provide color variety.

According to some color experts, fair-skinned people are most compatible with blue, peach, green or yellow, whereas brunettes usually react most comfortable to tans, browns, and aquamarine tints.

All authorities agree that intense colors are unwise selections for the bathroom because they give an effect of "hemming in." The same principle applies to the use of clay tile for walls or wainscots: the bathroom will seem more spacious if no contrasting trim is used.

Adequate storage facilities in the bathroom are too often overlooked in the enthusiasm about other features, but any homemaker can tell an architect that having plenty of

storage for linens, drugs and cosmetics is highly important to efficiency in the bathroom.

One good idea is to set the wash basin in with clay tile counters at either side, to resist nail polish and medicinal stains, and boxing in the area beneath this counter-basin combination for storage of many items.

Another suggestion is to use otherwise wasted wall-space by installing cupboards for holding the family's linen supply. A look around the bathroom will disclose many areas suitable for filling in with cabinets.



# ARE YOU *Wired*

## FOR COMFORT?

THE PRINCIPLES of good home decoration are sometimes difficult to put into actual practice, because there has been no consideration given to the possible variations in room arrangement by the wiring system.

With the increasing use of accessories such as television, and the use of decorative lighting for book shelves and mantels, the relationship between home wiring design and interior decoration is becoming ever closer.

At the right we show a drawing of a living room which has three duplex convenience outlets in the conventional manner. The drawing is given with the corrections which would result from improved electrical planning. The corrections are also identified by Roman numerals, which correspond to the related questions given below. Each of the eight "yes" and "no" questions is answered, as follows:

- I. Could two people sit reading before the fireplace at the same?

No. There is only one floor lamp and no means of connecting a second one. This fireplace arrangement, while well-balanced and attractive in appearance, is not friendly in this particular room, because one chair would always be in shadow, at right.

Correction: A convenience outlet next to the mantel, on the side toward the windows, could serve a lamp for this chair.

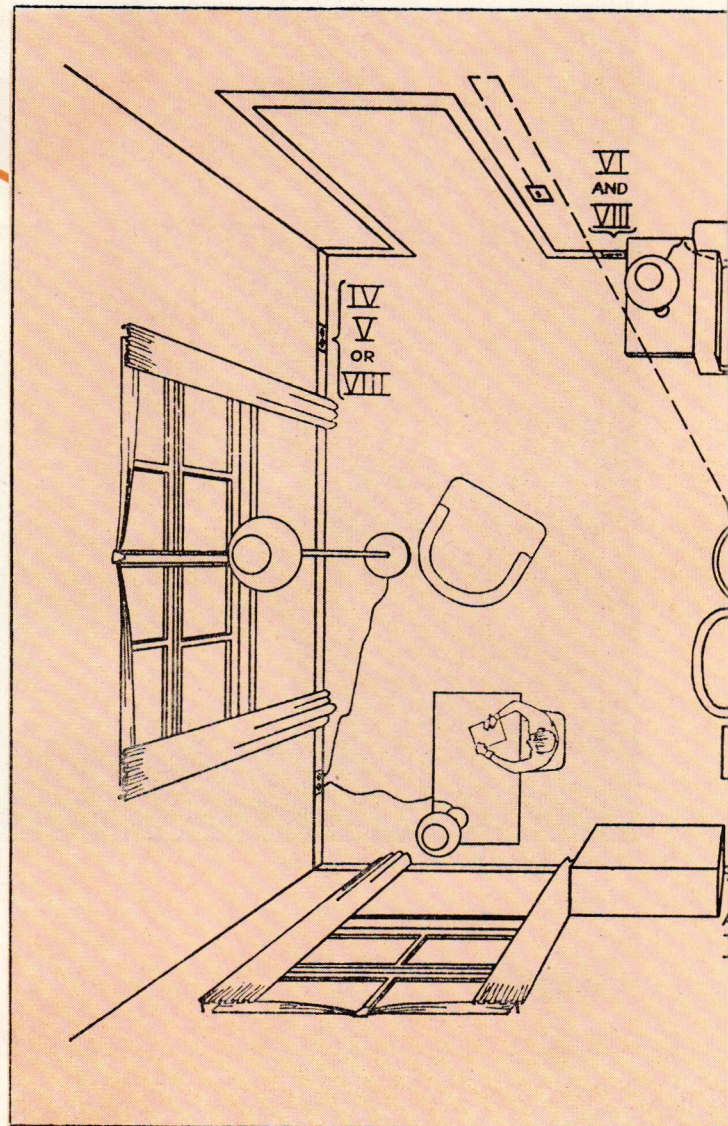
- II. Could you use an electric clock conveniently in this room?

No, not conveniently. The mantel shelf is the best place for an electric clock, where it can be seen from all parts of the room. A 3-way plug in the outlet now serving the radio-phonograph, and a long, unsightly extension cord arrangement would be necessary to accomplish this, as the room is now arranged.

Correction: An outlet set flat in the top of the mantel shelf would provide a neat connection for the clock. Half of this outlet would be available for mantel lamps, if desired, or for the illumination of a fine picture, which might be placed over the mantel.

- III. Could the radio-phonograph be reached easily without getting up from a chair?

No. In order to turn on the radio, the man in the chair would have to turn his back to the fireplace.



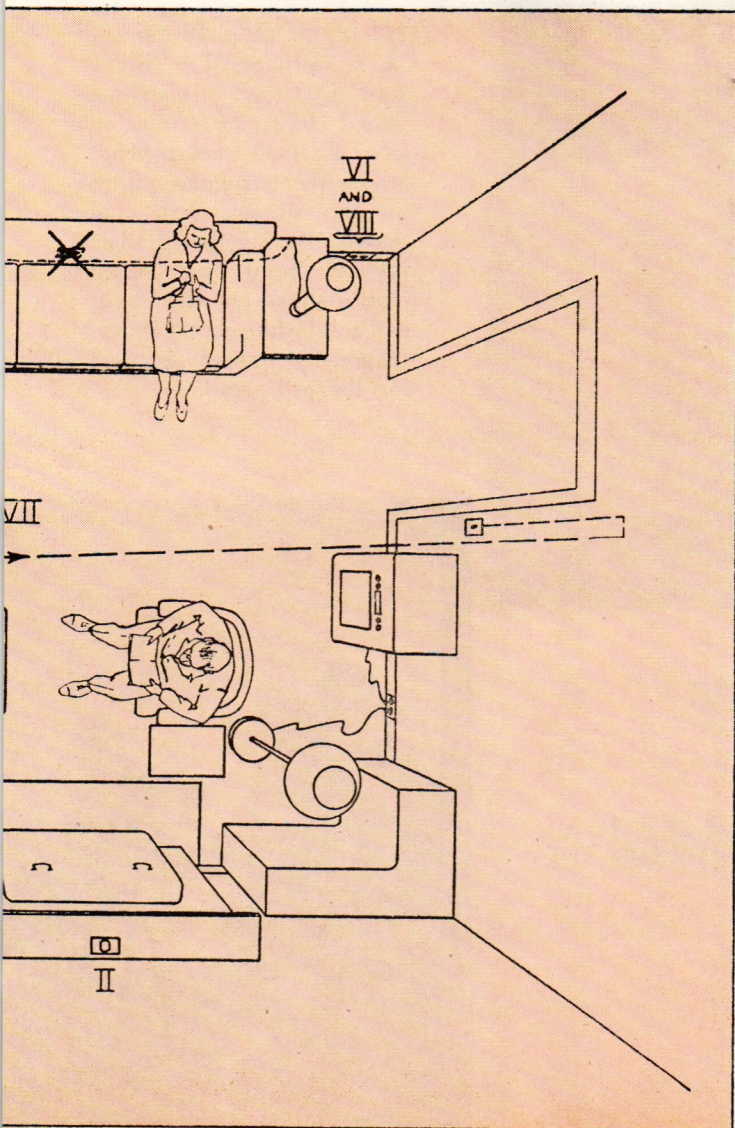
If it is desired to retain the present furniture arrangement at the fireplace, a good location for the radio-phonograph would be next to the fireplace, in place of the bookcase, now located between the fireplace and the window. At present, however, the radio-phonograph could not be so located because there is no convenience outlet available.

Correction: The radio-phonograph could be located in the more desirable spot by sharing the outlet next to the mantel, which was added to solve problem in Question I.

- IV. Could you conveniently use a love seat and two small lamp tables at the far end of the room, under the windows, for a change?

No. Not without sacrificing some of the room's usefulness. If a love seat were placed here, you could use only one lamp, which would replace floor lamp now shown. If you added a second lamp, it would





be necessary to sacrifice the desk lamp, or else utilize extension cord entanglement.

Correction: One more duplex outlet, located on left wall, beyond the window, would make it possible to use a love seat or a pair of chairs at this end, without leaving them in the shadow at night.

V. Does the room have any "dead" (uninteresting) corners?

Yes, the far corner near the entrance is "dead." It could be made more interesting by the addition of a corner cabinet for decorative art objects, but would fall into shadow at night.

Correction: The outlet recommended above, to correct the inconvenience revealed in Question IV could do double duty by providing a connection for a decorative lamp or fluorescent lamps in the corner cabinet.

VI. Could you readily use an electric fan, during the

summer, next to the sofa?

No, not easily, because the convenience outlet is not easy to reach.

Correction: By replacing the present convenience outlet with one at either end of the wall, it would be possible to connect other lamps or appliances without crawling behind the sofa. Greater flexibility in decoration and furniture arrangement is possible for long wall areas when convenience outlets are located at either end, rather than in the center.

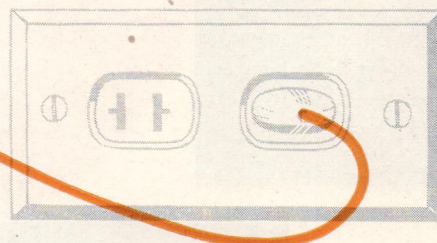
VII. Could you "light your way" through this room at night, when no one was occupying it?

No, because there is no switch control for any of the lights. As the room is now arranged, it would be necessary to light one end table lamp when entering, walk to the end of the room, light the lamp there, return to the first lamp, disconnect it, walk back to the end of the room again, turn on a light in the next room and return to put out the second end table lamp.

Correction: This could be overcome by providing a central source of light, controlled by a switch at each entrance.

VIII. Could the room be vacuumed easily?

No, because there is no easily accessible convenience outlet for connecting the vacuum cleaner. All three outlets are in use and the only one which might be reached easily is at the far end of the room, behind the desk. Care would have to be taken to



avoid pulling the lamp from the desk or tipping over the floor lamp.

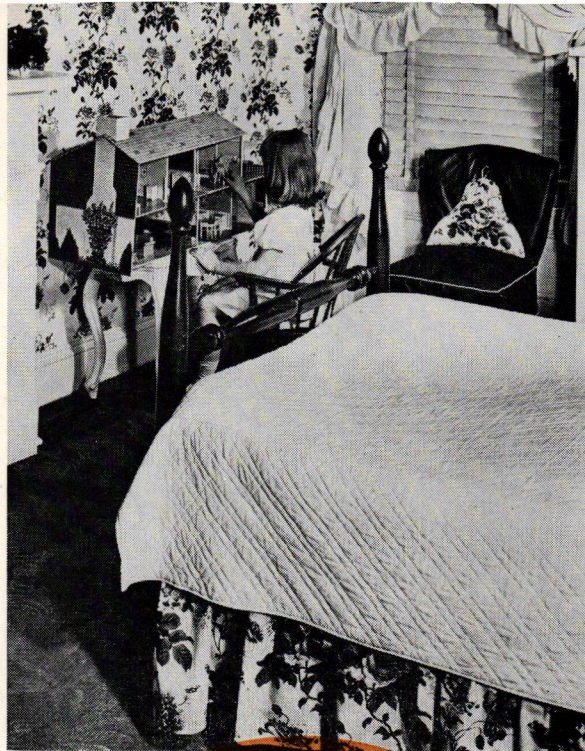
Correction: Either of the outlets added to correct the inconvenience discussed in Question VI could be shared by the vacuum cleaner or other electrical cleaning devices, without the necessity of moving furniture in order to connect the cleaning equipment.

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**T**HIS CIRCULAR RUG is called, very simply and appropriately, Lion. It would delight the heart of any young fry, and even the grown-ups. In this photograph it is teamed with the latest in furniture for young moderns; a sturdy, modern round play table and a group of round "rocking" stools. This amusing accent rug is made of muted gold tufted cotton.



**T**HIS LITTLE girl's nursery is wallpapered in "Beresford" by Greef. A matching glazed chintz, 36" wide, an Old England hand-print, covers the triangular pillow on the slipper chair and makes the gathered bed flounce. Solid blue glazed chintz slipcovers the chair, and solid white glazed chintz, diagonally quilted, is used for the bedspread.



**T**RADITIONAL and contemporary are good companions here. Changing interest picture racks above the beds, a train table which folds closed against the wall, bulletin boards, a roomy chest for each, a desk for the older boy, and light weight modern storage units are features any boy would prize. Stacking stools may be used for a variety of purposes.



**M**ARY and her little lamb dine in style here. The junior size table and chairs feature all the function treatments of regular dining sets, and are as welcomed by mothers as they are by our young hostess. The gleaming chrome retains its sparkling brightness through years of wear, while plastic chair coverings make cleaning-up easy for Mary.



# Kitchen For A Man, Too

**A**N UNUSUAL FEATURE of this handsome idea kitchen is "his" salad and beverage center. Here the man of the house who may specialize in salads or snacks will hold forth. The special unit is equipped with a stainless steel sink, its own food waste disposer and storage facilities where the cook may keep all his makings for hors d'oeuvres or late evening snacks. The counter top is covered with a terrazzo-patterned plastic. Roll-out storage shelves also hold extra bottles of mix and other cocktail needs. Wall cabinets above the salad center display attractive glasses to fit the needs of the busy host.

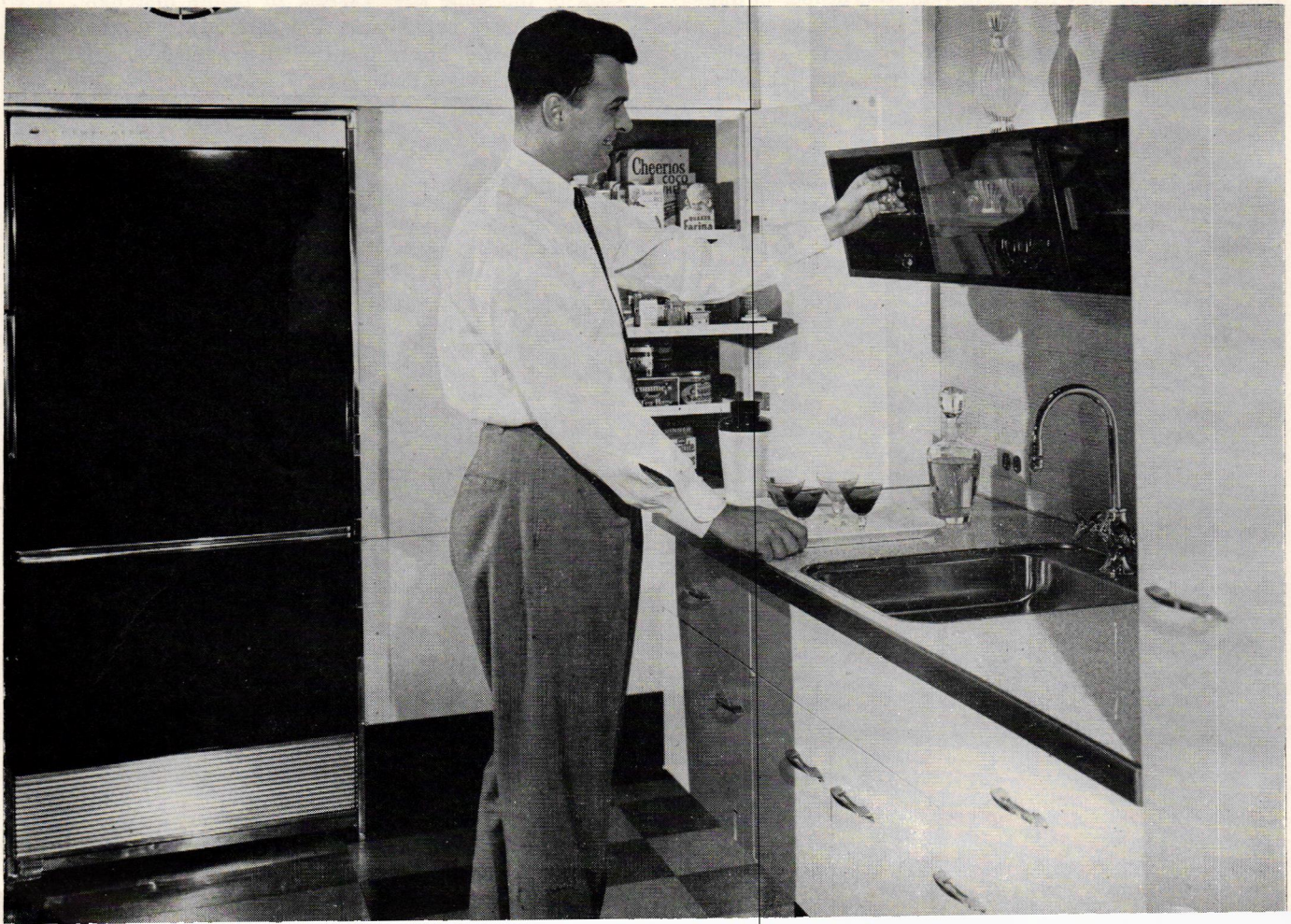
As blithe and sophisticated as a Noel Coward tune—this is how designers describe the kitchen, which offers dramatic new charcoal gray appliances. To balance the charcoal and stainless steel appliances, the kitchen designers have used sand-beige with staccato touches of cerulean blue for color contrast. Simplicity and lack of fussiness are the keynote. This is genuinely a kitchen in the spirit of tomorrow fitted with equipment of today. Steel legs give cabinets a unique "off-the-floor" look.

A 32-inch-high island cooking and serving bar are the hub of activity in the kitchen. A built-in twin-door wall



oven that bakes and broils at the same time is set up on a frame as part of the cooking center. A stainless steel counter top on the cooking island features fold-back surface cooking units with four elements. To increase working space when the cooking units are not in use, they are simply folded back and out of the way. Small steel shelves at the ends of the cooking area hold spices and herbs for gourmet foods. Serving side of the island is wood-paneled.

The charcoal gray refrigerator—a 14.1 cubic foot model with food freezer below—is set into a cabinet section for a built-in look. The dishwasher, framed here with china storage units, is available with a primer coat to permit color-matching to the charcoal gray refrigerator.





Amethyst and pale pink are the dominant colors here, taking the theme from the pale pink Carnation, arranged in an Italian pottery footed bowl. The Swiss lace mats with their clever rosette napkin holders lend dignity and drama to the glazed pottery dinnerware.

## MAKE YOUR TABLE A FEAST FOR THE EYES



Photos courtesy Carole Stupell

**T**HE TABLE you set should be a feast for the eyes and an adventure in creative living. And these pleasures are all yours if you follow a few basic Do's and Don'ts seasoned with your woman's intuition plus a generous dose of imagination.

Starting with first things first—let's take the dinner service. Traditionally, this means a service all in the same pattern. But actually it's only the monotony of repetition. After all you don't want a sameness in your wardrobe of dresses—why have it in your "wardrobe" of dinnerware? Or, taking a cue from nature—the autumn foliage makes the most beautiful landscape of all the seasons because it greets the eye with the beauty of variety.

In the same way—a dinner service that provides a table "landscape" of varied beauty is the most enchanting, the most gratifying. And you can achieve it by assembling a "correlated" service which coordinates a variety of china to make your overall set.

Of course not everything combines well. Successful correlation requires texture, form and color that all flow together in blended or contrasted harmony. Don't hesitate, for example, to use dramatic colors but see that they are in the same key. Beware of colors that fight. Keep your textures consistent. And certainly, you want to be sure to avoid heavy textured mats under fine china or patterned designs that clash.

Set individual tables like this one to create a new interest at your buffet supper. Everything is so simple and yet so delightfully attractive. Note the salad fork to the right of the plate to avoid shifting from hand to hand for relaxed dining.



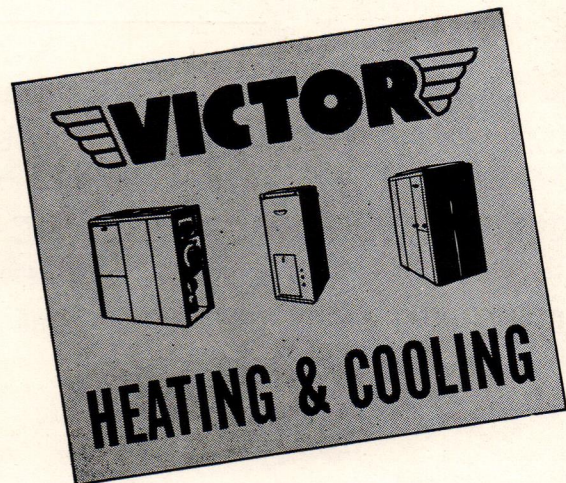
Amethyst felt table covering with its deeper purple "petticoat" sets the color theme, carried out in the synthetic cluster of fruits painted to match. The Venetian glass bowls are amethyst and the glasses are tinted the same color.





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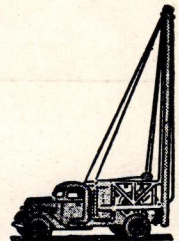
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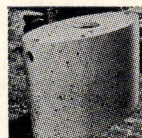
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