



INSTALLING 6" of fiber glass insulation in the attic is easy to do and can be completed in an afternoon. Utility bill savings for heating and air-conditioning can help pay for the insulation in 1-2 years on most homes.

Hot fuel-saving tip: insulate the attic

Most homeowners know that insulating the attic is a project even the unhandiest of handymen can accomplish in an afternoon, armed with a tape measure, some batts of six-inch fiber glass insulation, a large breadknife, and the sure knowledge that the heating and cooling savings will be great. But, the Home Institute of Certain-teed Products Corporation, Valley Forge, Pa., reports that today's homeowner often has questions about the project when he encounters attic obstructions, exposed wiring, enclosed lighting fixtures, and the like.

To help answer some of these "what-do-I-do-now" queries, they've developed a baker's dozen insulating checklist... one which even the professional insulators often use to make sure the job is completed effectively and correctly:

Unused attic?

1. If your attic is to be used for storage, rather than living space, don't insulate the rafters overhead... insulate the attic floor. It's expensive to heat an attic that's never used.

2. Use six inches of fiber glass insulation with a vapor barrier (either kraft-paper or foil faced) when insulating an uninsulated attic. The vapor barrier faces down, right on top of the ceiling material.

3. If your attic already has some insulation use unfaced insulation. The easiest product to handle is rigid-fit "batts"—insulation pre-cut to 48" lengths. This material comes in 15" and 23" widths to fit snugly between the floor joists. When adding insulation with vapor-barrier to existing insulation (assuming you can't find unfaced insulation) slash the vapor barrier on the new insulation batts and install the slashed barrier face down. Do not remove the old insulation... it all helps.

Overlooked areas

4. Stuff insulation snugly around all vents and pipes which pass through the living areas, through the ceiling into or through the attic. These often overlooked areas around chimneys, exhaust fan vents, etc., are "heat leaks."

5. Don't insulate over built-in ceiling lighting enclosures. These often require a vertical heat release to avoid overheating, "burn out" or electrical shorts.

6. Don't ignore floor areas under attic walkways. Often, the batts of insulation can be pushed or pulled through these openings between the flooring and the ceiling below it by using an iron garden rake.

Under the wiring

7. Where possible, place batts of insulation under attic wiring. That way, you can always locate the wiring easily in the future.

8. Wherever there are "X" members or other cross members between the joists, cut the insulation to fit underneath or around them. For "X" members, cut the insulation at 90° angles. In either case snugly butt the ends of each batt... to prevent heat leaks.

9. Insulate the attic access panel by stapling pieces of fiber glass insulation, cut to the same dimensions, into the top face of the panel.

10. Be sure to leave attic vents open during the winter. Properly insulated with 6" of fiber glass insulation, the living area will have little heat loss... and proper ventilation will keep the moisture level low in the attic.

What to insulate

11. If you're converting unused attic space to living area, insulate only that area which is to be heated. Insulate across collar beams (the new ceiling level), down rafters and vertical knee walls, then horizontally out to the eaves. Make sure there is some space between roof sheathing overhead and the outer face of the insulation if eave vents exist, to assure proper ventilation.

12. Open insulation bundles only when and where you plan to use them. You'll find they mushroom to more than 4 times the original package size.

13. Use leftover scraps to wrap hot water pipes or heat ducts or stuff them in openings under drafty kitchen cabinets, etc. Waste not, want not!

Totable air unit 'pulls' double duty

Have inflation, higher taxes or unexpected expenses put a crimp in your plans to add air conditioning to the house this year? General Electric has a possible solution that's easy on the budget.

Get just one small air conditioner that's easy to move... and take your cooling with you from room to room.

General Electric, which pioneered portable air conditioning with the Carry Cool in 1973, now offers portable air conditioners in two capacities—the original 4,000-BTUH size and a new 5,000-BTUH model.

The new larger-capacity model weighs less than 50 pounds, features two cooling and two fan-only speeds, and a 10-position thermostat.

While toting an air conditioner from room to room may not be as convenient as having a unit in every window, Carry Cool air conditioners have built-in handles to enhance portability. They can be plugged into any adequately-wired, grounded household circuit.

How to finance fixing up

The homeowner who wants to make home improvements has a number of sources for financing, according to the National Home Improvement Council. Here's what's available:

Passbook loans: Most banks, savings institutions, and credit unions will allow a depositor to borrow up to 90 per cent on his savings.

Life insurance loans: When the homeowner has built up some cash value on his life insurance, it is possible for him to borrow most of that amount.

FHA Title I: Special home improvement loans insured by the Federal Housing Administration are available from many banks and savings institutions.

Conventional loans: Interest rates on conventional, unsecured loans vary, but usually range from 10½ to 12½ per cent.

Contractor loans: These differ from the conventional loan only in that the contractor arranges the loan. It will cost more, but the convenience may be worth it.

Bank-based credit card: Although not recommended for larger projects, it

is possible to charge home improvements projects to a bank-based credit card for up to 18 per cent interest per year.

Finance company loans: If the homeowner's credit

is marginal or is notoriously "slow pay," he may find it easier to secure a loan through a finance company. However, credit is often as much as 20 and 22 per cent.

MIKE MEANY & ASSOCIATES



Excellent building lot at Glen Cannon. Small down payment with extended financing.

Beautifully arranged 3 bedroom home, with large kitchen, dining room with fireplace, sewing, large living room, \$29,750.00.

SPECIAL- New 3 bedroom, 2 bath, furnished, large stone fireplace in living room on 10 acres with panoramic view \$50,000.00.

HWY 64 Pisgah Forest

877-3595

M&T 12-16-2tc



POPLAR STREET

This 4-bedroom, 2-bath, centrally air-conditioned brick home is large enough to suit the needs of almost every family. The more than 2,600 square feet of heated area includes the bedrooms and baths, a large living-dining room combination, a paneled den, a convenient kitchen with breakfast area, and the basement. A sliding glass door leads from the breakfast area to a deck overlooking the large rear yard. The lot is located on a dead end street and joins Camp Carolina Property, offering privacy and a beautiful wooded setting. Loan may be assumed, \$37,500.



WHITE OAKS

This quality home is situated on a large well-landscaped corner lot. With over 3000 sq. ft. of storage area, this home can meet the needs of any family. Some of the features include a formal entrance foyer with slate floor, formal living room with a bay window, separate dining room, family room with built-in bookcases, 2 fireplaces, a carpeted deck, and a well-equipped kitchen with built-in appliances. Make an appointment today so that you can enjoy better living tomorrow. \$55,000.



WILSON ROAD

A nice older house located on 11 acres of partially wooded property fronting on Wilson Road and French Broad River. This house features 3 bedrooms, large living room with fireplace, and country kitchen with dining area. Financing available. \$37,500

COMMERCIAL

Small Business - Laundromat located in Rosman with 18 washers and 8 dryers, dry-cleaning machine, soap dispenser and change machine. All equipment is in good working order. Well-established profitable business priced at \$12,500.

Small store building on approximately ¼ acres. Located on Highway 281 in Lake Toxaway. \$6,700.

ALSO AVAILABLE—Other Homes, Building Sites, Acreage, Commercial Property.

James C. Gaither

And Associates
883-9470

34 South Broad Brevard, N. C.
AFTER OFFICE HOURS

Please Call

Chuck Bradley 883-2924
Ralph Britt 884-4521
Jimmy Gaither 883-9470

GIL COAN



4 BR 3 Bath, LR, DR, Large Kitchen, Den, Two Fireplaces, Central Air Conditioning, Automatic Garage Door Opener, 2,564 sq. ft. 387 feet frontage on crystal clear stream flowing out of Pisgah Nat. Forest and City of Brevard Watershed. \$53,000

3 BR, 2 bath Townhouse Condominium, all modern appliances, swimming pool and clubhouse, walking distance to schools, churches, and shopping. Call Lucy Deavor \$36,500.

Several other homes, condominiums, homesites, and small acreage from \$15,000 to \$27,500 in price. Call us for details.

21 Washington Street - 4 BR, 1½ bath home with large kitchen, LR, and den. 1456 sq. ft. 10 years old on 74' x 137' homesite. \$19,000, 8¼ percent loan can be assumed with payments of \$163.00 per month including taxes and insurance.

Shepherd Square Condominium - 2 BR, 2 baths, 1000 sq. ft. completely furnished. Will rent for \$200 per month or sell for \$24,000. \$17,000 loan can be assumed. Gil Coan, Owner.

For Rent - Available March 1. Riverside Estates, Country Club Rd. 3 BR, 2 Bath, LR, DR, Den, Fireplace, Full Basement, 2 car garage, not furnished. 1600 sq. ft. Total electric. \$280 per month.

GIL COAN

Brevard Insurance Agency, Inc.

20 East Jordan Street

Office Phone 883-3121

Gil Coan
Lucy Deavor

Gil Coan, Jr.
Tony Dotson

After office hours, weekends, and Holidays
883-3996 - 883-9289 - 883-9235

TED OWEN - OWNER

Good Neighbor Realty Co.

883-2650 14 N. CALDWELL ST. 885-2448
P. O. Box 956

UNHEARD-OF-PRICE—Lovely 2 yr. old 2 Bedroom home overlooking Little River & The Parkway from Deck. Must sell ONLY \$15,900

WHA-TA-BUY. 3 Bd. Rooms. Den, Rock Fireplace. Garage, Country Club Rd. ONLY \$24,900

LOVELY BRICK HOME—Asheville Hwy. 3 Bd. Rooms, 2 Baths, fireplace, full basement. Nice lot & neighbors. FOR ONLY \$29,800

FOR RENT—3 Bd. Rooms with fireplace. ONLY \$110 mo.

FOR RENT—Nice with carpet. 2 bd. rooms. furnace or gun furnaces. \$100 mo.

LITTLE RIVER—2¼ Acres with Lovely Brick Home, 3 bedrooms, 2 baths, fireplace, full basement and has 2 car garage. ONLY \$42,000

5 ACRES PASTURE Cedar Mt. Nice stream. Fronts on paved road. ONLY \$5,500

FARM WITH 5¼ ACRES AND HOME—Nice 3-Bedroom House, has Part Basement, Garage, and Fireplace. Stream Located on property; Good plowable land. ONLY \$49,500

NEW HOME—Split foyer, 2 Baths, 2 Fireplaces, Huge Deck, Located just off Country Club Road. Has Grand View. Central Vacuum System. REDUCED TO \$39,500

22 ACRE FARM—3 bedroom, lovely view and streams, garage and barns. Only \$45,000.

Palmer-Mass Realty

And Associates

884-2061

300 B. North Broad Street



SPACIOUS ESTATE: Brick home with 22 acres. Close to town but secluded. 4 years old. 5 bedrooms, 3 baths, living room, dining room, breakfast room, playroom and large utility room. Two fireplaces, patio and deck. Wired for intercom, has TV and phone jacks. Yard is beautifully landscaped with dogwood, mountain laurel, azaleas, rhododendron and many imported plantings. \$115,000. Terms available.

HILT STREET—3 bedroom, 2 bath, and extra large family room. Good financing available. \$27,500.

SWISS CHALET on over 3 acres, 4 bedrooms 2½ baths, panoramic view from wrap-around deck, 2 fireplaces. Wormy chestnut cabinets in kitchen, variety of panelling in other rooms. \$52,000.

CEDAR MOUNTAIN: 3 acres with four bedroom, 3 bath home and two one room cottages. \$30,900. Will lease with option to buy.

Lovely 4 BR 1½ bath home on ¼ acre Garden space, single car garage in basement. Low thirties.

FAMILY HOME: 1900 sq. ft. of comfortable living - 3 BR, 2 Bath - Large porch and an extra lot for outdoor enjoyment. All this and a full basement - \$37,500.

HENDERSONVILLE: Spacious home on golf course. 2 bedrooms, 2 baths, with 2,200 square feet of living space. Site alone is worth half of sale price. REDUCED \$39,500.

HOMESITES: Glen Cannon, Grandview, and Morningside. Also one near Highway 64.

LITTLE RIVER TOWNSHIP—Almost completed 4 bedroom, 4 bath, 2 car garage home with 2 acres. \$69,000. Additional \$3 acres available for \$56,000. Owner will help finance and will custom finish.

17 ACRES in East Fork with springs, creek and pond site. \$19,000. Terms available.

42 acres on Lions Mtn. Road in Catheys Creek Township. \$46,000.

5.29 acres of beautiful wooded land with views, water. \$22,000.

BUSINESS OPPORTUNITY: Former lumberyard and building supply with retail sales building, storage shed, two acres of land and railroad siding. \$27,500.

CONDOMINIUMS: GLEN CANNON - SHEPARD SQUARE - SAPPHIRE MANOR. LEISURE LIVING AT ITS BEST.

Located at 300-B N. Broad St.

AT YOUR SERVICE ARE:

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Ruth Hill 883-2577
George Lott 883-8517
Jack Mass 883-9423
Jane Mattoon 877-3407
Ralph Palmer 883-2627
Marshall Welch 882-4443