

COOLDS take 666

Too Numb for Action
Vicksburg, Miss. (AP) — Tax-paying apparently has lost its sting for residents of Warren County. For the first time in the memory of officials here, assessment rolls of the county tax assessor went unchallenged.

Allis-Chalmers 11-B Disc Harrows



Reach Paydirt every round

Available in 5 1/2, 7 or 8-ft. cutting widths. Hydraulic ram or trip-rod angling of gangs. Various combinations and sizes of smooth and notched blades.

When you pull an Allis-Chalmers 11-B Double-Action Disc Harrow across your field, you get down to pay dirt on every round . . . fast!

It has the weight needed for quick penetration, and this weight is evenly distributed. Every keen-edged blade does its full share of the work. Altogether, they do a masterly job of chopping stubble, roots and surface trash . . . mixing and pulverizing the soil.

The 11-B is a flexible harrow, with every adjustment necessary for the kind of seedbed you want. Front and rear gangs have independent action, assuring coverage in rough or uneven conditions.

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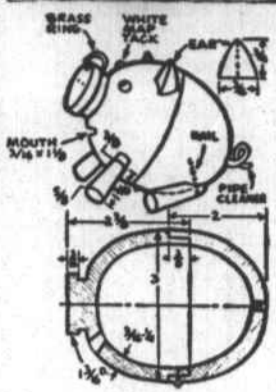
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HORSES AND MULES

Piggy Bank Teaches Thrift



Project for a lathe.

Learning thrift is fun for the youngsters when their handyman pop makes them an eye-catching piggy bank.

Here is a bank which can be turned out on a home workshop lathe in a single evening. It is designed by the Delta power tool division of the Rockwell Manufacturing Co.

As shown in the diagram, the piggy bank is basically egg-shaped, with an over-all length of four inches and a diameter of three inches. A good block of maple can be easily worked.

The two front legs are 5/8-inch by 1 3/8 and fit in holes drilled in the body. The back legs are cut to conform to the curve of the body, and are nailed and glued in place, as shown.

Finishing of the project offers several opportunities for humorous touches. The eyes, for example, will bulge prominently if white map tacks are used, and a brass ring can easily be inserted in the nose. Incidentally, an ordinary pipe cleaner makes a good twisted tail for the pig.

Farmers Find Ragweed Useful as Cattle Feed
Chillicothe, Mo. (AP)—Here at last is a use for ragweed, a real trouble maker in hay fever season.

The Depler brothers, who farm near here, had a 10-acre field which grew up in ragweed. As an experiment they cut it, stacked it—and it turned into silage which smelled like licorice.

Building Industry Tackles House Trade-in Problem

HOW TO TRADE IN your house for a new one—the way you trade in your automobile—was the biggest problem tackled by the home building industry in the past year.

Progress was made in ironing out the wrinkles—persuading banks and other lending institutions to play ball with builders, who would modernize traded-in houses to make them marketable—and now the idea is expected to grow into the biggest development for the home building industry and the home owning public for 1954.

This can mean a lot to you, even if your house was built since World War II. Home builders admit that some 4 million two-bedroom houses, nicknamed "birth-control" houses, were built in the last seven years. They have proved too small for growing families. Furthermore, more than half of all the houses in the country are over 35 years old.

Lots of people run into a road block in do-it-yourself and modernization dreams. It might be a fine idea to fix up the old place, but the job just seems to be too much. A new house may be the only answer in these cases.

OF COURSE, anyone living in an old house can sell it and buy a new one. But that is not always simple. You have to find a buyer by advertising or listing with brokers and then try to convince the buyer that he can fix the house up. He has to have the cash you want plus the cash or loan to modernize the house.

Lots of old houses have wonderful intrinsic value, but little sales appeal. The trade-in idea would persuade banks to recognize the true value and possibilities of an old house, make a commitment to a builder for a modernization loan and make as good a mortgage break for the buyer as he would get on a new house of a similar price.

Under the present system, bigger down payments are required on old houses than on new houses. The Federal Housing Administration is trying to change this and FHA Administrator Guy Hollyday recently said Congress would be asked to "make it possible to treat old and new housing more nearly alike."

THE ONLY WAY to get lending institutions all over the country to back this program uniformly seems to be through the FHA system of insuring loans. So the FHA has already made rulings to encourage builders to take old houses in trade—to cover a man's down payment, or more, when he wants to buy a new house—modernize it and then resell it. There always are small families looking for small houses. And there always are big families who need more of a house than they can afford in new construction.

The National Association of Home Builders is strong for the trade-in idea because it knows that the housing shortage has been filled. A demand for new models and better housing must be tapped if their industry is going to continue at full blast. And their industry, including all building tradesworkers and manufacturers of materials and equipment, is vital to our national economy.

The builders also know there is a demand for trade-ins because four out of every 10 prospects for a new house already own a house.

BUT MANY PROBLEMS remain to be ironed out. House and Home trade publication of the home building industry, has summarized some of these hurdles:

"Owners of old houses have an inflated idea of old-house values. Selling new houses is not tough enough to resort to trade-ins. Builders do not like the idea of getting into the realty business of having to make two sales to complete a deal."

But at the same time, House and Home, canvassing builder opinion, quotes M. M. Robinson of Detroit as saying: "Any efficient operative builder should be able to make as much money building five new houses and modernizing five old ones as he can make building 10 new houses."

And Robert Kendler, president of Community Builders, described as Chicago's largest remodeling firm, chipped in with: "There is more money in modernization than in new houses."

If that is the case, there is a moral to this tale: Modernize your own home. BUT, House and Home tips off the builders:

"Consider only major improvements that will increase marketability and useful life of the house. Avoid overimproving it for its neighborhood."

Home Location Governs Style

WHEN PLANNING to build or buy a new house, most people do some thinking on the question of design.

What style of house is the best investment?

What type will prove to be a passing fad?

Should we learn to like ground floor bedrooms?

Can picture windows be used in a little cottage with shutters?

And so on—innumerable questions that defy simple yes or no answers.

Essentially the problem boils down to two basic factors:

1. The house for you is the house you like.

2. It depends somewhat on where you want your house to be.

A vote of preference on design, whether taken among prospective owners, mortgage lenders, or architects, can differ widely geographically. The split-level house, the one-story so-called ranch house, the conventional two-story house and the story-and-a-half cottage all have their advantages and disadvantages.

MOST ECONOMICAL to build in northern regions where basements are popular—the style that gives most house for the money—is the two-story dwelling, or dormer-in-the-roof (one-and-a-half-story) house.

These styles require the least excavation, foundation and foot area. They are economical to heat and maintain. They can be fitted suitably to smaller plots, yet present an attractive appearance on any acreage.

Easiest to live in is the one-story house, laid out like a spacious apartment with no stairs to climb, no high windows to be fitted with screens or storm sash, readily adapted to indoor-outdoor living, a natural for window-walls and open planning.

But when all the rooms of a house are built on the ground level, more land is needed, more foundation work is necessary and much more roof space is exposed.

THE DIFFERENCE in heating efficiency between two-story and one-story houses is apparent when it comes to insulation. Tests have shown that it is more important to insulate the sidewalls of a two-story house than it is to insulate the roof. And it is more important to insulate the roof of a one-story house than it is to insulate the sidewalls.

When it comes to air cooling, the one-story takes the lead. Keeping upstairs bedrooms cool becomes slightly more complicated in a two-story house, where heat naturally rises to the second floor.

The split-level house, originally designed for slopes, with its two-story wing on the downhill side and its one story or story-and-a-half wing placed midway up, is a compromise between two-story economy and one story popularity.

NOWADAYS MANY split-level houses are built on comparatively flat land because of their advantages in meeting family living needs. Lots of women like the idea of having bedrooms removed slightly from the living-room-dining-room-kitchen level. In the split level, this separation is only half a flight, which reduces stair climbing.

On the other hand, you climb

Folding Tables Make More Room

Folding, out-of-the-way table and benches can be made by the handyman for home or camp. The table, when folded, forms a door for a wall cabinet.

Hardboard of the 1/4-inch tempered pressed wood type surfaces



the lumber framing of the table top and covers the planks of the benches to make them splinter-free.

The cupboard is built of 1-inch lumber framing covered with hardboard.

You can figure your own dimensions, which depend on the number of persons you plan to accommodate and the space available. The hinging idea permits the table and benches to be fastened up with hooks when not actually in use.

a few stairs almost any place you go in a split-level.

IN COMMUNITIES where architectural restrictions have been included in zoning regulations, virtually blackballing modern one-story houses, split-level construction gets under the wire. Gray-haired city fathers may insist on "colonial architecture." You put shutters on a split-level and that's that. After all, they built split-levels in colonial days, too.

And as for a mortgage investment, you'll find one type of layout as acceptable as another almost any place. The same holds for resale value. No matter what kind of house you like, there are plenty of other families who will like the same type.

Philip of Macedon won his great military victories and set the stage for his son, Alexander's, conquests by an effective combination of infantry and cavalry.

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