

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 Business Bureau cautions those considering renovation 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 tomorrow.

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 Tips

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 long-term 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.

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2. Paste 36 SAV-A-CHEK coupons on the back of one SAV-A-CHEK.
3. Redeem filled SAV-A-CHEK'S for one of a choice of SAV-A-CHEK specials.
4. Watch our newspaper ads and store signs for a choice of exciting weekly SAV-A-CHEK specials.

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2 LB. PKG. ORE IDA FROZEN FRENCH FRIES
29¢
WITH 1 FILLED SAV-A-CHEK



1 LB. PKG. W-D BRAND HANDI-PAK GROUND BEEF
49¢
WITH 1 FILLED SAV-A-CHEK



8 OZ. PKG. LAY'S TWIN PACK POTATO CHIPS
39¢
WITH 1 FILLED SAV-A-CHEK



49 OZ. BOX TIDE DETERGENT
89¢
WITH 1 FILLED SAV-A-CHEK



1 LB. PKG. LAND-O-SUNSHINE QUARTERS BUTTER
49¢
WITH 1 FILLED SAV-A-CHEK



32 OZ. JAR DUKES MAYONNAISE
39¢
WITH 1 FILLED SAV-A-CHEK



DOZ. SUPERBRAND GRADE A WHITE LARGE EGGS
9¢
WITH 1 FILLED SAV-A-CHEK



32 OZ. BTL. HUNT'S CATSUP
19¢
WITH 1 FILLED SAV-A-CHEK



2 LITER BTL. ALL FLAVORS CHER DRINKS
9¢
WITH 1 FILLED SAV-A-CHEK



CRISCO OIL
48 OZ. BTL.
\$1.59
LIMIT 1 WITH 17" OR MORE FOOD ORDER

PAMPERS
48 CT. PKG.
\$5.99
LIMIT 2 OF CUSTOMERS CHOICE WITH 17" OR MORE FOOD ORDER

CANNED HAM SLICED...
SWIFT HOSTESS CANNED HAM
4 \$7.38
LB. CAN

FOOD STAMPS GO FURTHER AT WINN-DIXIE

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Blue Bay TUNA
IN WATER OR OIL
2 6 1/2 OZ. CANS
\$1
LIMIT 2 OF CUSTOMERS CHOICE WITH 17" OR MORE FOOD ORDER

12 OZ. BTL. 6 PAK NON-RETURNABLE MILLER BEER
\$1.98
A-6-28

FOLGERS FLAKED COFFEE
13 OZ. BAG
\$1.98
LIMIT 1 WITH 17" OR MORE FOOD ORDER

LIPTON TEA BAGS
100 CT. PKG.
\$1.59
LIMIT 1 WITH 17" OR MORE FOOD ORDER

LAKE COUNTRY RED, WHITE OR PINK TAYLOR WINES
3 LITER BOTTLE
\$5.59
Y-6-28

JAMESTOWN HOT OR MILD PORK SAUSAGE
1 LB. PKG. 2 LB. PKG. .97
49¢

MINUTE MAID FLORIDA ORANGE JUICE
2 QUARTS
2.99

PRODUCE
HARVEST FRESH SOUTH CAROLINA PEACHES
3 99¢
LBS.

HARVEST FRESH SWEET WESTERN NECTARINES... LB. 49¢
HARVEST FRESH SEEDLESS WHITE PERLETTE GRAPES... LB. 89¢
HARVEST FRESH SWEET WESTERN PLUMS... LB. 69¢
HARVEST FRESH CAULIFLOWER... LARGE HEADS 99¢

W-D BRAND U.S. CHOICE BONELESS ROUND TIP ROAST... LB. \$2.48
W-D BRAND U.S. CHOICE BONELESS ROUND TIP STEAK... LB. \$2.58
W-D BRAND U.S. CHOICE BONELESS FULL CUT ROUND STEAK... LB. \$2.48
W-D BRAND U.S. CHOICE BONELESS TOP ROUND STEAK... LB. \$2.58
W-D BRAND U.S. CHOICE BONELESS BOTTOM ROUND STEAK... LB. \$2.58
W-D BRAND U.S. CHOICE SOUTHERN PRIDE CUBE STEAK... LB. \$2.88
W-D BRAND U.S.D.A. GRADE A REDI-BASTED TURKEY BREAST... LB. \$1.29
GREAT FOR HAMBURGERS OR MEAT LOAF HIGH IN PROTEIN... DIXIE BEEF
PATTY MIX... 10 LB. PKG. \$7.99
PINKY PIG BRAND 5 RIB CHOPS, 5 SIRLOIN CHOPS FRESH ECONOMY CUT
PORK CHOPS... LB. 98¢
PINKY PIG BRAND FRESH FULL 1/2 LOIN ASST. PORK CHOPS... LB. \$1.28

U.S.D.A. GRADE A HOLLY FARMS FRYER BREAST
LB.
89¢

HICKORY SWEET SLICED BACON
1 LB. PKG. 2 LB. PKG. \$1.75
88¢

W-D BRAND SALAMI, SPICED LUNCHEON MEAT, OLIVE OR P.F. LOAF, BOLOGNA OR HAM & CHEESE 8 OZ. PKG. 89¢
W-D BRAND CENTER SLICED SMOKED HAM... LB. \$1.77
OSCAR MAYER ALL VARIETIES SLICED BOLOGNA... 8 OZ. PKG. 89¢
HYGRADE BALL PARK KNOCKWURST OR FRANKS... 1 LB. PKG. \$1.49

ALL FLAVORS SUPERBRAND ALL FLAVORS SHERBET OR ICE CREAM
HALF GAL.
98¢

FROZEN FOOD
SASSY 'N SPICY PEPPERONI OR SAUSAGE SALUTO PIZZA
19 1/2 OZ. PKG.
\$2.39

MORTON (ALL VARIETIES EXCEPT SLICED BEEF & BEEF STEW) FAMILY MEAL 2 LB. BOX \$1.49
SUPERBRAND TWIN POPS OR FUDGE BARS... 12 CT. PKG. 58¢

MARGARINE
1 LB. PKG.
\$1
LIMIT 3 WITH 17" OR MORE FOOD ORDER

DAIRY BUYS
SUPERBRAND COTTAGE CHEESE... 2 LB. CUP \$1.29
SUPERBRAND SINGLE SLICED CHEESE... 12 OZ. PKG. \$1.19

FRESH FROM THE BAKERY!
DIXIE DARLING BUTTERMILK BREAD... 24 OZ. 2 LOAVES 79¢
8 OZ. PKGS. DIXIE DARLING CINNAMON BUNS... 4 CT. 2 PKGS. 89¢

8 PACK DIXIE DARLING WEINER BUNS OR HAMBURGER BUNS
PKGS.
3 \$1.09

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