



BE Proud of that HOME of Your Own



Home Improvement Plan for All Home Owners

Anyone Who Is Sound Financially May Take Advantage of Plan. In other words H.I.P. is simply a Government Extension of the Instalment Plan of Payment.

(By E.J.R.)
The Home Improvement Plan is extended to every home owner who is a reasonably sound financial risk. You are a reasonably sound financial risk as broadly defined for the purposes of the Home Improvement Plan if you can pay in monthly instalments over a period of three years the loan which you obtain from a bank to be spent on repairs or improvements to your home. If, for example, you borrow \$300 for some job you want done on your house

you can arrange to repay it in one year. If you wish, and the limit of time for repayment is three years.

Adoption of Instalment Plan
It is simply the instalment plan of buying repairs or improvements to your home. In that respect it is virtually the same well tried plan by which thousands of people buy automobiles, refrigerators, furniture, radios, and so on.

If you want to make certain repairs or improvements that cost \$300 you are given three years to repay the loan you get from a bank. In that instance the monthly instalment is slightly more than \$8, something over \$2 a week. If you can pay \$2 a week plus the interest charge of 6.32 per cent., the lowest rate of interest ever charged for a service of this kind, you are a reasonably sound financial risk for the loan of \$300.

Red Tape Is Eliminated
The banker and the tradesman, whether he be carpenter, plumber, tin-smith, bricklayer, electrician and so on, probably know your reputation for honesty, and you will find it an easy matter to get the loan on your own personal note, or promise to pay the money. You don't need an endorser, and there is no question of a mortgage.

Red tape is almost entirely eliminated by the Home Improvement Plan. As has been explained, the Plan is not intended for the person who is unfortunately out of work, and hasn't a steady wage, salary or other income.

If you can assume the obligation, you can borrow up to \$2,000 for repairs and improvements to any one property.

"Can I get a loan if there is a mortgage on my property?"
The answer to that question is "Yes." However, if there is not only one mortgage, but also a second one, and your equity in your house has just about vanished, the banker will have to give your application very serious consideration, and it may be in that case that the loan might be refused.

The ordinary mortgage arrangement does not prevent you from taking advantage of the Home Improvement Loan.

Arrears of Taxes No Obstacle
"I haven't got all my taxes paid; a little behind on last year's instalments. Can I get a loan in that case?"

And again the answer is "Yes." The mortgaged house and the other house with arrears of taxes against it are not excluded from the Home Improvement Plan.

Much Progress Made in Building of Homes

Changes for the Better Revealed in Modern Planning of Homes

A recent research report on the development of home-building during the past 20 years shows that there is scarcely any industry starting two decades ago that has shown greater progress in design, durability, efficiency and structure methods. The waste space of the old-fashioned parlor has been used as an all-use living-room; things scarcely in the experiment at stage to remove crudity in housekeeping 20 years ago are commonplace today, the "miracle" age.

Space for relaxation, such as recreation rooms in the basement, and sleeping porches to promote health and comfort, are considered in every well-designed house. Windows are carefully weather-stripped, walls and ceilings are washable and insulated to give coolness in summer and warmth in winter. Mechanical equipment in homes of today would have astounded urban dwellers of a quarter of a century ago.

The front porch has been driven around to the side by the intense automobile traffic, for greater privacy and in some cases it has completed a half-circle and finds itself in the rear in intimate relation to the garden side of the house.

With all this advancement, the individuality or personality of the house has not been sacrificed, the report points out. In the commercial and apartment field and in scientific management, remodeling and modernizing of structures and equipment, there lies a field in which builders, equipment manufacturers and realtors are making great strides.

How to Remove White Spots From the Outside Walls

Efflorescence, the accumulation of salts on the outer surface of a wall, particularly noticeable in those of brick, is a whitish, crystalline deposit resembling hoar-frost or mold, and usually appears in patches, disfiguring what would otherwise be attractive buildings. These salts exist in most types of masonry materials, and are brought to the surface in moisture and left when the moisture evaporates.

Efflorescence may sometimes be removed by brushing the spots vigorously with a stiff fibre or wire brush; where this is not effective an acid wash prepared of one part muriatic acid and from four to ten parts water, thoroughly scrubbed into the wall and rinsed with clear water will generally remove the unsightly spots. A thorough washing with a diluted solution of ammonia (one pint of ammonia to two gallons of water) will remove all traces of the acid.

Fert. William Times—There are few problems too big to be solved, but there are plenty of us too small to solve them.

Expect Increase in Price of Materials

Now Appears to Be a Good Time for Building and Repairs.

(From Financial Post)
Taking for granted the facts that no one will build a home other than in a good location, and that the home will be well designed and durably constructed, it is reasonable to anticipate that the home's value will remain intrinsic with even the possibility of its increasing. A perfect example is offered by the period of the past five years, which made building at low prices possible for whomever could avail himself of the immediate cash. The opportunity still exists, though not at prices so low as they were from 1932 to the present time. However it is obvious that prices are

still on a rapid rise, and those who want to build at all, should start immediately.

Wage Rates Rise
For one thing, labour costs are increasing because wage rates are up and skilled labour is limited, which in turn makes the fees labour can demand almost limitless! There must also be considered the fact that unionization trends will also make for shorter hours and higher labour costs.

For Serious Thought
Equally important is the question of building materials, and here it is interesting to note that their prices increase in relation to the average price of all other materials in any given time; and they particularly increase in proportion to the rising prices of other merchandise, whether or not building is active. And it is further evident that right now building material prices are increasing by leaps and bounds, so that within the next year or two they will probably reach boom records.

Well Worth While to Modernize Bathroom

Work May be Done Under the Home Improvement Plan.

The bathroom is often a dressing room in some homes and it should be made as attractive a room as possible. In this day and age there are numerous products on the market that make it easy to modernize this oft-neglected place.

Funds for such modernization are available through the Home Improvement Plan, under which banks advance the necessary funds, and are guaranteed against loss by the Dominion Government up to fifteen per cent. of the total amount advanced by them for this purpose.

Built-in shelves, similar to those used

for books or glassware, add to the attractiveness of the bathroom. Bottles of lotions, creams and powders may be stored here, as well as fresh towels for the use of guests.

A large mirror over the basin is a boon to all members of the household particularly when it is lighted by an adequate fixture which throws the light properly and does not permit a glare.

A recess tub adds to the illusion of grandeur and is a real convenience, making it easier to clean, and providing less of an opportunity for splashed walls and fixtures when the shower is turned on.

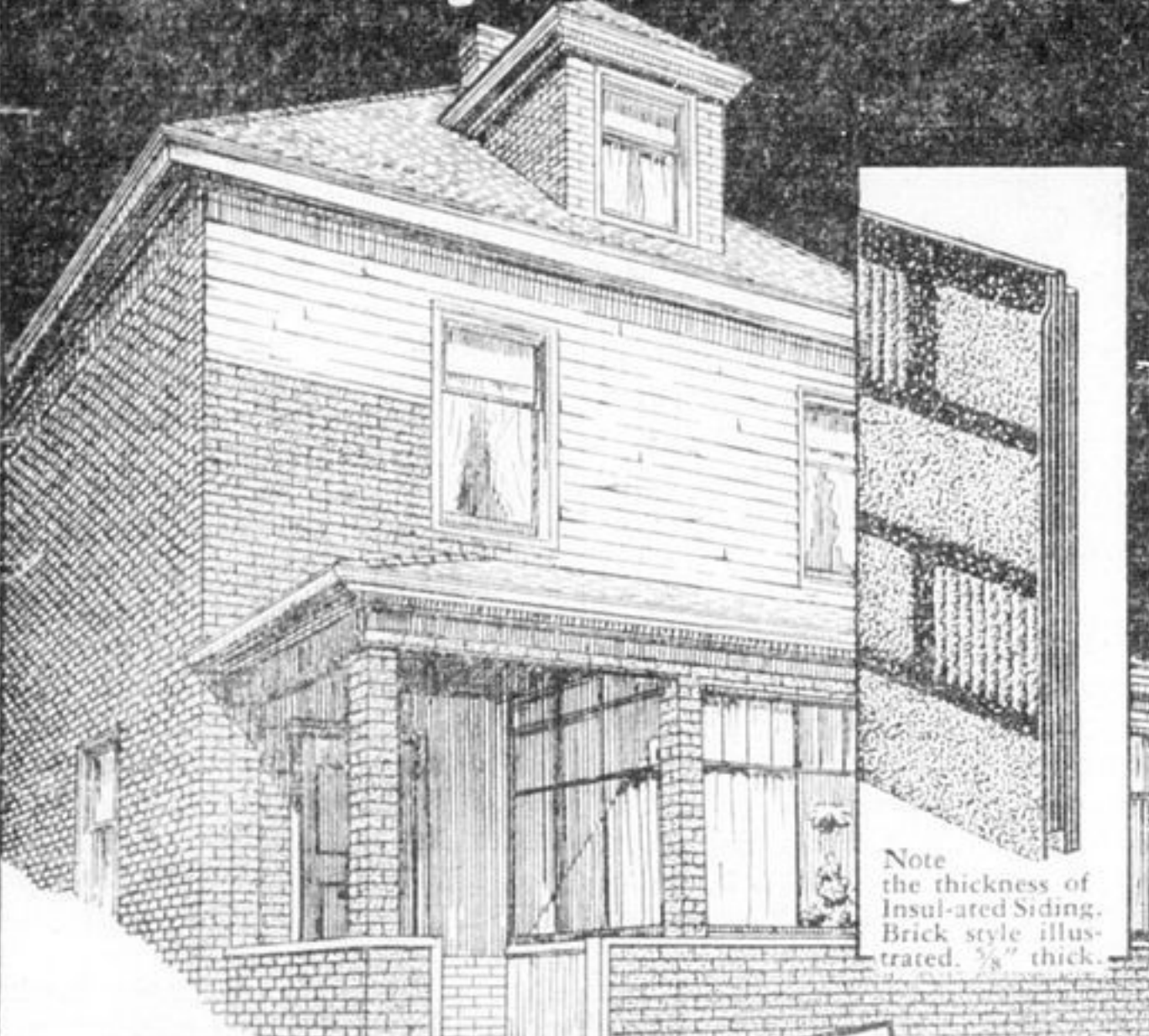
Walls may be tiled, papered with washable paper or any of a number of attractive composition coverings used. Floor and walls may match, if the owner desires, or a blend of colour may be used.

Strayner Sun—One of the gang says the Home Improvement Plan is a "constructive" idea. Well, well!

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PROTECT your most valuable asset!



KEEP ITS' VALUE UP!

Two things decide the value of your home:

1. The condition you keep it in.
2. Its up-to-date-ness.

Any good valuator can put an accurate market price on your home as he finds it. In many cases where needed improvements have not been made, this value would be a shock to the owners! Yet a little money spent now in paint and decoration, insulation, modernizing of kitchen and bathroom or other improvements inside or outside would more than repay its cost by the enhanced value of your home. So it is actually good business to keep your home as enjoyable a place as you can.

Along comes the government with an offer to help you make these improvements by loaning you money at lowest rates possible...3 1/4% per annum. No security or endorsement is needed. You simply show that you can repay in monthly instalments. So here are the steps to take: Get an estimate on the improvements you need from a local Contractor or Tradesman. Authorize him to apply for your loan, or ask your Bank. Then get the work done.

Loans up to \$2000 can be obtained for any improvement that will become a fixed part of the property, such as:



Painting
Decorating
New Floors
Insulation

Heating System
Modern Plumbing
Additions
Weather-Stripping

Electrical Work
Roofing
Alterations
Fences

Plastering
Garage
Air-Conditioning
Cement Walks



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INFORMATION

Make use of our wide experience. Information will be gladly given regarding building materials, construction methods or any subject on which we can help you.

PLANNING

We will plan with you the improvements you desire and our own architects and draftsmen will submit sketches giving all details.

ESTIMATING

No obligation when getting an estimate from us. We will quote on any type of construction you wish—either materials alone or job completed.

CONTRACTING

No matter how large or how small your improvements are, we will assume full responsibility and handle the job to completion.

FINANCING

We will arrange your Home Improvement Loan for you. No need to go to the bank. No down payment and three years to pay.

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