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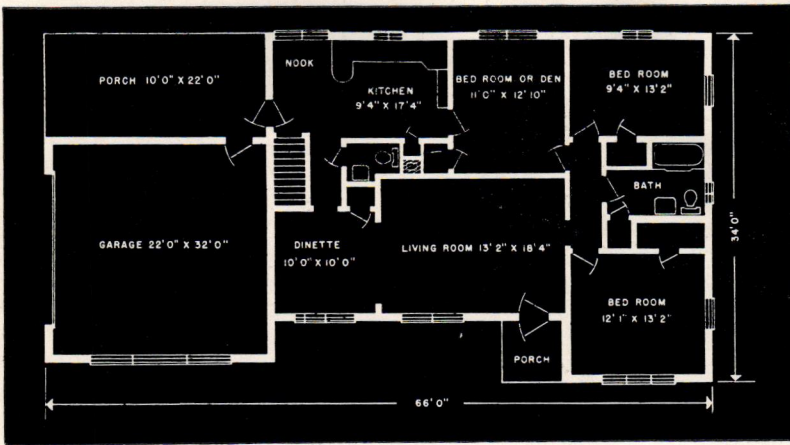
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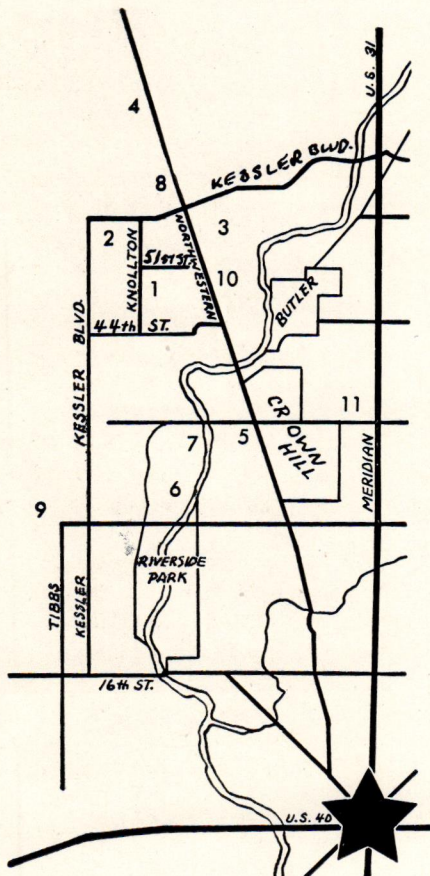
## Why So Many New Homes Are Being Sold in Knollton Heights

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## Come Out Into The Garden

**E**VEN FOLKS who don't know a Goutweed from a Grape-topatalum-paraguayense can do an artistic landscaping job—if they stop to plan before they plant. We might say, a good analogy is the interior of your house. Surely, your interior decorations have all been decided with forethought, and considered in relation to each other and to the shapes and dimensions of your rooms. In short, planning was required. Only by planning is harmony achieved. Only thus is a pleasing atmosphere created, and full justice done to your home.

The essential purpose of home gardening is to beautify the exterior of your home, to frame it in surroundings that accent its most attractive features and improve its plainer proportions. A handsome chimney, for example, should not be left bare, but accented with a vine. And a garage can be screened, a fuel tank or garbage bin concealed, by appropriate planting. Plantings should not dominate the house, but should complement its lines and shape.

To begin with, rough sketches of the four views of the house can be helpful. In studying these it will occur to you (1) where tall plantings are needed for framing or concealing, (2) where low or clustered plants are appropriate, and (3) what areas require evergreens or seasonal bright colors. By light sketching-in, with marginal notes, you can tentatively plan, not the specific, but the general types of planting called for.

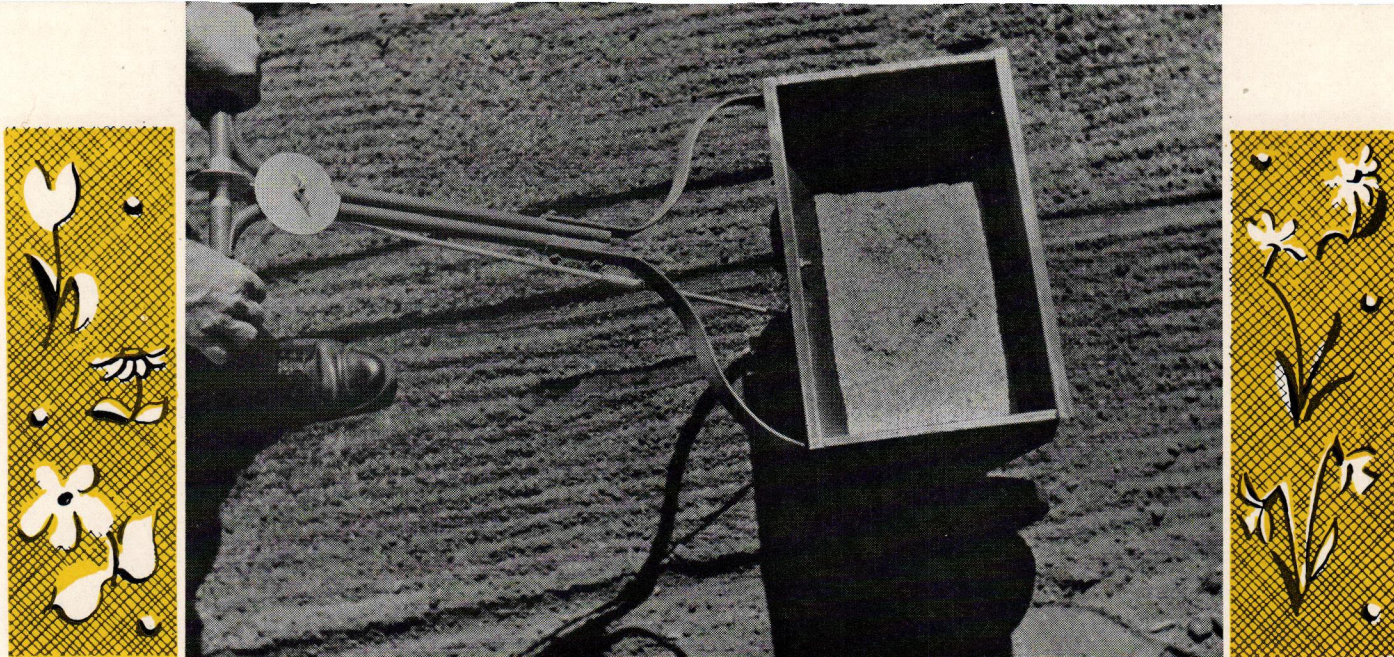
A bird's eye view property plan is valuable at this point, enabling you to modify and coordinate the four sectional views into a harmonious and balanced overall planting plan.

The next step is to acquire several good nursery and seed-house catalogs. A careful study of the catalogs, with the property plan before you, is then in order. Jot down a list of all the possible plants that fit into your general scheme. Not everything on this list will be used. You

will later trim down to your final selection from the large number of plants that can be grown in your locality. List all the likely shade trees, small flowering trees, evergreens and shrubs, deciduous (leaf-bearing and shedding) shrubs, annuals (lasting only a year or a season), and perennials (continuing to live from year to year). Alongside each name on your list—and this is of utmost importance—note height and spread at maturity, blooming season, colors of foliage, fruit or flower, soil and sunlight requirements, adaptability to shade or dry conditions, etc. These factors will dictate the choice in some instances and considerably narrow the field in others, thus simplifying your final selecting.

In deciding whether to place each plant, all their different qualities, contributions and limitations should be considered in order to achieve a satisfying distribution of color, form and texture through the four seasons. Repetition of plants, if not overdone, will lend balance and unity to your general scheme. Occasional use of striking contrasts will prevent monotonous effects and will add nice highspots of colorful interest that will brighten the entire picture.

At this stage of our discussion, or perhaps even earlier, some readers might be ready to give up an overall planned planting project as too involved, or too difficult. To them we can only say: try it anyway, the fun's just beginning! Once you get into the work it turns out to be far easier than you imagined. Home landscape gardening is a perfect mixture of handwork, headwork and imagination—one of the most exhilarating and rewarding spare time occupations possible. When you begin to see the results you will probably be fascinated by it—at the very least you'll admit it's wonderful exercise and lots of fun. Planning will make the work easier and more pleasurable, and eliminate most of the disappointing planting mistakes. It is the only alternative to the far costlier, more time—and labor—wasting



When you have completed raking and fertilizing the soil, you will seed evenly with a seeder similar to the one shown in this picture.

## Come Out Into The Garden

continued from page 3

guesswork or trial-and-error methods.

A few general rules will serve as a helpful guide in working out your planting plans.

First, be sure to diversify your plantings. Mix evergreens, deciduous shrubs, flowers and small trees. Grouping plants in striking color masses is most effective if, between such masses, you place quieter, contrasting shrubs. Never use too much of any single plant. Overdoses will be monotonous, and will minimize the plant's beauty.

Second, always consider future growth in selecting shrubs and trees. Otherwise, such plants, though giving a most pleasing effect when first put in, may later grow out of proportion and overpower the house or conceal some of its charming features. So often a delightfully attractive home is completely obscured by a veritable jungle of overgrown trees and shrubs. Remember that all plants cannot be controlled by pruning.

Third, keep your planting arrangement simple, and directly related to your house. Shrubs here and flower beds there, scattered all over the place (including the lawn), only draw attention to the plants themselves, unflatteringly, and creates a disturbing confusion. Lawns should be unbroken, with flowers and shrubs along the borders. This, as it should do, draws attention only to the house and enhances its total appearance. And don't be carried away by unusual and vivid-hued shrubs. Scattergun planting, especially with exotic "glamor plants," can be as conspicuous and displeasing to the eye as an array of billboards.

Fourth, for the most satisfactory informal planting design, vary the sizes and shapes of your shrubs, and plant shrubs and trees at irregular intervals. Avoid regularity and absolutely straight lines and square corners, unless

you plan a formal garden. The informal curving lines and round corners of a more haphazard design are more natural and usually more pleasing.

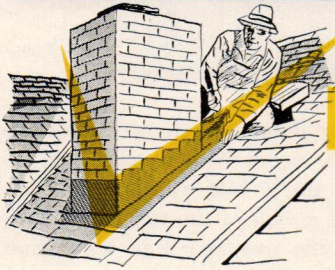
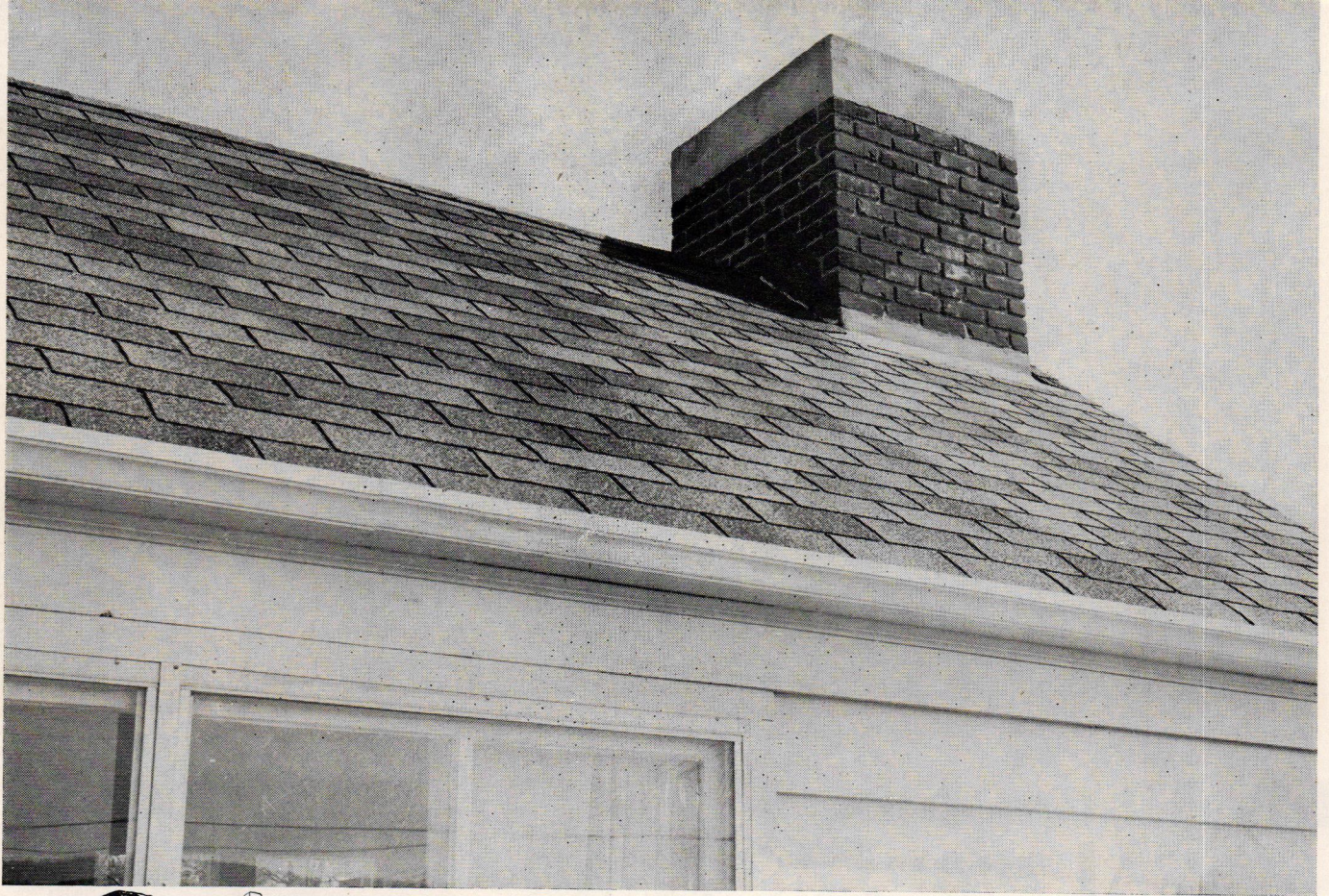
Your lawn will, of course, require a great deal of attention. One of the most important things to remember is proper fertilizing. Experience indicates that the most liberal application of fertilizers should be made in the early fall. However, if for any reason fertilizers are not applied in the fall, early spring fertilization is advisable.

The freezing and thawing that take place during the winter months in most of the United States tend to push the grass out of the soil. Rolling early in the spring, while the soil is not too moist, presses the plants back into position. Frequent rolling is not recommended for smoothing lawns, as it may puddle the soil. Smoothing is accomplished more readily by top dressing, which may consist of equal parts of manure, sand and heavy-textured topsoil, and should be applied to a depth of one-fourth to about three-eighths of an inch about every two years in the fall.

To maintain a vigorous growth of grass watering is necessary. During hot, dry weather the lawn should be watered infrequently but thoroughly. This tends to encourage a deeper and stronger root system, while the usual practice of sprinkling lightly each day stimulates shallow roots and encourages crabgrass. The lawn may be watered at any time of the day or night, though there is less loss from evaporation when it is watered in the evening.

A newly sown lawn should be cut when the grass is two or three inches high. Not only is a lawn much more attractive when properly mowed, but sod-forming grasses are benefited by such treatment while some weeds are killed and the growth of others is checked.

The grass should not be cut extremely close. Very close cutting will injure the grass by sudden exposure to the sun. The mower should be set to cut at a height of at least one and one-half inches and preferably more during mid-summer, except for pure bentgrass lawns.



## Time to check your ROOF

**Y**OUR ROOF, more than any other part of the house, takes the worst beating of all during winter months. If you live in the southern regions, it's not so bad—although even warm sunshine is a prowler that does its best to break down the roof's resistance. If you live in the colder areas of the country, there is snow to contend with—and heavy snow packed on a roof can do a great deal of harm.

Your roof has a tough job to perform, protecting the entire house and contents, and it deserves kind treatment. Now that the winter weather is practically over, give the roof a thorough checkup. Go over it carefully and look for damage.

Leaks are sneaks. If they show themselves as a stain on your bedroom ceiling you may be fortunate. Because often leaks carry on their work silently, unseen. Leaks can rot roof boards and rafters and still not reveal themselves below your attic. Repairing such damage can be expensive, suggesting that a periodical inspection of your roof, if your house is ten or more years old, may save you money and save your home.

While most leaks reveal themselves by signs inside the house, sometimes you can detect a faulty roof from the

outside. Have some shingles slipped down from their proper position? Is there excessive curling? Are there missing shingles? Split shingles? Are there bare spots—loss of mineral granules from composition shingles?

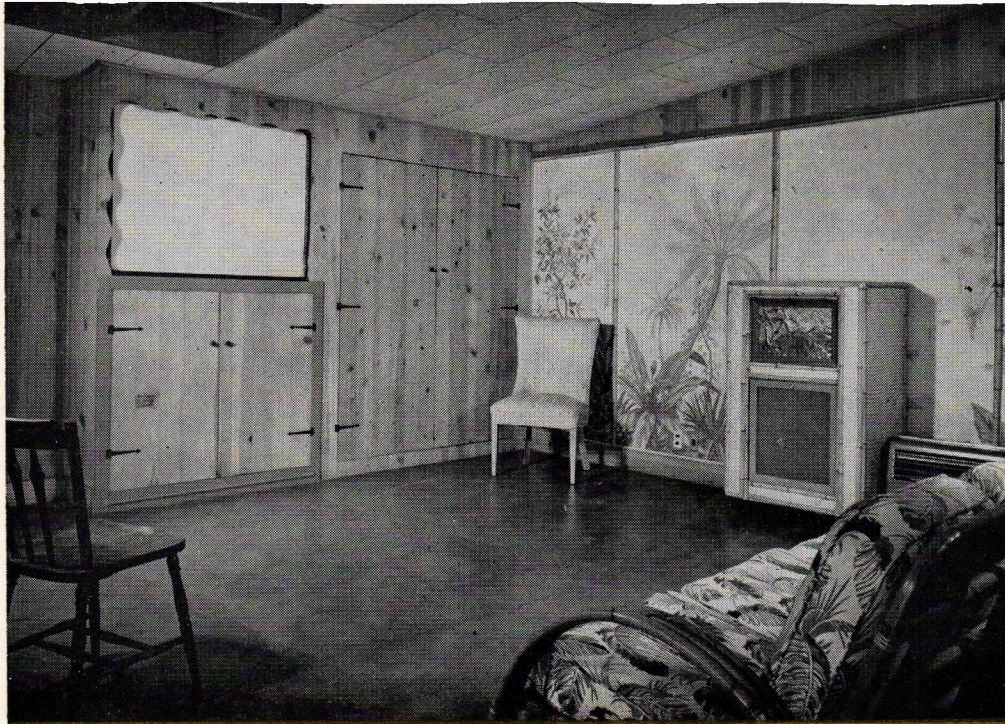
Ceiling stains and wall stains are, of course, obvious indications of trouble. If plaster and wallpaper are discolored, you can rest assured there is moisture inside your walls or above your ceiling. Such moisture can rot lath, studding and sheathing; and loosen plaster if the seat of the trouble is not found and the fault corrected.

Very often a bad roof leak follows the rafters and studding down to the windows and floors. Replacement of window framing and correcting warped flooring is expensive.

Many a damp basement, unhealthy and uncomfortable, can be traced to a leaky roof, caused from moisture that slides down between your inside and outside walls.

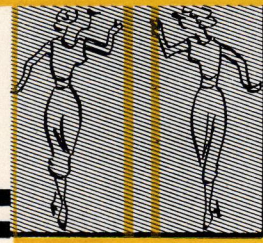
Yes, an unsound roof is something that should not be tolerated if you value the most important building in the world—your home! The sensible and saving action to take is to have a reliable roofing expert make the inspection with you. This service is generally free and offered without obligation to you.

It might be possible to patch up the old roof, but on the other hand it might be more economical in the long run to re-roof.



This wall has pull-down motion picture screen for home movies, and also a hide-away bed. Photo here shows screen pulled down.

## This Room has many Secrets



Photos  
Western  
Pine Association

**G**ROWING FAMILIES, more entertaining and more leisure time to cultivate hobbies have brought about a situation in which many of today's homes are inadequate for the demands they must meet. For families living in apartments the answer is to move to a larger apartment or to a house, but to a family with a considerable investment in a house, the solution is not so simple. It is not always possible to get your money out of any improvements which you may put into the house—although there is no question but that such improvements sustain, at least, the value of the house, and make the house easier to sell, should you decide to sell.

Many home owners, according to the Western Pine Association, are doing the obvious and improving present quarters to meet new demands. If there is wasted space in the attic or basement, a family room, or all-purpose room is being created out of otherwise idle areas. Where this is not possible, people are converting garages or building additions.

A building project that demonstrates methods of meeting the growing needs of home owners is shown on this page. In this particular case, the family consisted of a couple and their 17-year-old son. Their one-story house had a living room, two bedrooms, a bath and a combination dining room and kitchen that was not suitable for entertaining guests. Attached to the house was a two-car garage.

The owner of the house had two hobbies, motion picture photography and electronics. To compensate for the

various inadequacies of their home this family added a combination game and movie room with a barbecue. A concrete slab fifteen feet by thirty feet was laid in such a way that one edge adjoined a wall of the two-car garage and another extended along the property line separating their yard from the neighbor's.

Built on this slab, the movie and game room had exterior walls of three-inch redwood, and was finished inside with knotty western pine paneling, chosen because it was economical and easy to work.

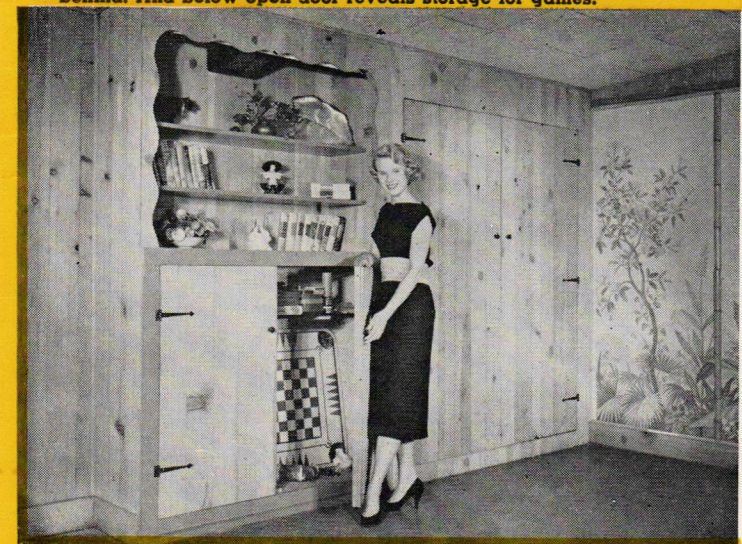
For a different effect, the pine was combed or grooved vertically. To bring out the warmth of the wood, a touch of brown was added to the lacquer and then the paneling was sprayed. Nothing else was done for finishing, not even a coat of wax, and maintenance is practically nil.

A combination projection room for movies and dark-room was built into adjoining garage and the opening in the wall through which the projector points toward the screen is concealed by a picture mounted on hinges. The wall at the other end is a built-in storage wall with a concealed screen that is invisible when rolled up above the book shelves. Behind the screen, mounted out of sight on the ceiling of the cabinet, is a loudspeaker so that music can be played during motion picture presentations.

To the right of the built-in cabinet is an in-a-door bed that can be used to accommodate overnight guests. The 30-foot wall that overlooks the neighbor's property has no windows, but it is covered with a large wallpaper mural that gives an impression of spaciousness.



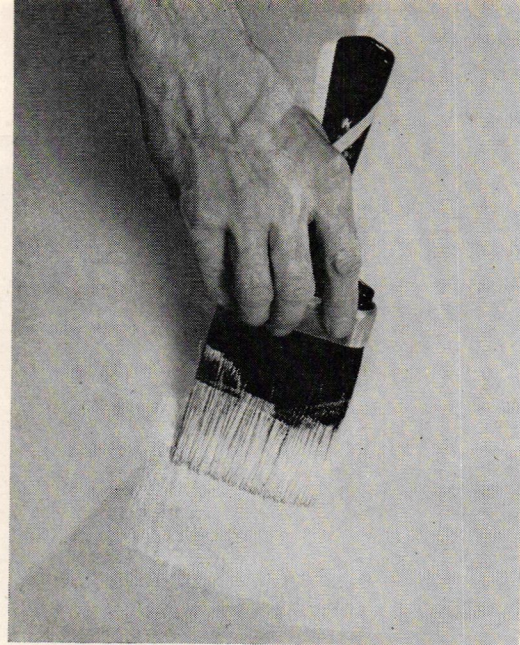
Movie screen is now being pulled up to reveal built-in shelves behind. And below open door reveals storage for games.



Hidden behind upper framing of book shelves is motion picture screen and loudspeaker for home projection movies.



This photo shows where the double bed is stored in the wall behind double doors. Above open book shelves you can see loudspeaker.



## BRUSH UP ON YOUR PAINTING

**W**HETHER YOU ARE the handy type who is not afraid to tackle a small painting job around the house himself, or the cautious householder who calls in a professional when there's work of the kind to be done, it is useful to know some of the secrets of the painter's trade. Know what the man you hire is going to do, and you will be better able to make the most of his skill.

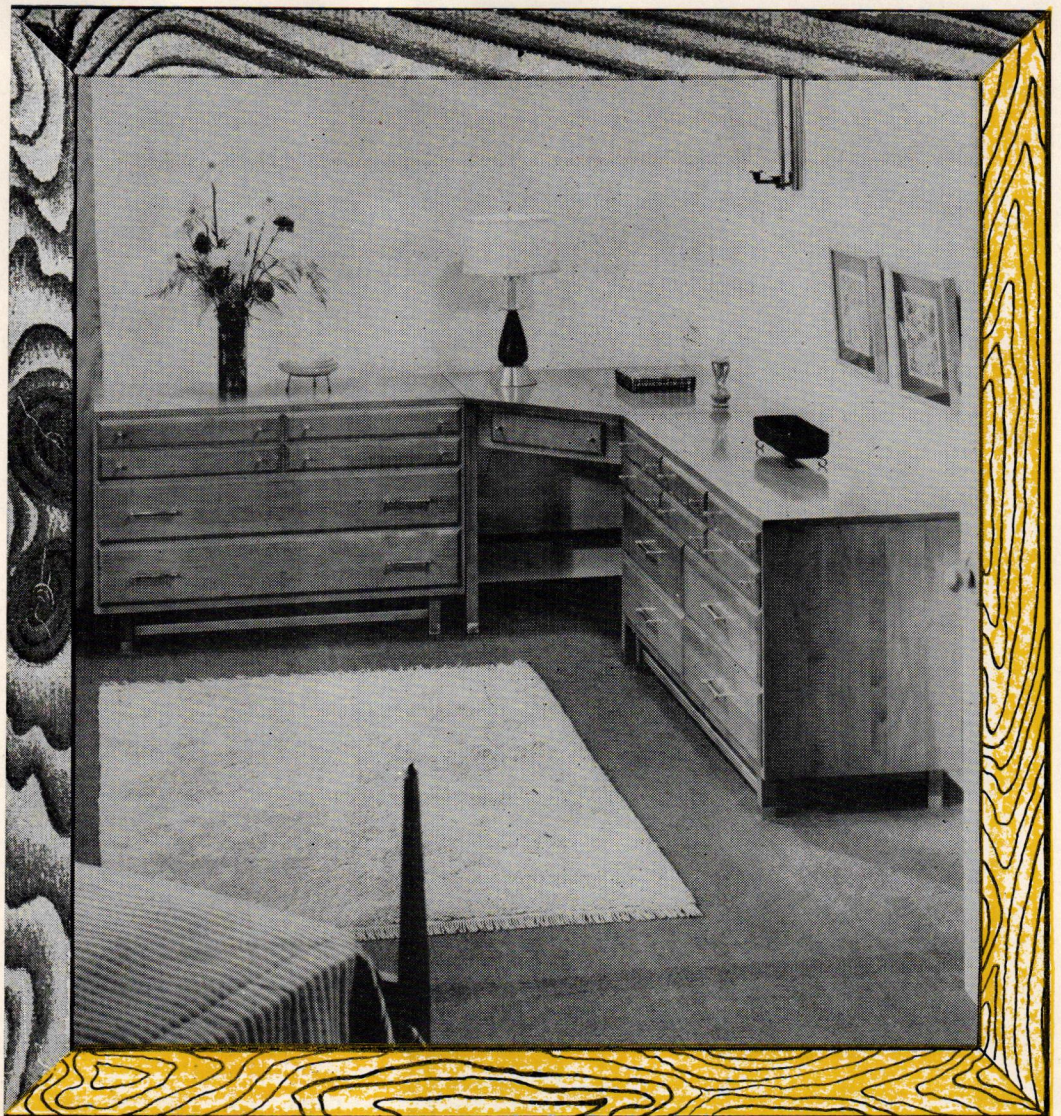
The first thing to be realized when a painting job is to be done is that quality is vital. Even more than the skill with which it is applied, it is the quality of the paint, varnish or other material that is used which determines the final result. And it takes good brushes to apply the paint well. The best workman in the world cannot do a satisfactory job with poor materials or tools.

If you are tackling a small job yourself, it is better to buy a ready-mixed paint. Then the manufacturer's name, if he is a good one, is your guarantee of quality, provided you buy the original sealed container. Where a large quantity of paint is to be used, or when you hire a professional, no doubt mixing the paint on the job is preferable.

Poor brushes are a false economy. A good brush wears better, when it is properly cared for, holds more paint, leaves a cleaner edge, makes a more uniform finish, and does not shed its bristles. For broad surfaces, the amateur painter does best with a flat brush four inches wide with four-inch bristles. A professional will probably use a smaller round brush; this is not easy to handle or fast-flowing, but it permits of better "rubbing out" of the paint. For narrow surfaces a one-inch oval brush with a chisel-shaped end is best.

Wrapping a wet brush in several thicknesses of paper is sufficient if it is to be left for a brief time. But for longer intervals before it is next used, thorough cleaning is imperative.

**MAPLE**  
in  
**CONTEMPORARY**  
**STYLE**



A SWITCH FROM STYLING of Colonial inspiration in maple to maple in high-styled, low-priced contemporary bedroom and dining room groupings is now being shown. The pieces, first ones of an extensive collection envisioned for the future, have all been fashioned from solid rock maple. But in keeping with the sleek lines of the new pieces, currently popular medium-to-dark tones are employed.

The new collection has been especially developed for the budget-conscious householder who wishes out-of-the-ordinary styling. Three basic bedroom pieces—44 inch dresser, small chest and bed are offered at moderate prices. Yet these and all other pieces have the currently popular Far Eastern silhouettes. Construction is of a quality usually found in higher-priced groups, including center-drawer guides, dustproof throughout; brass drawer pulls, and brass anklets. Tops on chests are either the darker-toned maple, or white micarta.

Case pieces have been “sectionalized” for a choice of combination. Sizes for bedroom chests are 32 by 19 by 43 inches and 38 by 19 by 43 inches. Dressers for bed-

room and case pieces for dining area utilize identical frames, with choice of drawer or cabinet front arrangement for easy matching if subsequently desired that they be companion pieces. Chest sizes vary from a simulated six-drawer piece measuring 27 x 17½ by 30 inches to a 40 by 17½ by 30 inch unit with two free hanging small drawers and two low-placed sliding compartments.

A superstructure placed atop any of the case units converts it into a room divider or breakfront.

Two dining table styles are shown: one a high-style round unit, 42 inches in diameter, with leaves for extension to 66 inches; the other is a drop-leaf measuring 57 by 42 inches when opened. Two designs in dining chairs are offered. One is straight-lined; the other has “captain’s chair” arms.

Three distinctive beds are included in the bedroom grouping. One has headboard with open shelf space and sliding cabinets; another is a contemporary version of a four-poster bed.

The charm of these new pieces is vividly depicted in the photo. Here you see the bedroom pieces from the collection.

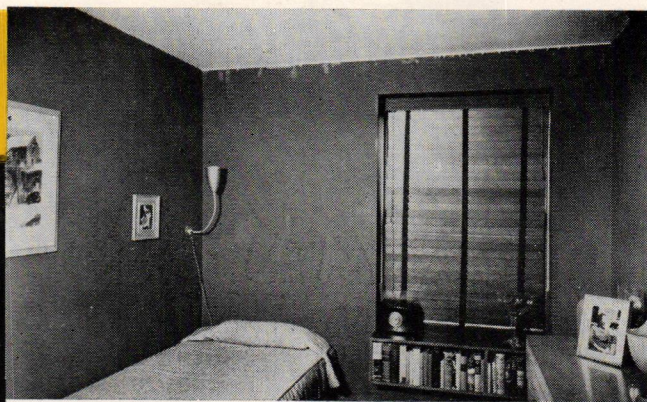


## Solving a Window Problem

PERHAPS YOU HAVE a window problem similar to the one shown on this page. If so, listen carefully to what was done. In this small double bedroom, the window wall presented a real problem. With the beds in position end to end against one long wall, they occupied all the space. The window, not only off-center, but further complicated by a hanging bookcase which runs clear to the right hand wall, did not lend itself to any orthodox method of treatment.

It was therefore decided to treat the whole wall as a unit. French-headed and pinch-pleated draperies in charcoal and green gold on white were hung to the floor behind the bed as a permanent wall treatment. The rather blank space above the window was covered with a buckram stiffened flat valance fixed permanently to the wall. On a trace above it, similarly pleated French head draperies were hung so that they may be drawn across the window at night, or pulled to one side in the daytime.

Walls and bookcases are charcoal, to harmonize with the color in the drapery pattern, which is a 50-inch glazed chintz.



Problem room and problem window. This is how the small, narrow bedroom looked, before it was adequately curtained.

These two pictures show how the problem was effectively solved by dramatic treatment. Against charcoal gray walls in this bedroom, a drapery in charcoal and gold on white gives the room and window character and harmony.





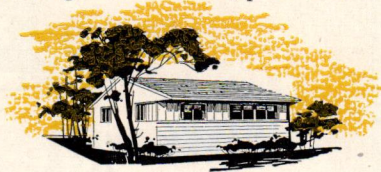
## What is an **INSURANCE** **BROKER?**

**T**ODAY'S MODERN insurance broker is a buyer rather than a salesman of insurance. He combs the markets of the world to find what he needs for his clients. Owing allegiance to no one company he is free to use dozens of different insurers for the diverse needs of his clients.

He represents you in the efficient purchase and sometimes in the negotiation of insurance contracts in the open market. He gives you unbiased advice on your financial problems which involve insurance, collects your claims when you have losses and renders many other services. He is free to buy for you from whatever source he deems most advantageous for you. He is not a company man . . . he represents you.

Hundreds of insurance companies offer many thousands of different policies. Starting with the standard policy form, the broker negotiates with the insurer a made-to-measure policy. To do this he has to learn your needs and plan the insurance around them. He has to prepare a plan, negotiate the contracts and deliver a finished product to you . . . protection. He may be called on to be everything from an inventor to a detective.

Most of the time the buyer of insurance doesn't know what he wants or needs. Automobile insurance is now as standard as a recipe for hot biscuits, but a new interpretation had to be sought when a car, parked in a parking lot,



was the landing place of a suicide, jumping from a building. The car broke his fall, but was badly damaged. The insurance company refused the claim at first, but the broker finally collected the claim as a collision.

The teen-age driver has created a whole new set of problems and claims for the parents and insurance companies. With the high total of accidents of the teen-agers, insurance companies have had to adjust their rates according to the age of the driver.

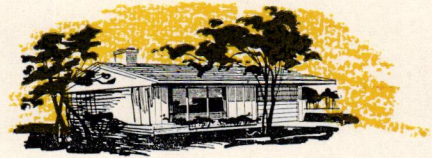
During the Depression of the Thirties, the Home Owners Loan Corporation was set up to refinance dwellings. Both fire and windstorm insurance were required from all applicants. One man refused to secure windstorm insurance. He allowed that he could start a fire but who ever heard of any one starting a tornado.

Over a period of five years, a rural schoolhouse in Indiana was blown down twice. The insurance broker realizing that this was an Act of God, but that man can take steps to protect himself, advised that a new site be found. Weather men were consulted, and a spot half a mile away was selected. This seems to be out of the path of tornadoes, and in twenty years there has been no claim, though the original site has been hit three times.

The broker can come up with a policy to cover your loss in case your crop of Easter Lilies come into bloom the week after Easter. Or if you are a store owner and a blizzard keeps the customers away in droves on the day you are conducting a mammoth clearance sale. If you are foresighted enough you can protect yourself against damages if you hit someone with a golf ball, even though he is not on the golf course, but is just walking by.

When you have a fire, be sure to open all the fire-proof boxes before you put in your claim. Frequently, there is damage inside the boxes that you didn't suspect.

Actresses or socialites who turn their backs a moment, only to lose thousands of dollars worth of jewels are sometimes viewed with grave suspicion by the insurance companies. Such "thefts" are often a publicity matter between



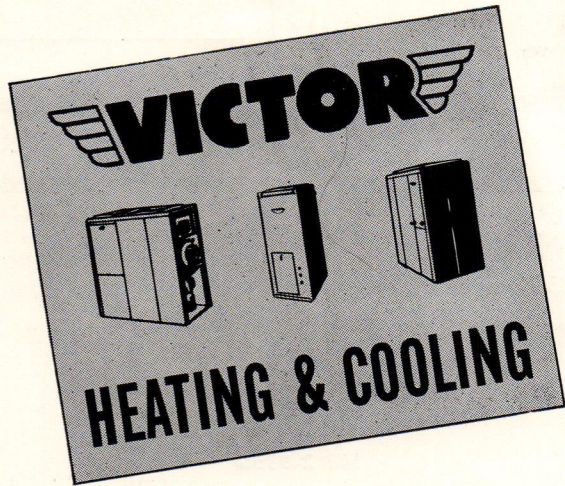
the actress and the press agents and the newspaper. But when the actual theft takes place, the insurance companies are as avid in hunting down the culprit as a seventeen year old girl on the trail of a prom date.

One might think it very simple to report the loss of some jewelry while he is traveling, and the insurance company would never be able to trace that he had tucked it back of Aunt Emma's picture. Let it be very clearly understood that it is very difficult to get away with anything like that. Insurance companies have dozens of Sam Spades always on the lookout for such chicanery. The man who loses his luggage in Antwerp just after he has purchased many unset diamonds and antique laces is checked much more thoroughly than the man who loses all his bags during a train transfer in Adelaide, South Australia. But both are checked.

The broker usually thinks of things that might happen to you before they happen. He knows, for instance, that one of your guests might step on a roller skate lying on your front sidewalk, or that some junior commando might throw a snowball through the window of your car. It's the business of the broker to be ready for anything.

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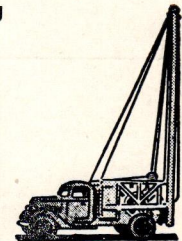
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