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**The Paint Store**

Cass City

**Enhance garden beauty  
while adding privacy**

The territorial imperative is said to be basic to human nature. Perhaps that's why fences are so popular.

But it's not the only reason. Others include aesthetics, a need for privacy, screening against the weather or as a backdrop to a family garden.

**Plan ahead**

Like any other home improvement project, a fence requires careful planning.

Check local building department regulations. If the height of the fence is less than the maximum allowed in your area, a permit may not be needed.

The climate may also play a role in the choice of materials to use to build the fence.

Wood remains one of the most popular fencing materials because of its adaptability to a variety of shapes, sizes and heights.

There are as many different styles of wood fences, ranging from the ever popular picket fence to the richly-textured woven fence, as there are varieties of wood to build the fence.

No matter what style fence you choose, the Western Wood Products Association points out that better-grade lumber should add years to the life of the fence.

**Choose carefully**

The material you select should also be based on appearance, durability and ease of upkeep.



ROOM TO RUN without trampling the garden is provided by play area enclosed by fences of 1x6-inch western wood along property lines. Lower fences inside the yard are of 1x2s on 2x4 stringers. Decking of 2x4-inch Douglas Fir and wood chips on ground reduce weeds, dust and mud.

**Solid vinyl siding gives your  
house a neat, clean look**

Nothing dresses up a house more than the neat, clean look of newly applied solid vinyl siding. And no other siding stays neat as ever and may require no more than an occasional hosing down to return to its original pristine appearance.

The result of many years of research and development, solid vinyl siding is designed to overcome the shortcomings of traditional wood and aluminum siding materials.

Its increasing acceptance in all sections of the country as time goes by indicates that more and more homeowners are becoming aware of its unique properties and choosing it over the older sidings.

A typical example of this modern engineering product is GAF Corporation's Vanguard vinyl siding, reported to be virtually immune to the forces which destroy wood and corrode metals.

Since solid vinyl siding is impervious to water, it may actually be washed when necessary to remove dust, dirt, weather markings, bird droppings, etc.

Pollutants which may descend in the form of acid rain, due to automobile exhaust and other gaseous materials ejected into the atmosphere by chimneys of power and industrial plants, have no effect upon solid vinyl siding.

Aluminum corrodes, and paint is quickly discolored and destroyed by acid pollution. Solid vinyl siding stays neat as ever and may require no more than an occasional hosing down to return to its original pristine appearance.

Not only is solid vinyl siding resistant to destructive chemicals in the atmosphere, but it is equally resistant to the vicious attacks of termites and vermin.

Color is built right into the vinyl material itself in solid vinyl siding, extending throughout the thickness.

The paint on aluminum siding, in comparison, is only skin-deep. A scratch easily penetrates to bare metal. Corrosion is an ever-present danger. Not at all true of vinyl!

Scratches are practically invisible since the color beneath is the same as the color on the surface. And corrosion is impossible since vinyl is far more inert than aluminum and steel.

Unlike wood or aluminum, vinyl never needs painting. The cost of installing vinyl siding is actually a one-time cost.

After that, it becomes a saving in comparison with materials which need periodic painting or coating with preservatives.

The cost of painting conven-

tional sidings every few years can be applied instead to a child's college education or a daughter's wedding. Over a lifetime, these savings may add up to thousands and thousands of dollars.

Vinyl is a plastic and therefore absorbs the sound of rain and hail to a great degree. Aluminum siding, on the contrary, magnifies these sounds and contributes to the drumbeat effect so obvious during a rainstorm. A vinyl clad house is also a quieter house.

And it is also an energy-saving house since plastic does not conduct heat as well as metal.

Thus, vinyl siding will be cooler in the summer and warmer in the winter, and will help keep the temperature of the house itself within the same range.

Finally, GAF Vanguard vinyl siding is offered with a 40 year limited warranty. This is far longer than the average homeowner actually owns his home. Truly, vinyl is the siding with the solid protection.

**Cash in on rising housing costs**

A favorite pastime of homeowners these days is discussing the skyrocketing cost of housing, and congratulating each other on buying a home when they did.

And they should be congratulated. Housing costs are going up continually . . . in some areas as much as \$5,000 to \$10,000 a year! Nearly everywhere, homes are worth more today than they were yesterday.

But there is always one skeptic in a crowd who contends that although your house is worth more now than when you bought it, so what?

It would cost you much more to buy another one so you're really not gaining in the game of inflation.

**Make inflation work for you**

But you are gaining in the game of inflation. And if you make it work for you, you can gain even faster.

The fact is that the difference between what you now owe on your house and what it is worth on today's market (it's called equity) gives you a great deal of

borrowing power.

Depending upon how much equity you have in the house, you could have enough to finance an addition such as a family room, patio or extra bedroom, to modernize your kitchen, or put in a tennis court or swimming pool.

There are two good reasons for tapping this equity, according to GECC Family Financial Services, the consumer lending arm of the General Electric Company.

First, the addition will add even more to the value of your house and, secondly, you'll be buying at today's dollars and paying off in devalued dollars, as inflation continues to climb.

**Shop carefully for loans**

However, homeowners wishing to capitalize on their equity should shop carefully, advises GECC.

Second mortgage lenders are not always regulated, and the unsophisticated borrower could be saddled with unexpected charges and interest rates if he is not careful.

GECC Family Financial

Services, with more than 130 consumer loan offices in 26 states, concentrates on serving loan seekers who need financial assistance and who want hassle-free service from a nation-wide firm with a solid reputation.

Home equity loans to \$25,000 with 10-year terms are common. And amounts up to \$50,000 are possible where local regulations permit.

"We have no hidden charges," says Peter Laqueur, Vice President of GECC Financial Services in Stamford, Conn. In most states there are no points, no brokers fees, no commissions, and, in many states, no prepayment penalties.

"Our policy is to make a full disclosure of loan initiation costs to the prospective borrower. Generally, these are just an appraisal fee and an attorney's closing fee."

Since most home equity loans are written for five to 10 years, the total interest expense generally will be less than it would be if an existing low-rate first mortgage with many years left to run were refinanced at today's higher rates.

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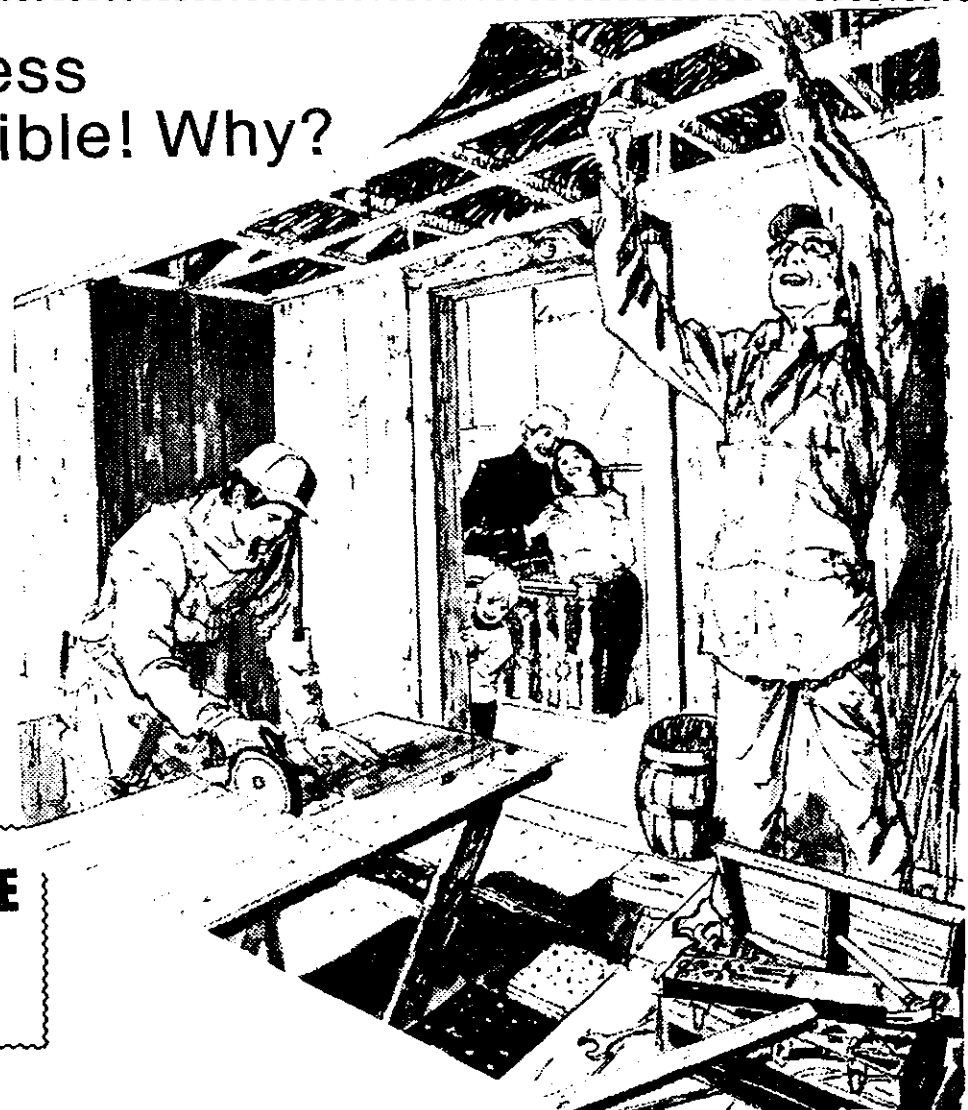
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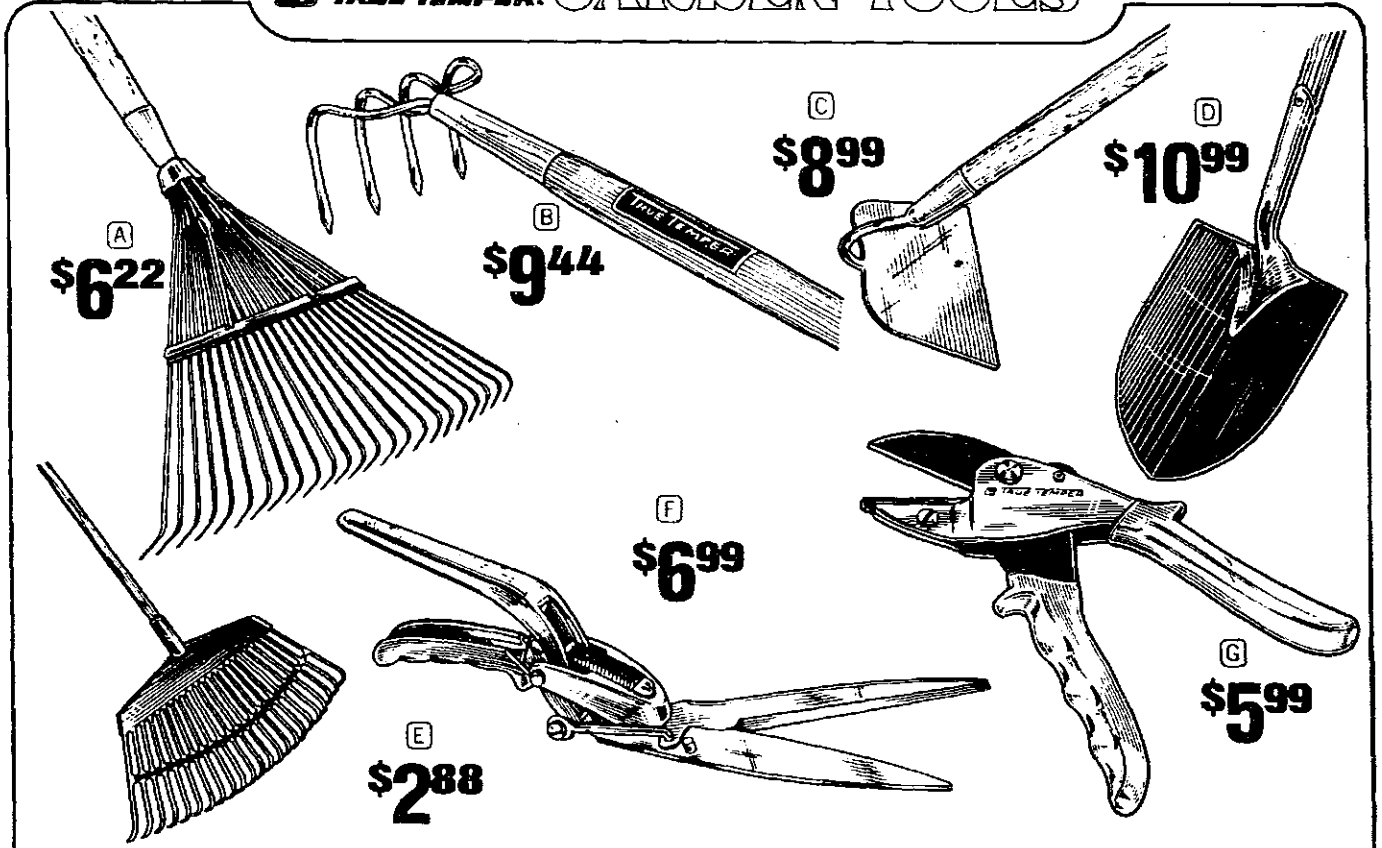
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