Financing Home Improvements

One of the harsh realities of an inflationary economy is that many people who would like to buy bigger and better homes must make do with the ones they have. Repairing or remodeling a home can be a satisfying and profitable experience, not only yielding comfort and usefulness, but also increasing the value of the property for later sale or trade. Because such a venture is expensive, the Better r Business Bureau cautions those considering renova-*tion and expansion projects to pay particular attention to securing the best available financial terms.

Usually, the thriftiest way to finance improvements is to pay cash, unless stiff penalties for its early withdrawal from interest-bearing accounts outweigh the cost of credit. When comparing the cost of borrowing against the cost of delaying a remodeling project, many homeowners are now finding that credit is less expensive today than inflated costs are likely to be tomor-

The U.S. Department of Housing and Urban Development has a program for helping people who want to improve their homes. Called the Federal Housing Administration (FHA) Title I program, the plan insures loans made by banks, savings and loan

Consumer hips

associations and credit unions. Title I loans may be used for any improvements that make a home more livable and useful, including such built-in appliances as dishwashers, refrigerators, freezers and ovens. Certain luxury items, such as swimming pools and outdoor fireplaces, are excluded.

Title I loans can be used for materials, labor architectural and engineering costs, and building permit fees. Improvements can be handled on a do-it-yourself basis or through a contractor or dealer. No restrictions govern the location of the home, and no security or co-signer is needed for loans under a specified amount. Eligibility depends on a satisfactory credit rating, sufficient income to repay the loan over its term, and holding a deed or longterm lease to the property. After filling out an application and signing a note, a qualified homeowner usually can get approval of a loan within a few days.

Because some financial institutions have been accustomed to higher rates of return from consumer installment credit than the Title I program's maximum rates, they may choose not to participate in the FHA program. Several other sources of financing are available.

Life insurance policies are often an overlooked source of money. Homeowners can borrow the accumulated cash value of their whole-life policies at very low interest rates. Such loans can either be repaid or left to be deducted from any death benefits that might afterwards be claimed.

Veterans may qualify for low-interest home improvement loans guaranteed by the Veterans Administration. Application should be made to the bank or other institution holding the mortgage on the home.

NOW! YOU CAN' CASH' IN ON UNBELIEVABLE **SAVINGS LIKE THIS WITH**





ORE IDA W-D BRAND **FROZEN** HANDI-PAK **FRENCH** GROUND **FRIES**

BEEF . SAV-A-CHEK

SAVING'S EASY WITH SAVA CHE

2. Paste 36 SAV-A-CHEK coupons on the back of one SAV-A-CHEK.

3. Redeem filled 4. Watch our SAV-A-CHEK'S for one of a choice of

SAV-A-CHEK

specials.

newspaper ads and store signs for a choice of exciting weekly SAV-A-CHEK

specials.

1. You receive

two SAV-A-CHEK

dollar you spend.

coupon for each

Double SAVASCHER

Coupons On All Purchases This Week!



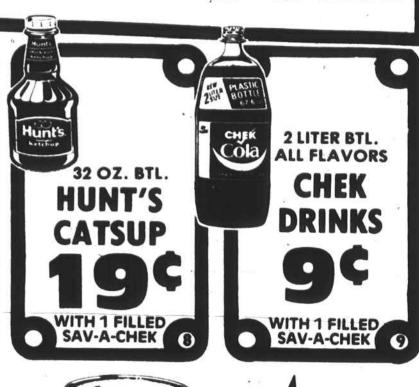
SAV-A-CHEK





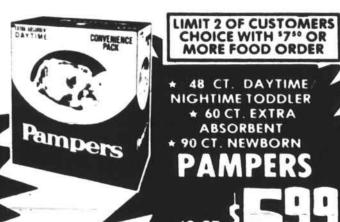












FOOD STAMPS

GO FURTHER AT

WINN-DIXIE

48 CT. DAYTIME NIGHTIME TODDLER * 60 CT. EXTRA **ABSORBENT** * 90 CT. NEWBORN **PAMPERS**

Lipton

100 Tea Bags



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LIMIT 2 OF CUSTOMERS CHOICE WITH '7" OR MORE FOOD ORDER BLUE BAY **CHUNK LIGHT** Blue Ba4

MILLER BEER

Tuna OR OIL

12 OZ. BTLS. 6 PAK NON-RETURNABLE

A-6-28

HARVEST FRESH

PRODUCE



W-D BRAND U.S. CHOICE BONELESS ROUND

W-D BRAND U.S. CHOICE BONELESS ROUND

TIP STEAK . . . LB. \$25 W-D BRAND U.S. CHOICE BONELESS FULL CUT

TIP ROAST....

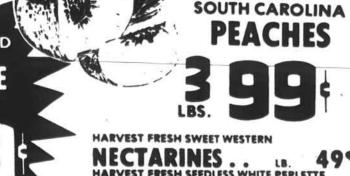
LIMIT I WITH

LIMIT 1 WITH '7" OR MORE FOOD ORDER LIPTON TEA BAGS 100 CT.

LAKE COUNTRY RED, WHITE OR PINK BOTTLE







HARVEST FRESH SEEDLESS WHITE PERLETTE GRAPES. HARVEST FRESH SWEET WESTERN PLUMS

ROUND STEAK W-D BRAND U.S. CHOICE BONELESS TOP **ROUND STEAK.** W-D BRAND U.S. CHOICE BONELESS BOTTOM ROUND STEAK. W-D BRAND U.S. CHOICE SOUTHERN PRIDE CUBE STEAK... W-D BRAND U.S.D.A. GRADE A REDI-BASTED TURKEY BREAST LB. GREAT FOR HAMBURGERS OR MEAT LOAF HIGH IN PROTEIN...DIXIE BEEF PATTY MIX . . . PKG. ST PINKY PIG BRAND 5 RIB CHOPS . 5 SIRLOIN CHOPS FRESH ECONOMY CUT PORK CHOPS.. PORK CHOPS . . LB. 98° PINKY PIG BRAND FRESH FULL 1/4 LOIN ASST.

PORK CHOPS



DAIRY BUYS

SUPERBRAND COTTAGE

SUPERBRAND SINGLE SLICED

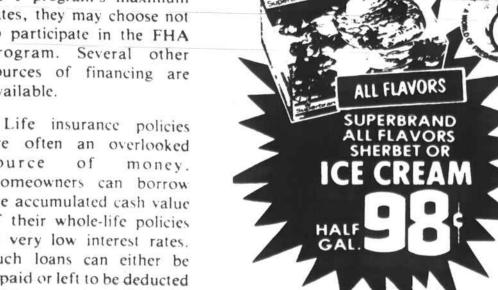
DIXIE DARLING BUTTERMILK

8 OZ. PKGS. DIXIE DARLING CINNAMON

CHEESE . .

HICKORY SWEET **SLICED BACON** SLICED BACON 2 LB. PKG. 1.75

W-D BRAND SALAMI, SPICED LUNCHEON MEAT, OLIVE OR P & P LOAF, BOLOGNA OR HAM & CHEESE W-D BRAND CENTER SLICED SMOKED HAM. . OSCAR MAYER ALL VARIETIES SLICED BOLOGNA PKG.
HYGRADE BALL PARK KNOCKWURST OR FRANKS.....



SASSY 'N SPICY. PEPPERONI OR SAUSAGE SALUTO

191/2 OZ. MORTON (ALL VARIETIES EXCEPT SLICED BEEF &

FAMILY MEAL 2 SUPERBRAND TWIN POPS OR **FUDGE BARS**







Westwood Village Shopping Center CLEMMONS Monday-Thursday 8 to 10

Friday-Saturday 8 to 11

Sunday 10 to 9

Thruway Shopping Center

Monday-Saturday 8:00 to 10:00 Sunday 12:00 to 9:00

Plaza **Shopping Center** Monday-Saturday 8:00 to 9:00

Sunday

12:00 to 7:00

Monday-Saturday 9:00 to 10:00

Parkview Mall

Sunday 12:00 to 9:00

811 Merita St. Mt. Airy

Monday-Saturday 8 A.M. to 10 P.M. Sunday 10 A.M.-7 P.M.

3 Oaks Plaza | Village Square Shopping Center Rural Hall, N.C. Monday-Saturday

8 to 9

Sunday

1-7

Shopping Center

Monday-Schurday 8:00 to 10:00 Sunday 1:00 to 7:00

Walkertown