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# If You're Thinking About... Your Home & Your Garden

## Why Good Planning **Is Important**

Your present home represents a big investment - perhaps the largest of your lifetime. Safeguard, and at the same time update your property with careful planning of both improvements and ease of maintenance. In this way you protect and extend both the comforts and the economic life of your BIG investment, the home you own.

Properly maintained and improved for better living, your home is likely to increase in value as time goes on, by more than the cost of the improvements. At the very least, its value will be maintained.

## "Big Ticket" Items

Home improvement projects and materials are "big ticket" items. That's why it's important that you select the finance plan that will fit your budget. You must choose the best plan for your family's particular needs.

There is probably no wiser use of credit than using it for improving your home. But before you do anything...sit down with the entire family and analyze the

situation. Do it in light of your future needs.

# **List Your Needs**

Look over your property carefully. Decide what repairs are imperative, what improvements and conveniences are most needed or desirable for your enjoyment and better living. For example, do you now have an area in your

AGE GET-TOGETHE-OUTDOOR RS? **ENTERTAINMENT?** A CHILDREN'S PLAY R-**OOM? THE COLLEGE** SET? FORMAL ENTERTAINING? FA-**MILY RELAXATION?** You will find this checklist helpful in establishing your priorities.

**ADDITIONAL ROOM** 

**AIR CONDITIONING** 

**APPLIANCES** 

ATTIC

AWNINGS

BATHROOM

**CEILING TILE** 

LAUNDRY CENTER

**OUTDOOR DECK** 

**PAINT OUTSIDE** 

BEDROOM

CARPORT

CELLAR

**CLOSETS** 

**KITCHEN** 

DORMERS

LIGHTING

PANELING PATIO

home for..... TEEN-

PORCH

**PORCH ENCLOSURES RAIN GUTTERS RE-DECORATE** DRIVEWAY **FENCES** 

FIREPLACE **FLOORS** FLOOR TILE FOUNDATION **FRONT STEPS FUN ROOM** GARAGE **HEATING PLANT INSULATION RE-FINISHING RE-SIDING RE-WINDOWING RE-WIRING** ROOFING SAUNA BATH SCREENS **SHELVES** SOFFIT AND FASCIA **STORM WINDOWS** AND DOORS

# **Pre-Planning continued**

When adding or converting rooms, first and foremost, make a list of the activities for which a room will be used. Wherever possible a room doubles its effectiveness when it can be used flexibly. For example, an adult bedroom ought to provide a quiet retreat for reading, sewing or relaxing. A dining room could certainly also serve as a second sitting room,

a music room or library. Think, too, of the mood you wish to express - should it be formal or informal, a quiet background for people, or a strong reflection of your personality? Then you are ready to draw your simple floor plan using graph paper, and patterns of your furniture cut to scale. In laying out your room arrangements, keep in mind open traffic areas, a center of interest, conversation groupings, storage space and adequate lighting.

# Leave Job to Professional

When you decide on the major improvement project for your home, you want the best...the best workmen...the best materials. Leaving the job to the professional, not just to the lowest bidder, makes good sense. In the long run, you will save much disappointment, frustration, ruined materials and poor end results.

## **Detailed Specifications Assure A Better Result**

A reputable home improvement business man does not give you a sketchy proposal on the back of an envelope. They help you establish comprehensive set of

material and labor specifications; costs, and offer you detailed assistance covering every aspect of your home improvement plans. Furthermore, they guarantee materials and services under warranties

offered by the suppliers of the materials and products. They assist with sketches or plans that are necessary to define the

scope of the project and recommend materials that will do the job better and perform better. All of this is to assure you of getting the result and satisfaction you

**Selecting Qualified** Assistance

want.

If the home improvement businessman you select is not qualified, you pay for his mistakes. To avoid the disappointment of a poor home remodeling job and to assure "getting full dollar's worth," the following basic rules to

follow are suggested: 1. Select a businessman with an established place of business, preferably your locality. 2. Get references of satisfied customers.

3. Observe carefully how precisely he "sizes up" your proposed project, take note of his suggestions and discuss them thoroughly. 4. Be sure, as regards major projects, to have a written agreement. 5. Have a thorough understanding as to quality of materials and workmanship required.

# **Tips On Working With** Your Home Improvement Businessman

Plans — If plans are required insist that you okay them before work begins. When you see the plan, study it, and then okav it. Materials — All

materials should be specified in the contract by brand names and quantity.

Be Certain that you are protected with Certification of Insurance covering Workmen's Compensation, property damage, and personal liability.

# **Building Codes** and Permits

Building codes are established by most cities, towns and counties and vary considerably from one community to another. However, as a general rule, a building permit is required whenever structural work is involved or when the basic living area of a residence is to be changed. For instance, if you have a house with an

unfinished area and you want to partition off a segment and complete it as a room, you would need a building permit in most localities. This is because you have changed the basic amount of living area in the house from storage space to livable space.

The details respecting required permits in your area are readily available. You pay any fee required by your municipality and are responsible for penalties resulting from any failure to file required permits; but you need have no fear in these matters if you work with a reputable firm. They are familiar with your locality and know the rules.

# **Plan Your Financing**

This same rule of thumb applies when you select your financial institution. Naturally, it's best to pay cash for the job if you can afford it. But like the majority of people, it will probably be necessary to borrow the money. That's why it is important to plan your financing as well as, it is to select the workmen and materials for the job.

Sizeable redwood table suitable for any room

The pleasing visual con- stained a darker walnut trast of clear grade red- tone to match interior wood is the secret of paneling.

beauty found in a han-The table, 22" wide by dsome table, suitable for 54" in length, stands 18" the deck or patio, and high overall. A 48" equally at home in the length would be an easyden, family room, or for to-achieve option. The that matter, anywhere in builder used four pieces the house.

weekend project, the this table, finishing only with a natural redwood frame with screws. semi-transparent stain creamy sapwood inherent in redwood to become the design elements of the

of square edge T&G In a puttering two Clear Redwood, 1x6x54", for the top of the table. homeowner constructed The legs of the table are 1x4s installed to the table

Plans and infor the exterior version. structions for building The stain permits the the table are available rich cinnamon tones and through Simpson Timber redwood dealers, or by writing Simpson Timber Company, 900 Fourth table. Indoors, it was Ave., Seattle, WA 98164.



**Repeat Sale** 

