## **YOUNGBERG-CARLSON COMPANY**

INSURANCE

Unexcelled Service

IN ALL LINES

FIELD BUILDING 135 SOUTH LA SALLE STREET **Phone CENtral 4477** 

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— Sales — Oil Burners & Tanks

Oil Burning **Water Heaters** 



## HEATING SERVICE CO. 812 OAK STREET, WINNETKA

### **Smart and Golee** Report New Sales

Sales closed by Smart & Golee. Enhances Value Inc., during the first half of January are as follows:

Bernard C. Dempsey purchased in a recent nation-wide survey." asfrom J. M. Barrett the 6-room. 2 bath, French Provincial house at 2018 Highland avenue, Wilmette. H. mann, of Hoff-L. Hultman was the broker.

James L. Kelly purchased from lumber dealers, the Continental Illinois National "such a simple Bank & Trust company the north-thing as adding east corner of Forest avenue and a third bedroom Burnham place, 70 x 115, in Evans- will increase the ton. He has begun the construction average home's of a home on the site. W. A. Sadler value about 15 was the broker.

Mrs. Daisy New and J. V. New an extra bathbought from Mrs. Laura C. Eason room may inthe 7-room frame house at 1826 crease the prop-Grant street, Evanston, W. A. Sad- erty's rental or ler represented both parties.

### **Antoinette Molitor** Named Office Manager

ganization in the rental and sales property itself." departments of the Winnetka office. Mrs. Kastrup was formerly associated with Milton E. Reid and com-

#### ENJOY STEADY GROWTH

approved by the Federal Housing what it means to American home Administration to make loans for owners. home building and buying under the loan associations and others — since that the book does just that. the beginning of this year.

# Survey Shows Modernizing

"According to figures made public

serts Phil J. Hoffmann Bros., local per cent. Adding resale value by as much as 14 per cent.



Lowry Photo Phil Hoffmann

"Ten thousand architects, realtors, home financing agencies, contractors and dealers throughout the country were asked questions to find Mrs. Gretta P. Fuller for Fuller & out whether modernization is a good Pickard, Inc., announces that the investment. Their opinions show us office management in Winnetka is that home modernization can pay its now in charge of Miss Antoinette way-by making possible easier re-Molitor, formerly secretary in the financing, by lowering upkeep exoffice of Fuller & Pickard in Evans- pense and, which is probably most ton. Mrs. Willard Adcock and Mrs. important. by actually increasing E. J. Kastrup have joined the or- the rental or resale value of the

#### Refers to Booklet

Mr. Hoffmann referred to an 84page book, "How to Modernize and Make It Pay," recently published by the United States Gypsum company. that gives a complete summary of There are 680 financial institutions the survey and then goes on to show

"Since receiving this book." said FHA Insured Mortgage System in Mr. Hoffmann, our concern has the territory served by the Chicago adopted it as a text-book on moderninsuring office, John R. O'Connor, ization. We naturally are trying to state director, has announced. This do everything within our power to is an increase of 63 institution- avoid confusion, loss of time and banks, trust companies, savings and trouble for home owners. We feel

### **Answers All Questions**

"How to Modernize and Make It Pay" has answered all of the questions that I have ever heard anyone ask about modernization work-and it has answered them clearly, in an understandable way with practical, usable suggestions.

"We intend to invite every home owner who comes into our office to look over the book and to read all of its 84 pages."

#### AUTUMN TINT BRICK

For their new home at 1939 Greenwood avenue, Wilmette. Mr. and Mrs. F. L. Ramey chose for first floor exterior autumn tint brick, with a new style shingle for the second floor. From the large living room a door leads to a screened porch. Dining room and living room have identical bay windows.



# REPUBLIC REALTY MORTGAGE CORPORATION

Loan Correspondent: Connecticut Mutual Life Insurance Company

Approved Mortgagee: Federal Housing Administration

111 West Washington Street. Chicago

Telephone Central 4804