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"BUILDERS OF QUALITY HOMES"
THE home you are planning to build is likely to be the largest and most important expenditure in a lifetime. It is only natural, therefore, that you should want to protect your investment with adequate insurance.

There are three major types of insurance which you should consider—fire, liability, title. All three are equally important. But how much insurance shall you carry?

In the case of fire, remember that an insurance company pays you the actual cash value of your property up to the amount of the policy. If that figure is too low, you lose the balance. Every day property burns and policies are presented for payment which prove to be only half enough. Home owners lose thousands of dollars this way, which a little foresight and the payment of a few dollars in premiums for proper and adequate fire insurance would have saved.

See your insurance broker before you build. Don’t run the risk of self-insuring a large part of the risk you should let an insurance company assume. Don’t wait until the builder has finished. Policies can be issued for the full amount of the completed structure before the work begins, so that you are fully covered as the structure grows in value.

Consider, too, the ever-increasing hazards of windstorm, hail, explosion, falling aircraft, smoke from heating equipment, and other perils, none of which are covered in the first policy unless a special Extended Coverage endorsement has been added. These protections cost little—may save you the total value of all your material possessions.

Just as you employ an architect to plan your home, you should authorize a competent insurance advisor to plan your insurance. Fire insurance is only one of the many forms of protection that the average home owner needs. There is also title insurance.

Fire insurance, boiler insurance are understood by the average citizen. Fires, fire engines and explosions are a visible and memorable part of our daily lives. We see trouble and know the comfort of owning an insurance policy when trouble comes.

Title questions and resulting losses, on the other hand, have not ordinarily been a part of your daily experiences. Title problems usually result in conferences with claimants and their lawyers, courtroom scenes (which most of us prefer to avoid), litigation, expense and substantial losses to owners as real as any fire loss.

Incidentally, title insurance resembles boiler insurance in many respects. Boiler insurance is not issued until the boiler is inspected by the insurance company’s engineers and found satisfactory. In the same way, lawyers and trained title experts examine the title to minimize the possibility of trouble.

However, the importance of insuring the title to your home cannot be emphasized too greatly. Despite all the care taken in purchasing your home, many problems can develop. You may find, for example, that your neighbor has a right to use a portion of his property for your

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Is Your Home Insured?

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driveway. You may discover that your buildings are not all located within the boundaries of the land you purchased. Perhaps you cannot build extensions or porches without violating a restriction in the chain of title which limits the manner in which you may utilize your property. Worse yet, it may develop that there is an earlier mortgage which has inadvertently been overlooked but which nevertheless subjects you to a possible loss of your home or to extensive litigation.

These are not fanciful conjectures. Not so long ago, for example, the owner of a small private home in Westchester County was served with a summons and complaint in which the plaintiff claimed that a fifteen-year-old indebtedness of a quarter of a million dollars was still a lien on many pieces of Westchester property.

Although there was no merit to the claim, the intricate points of law and the claimant’s persistence kept the case in courts for over seven years until its final disposition by denial of further leave to appeal to the Courts of Appeal, after an almost endless succession of trials and appeals.

But during all these years, the possession and peace of mind of the home owner were not disturbed. Fees and legal services rendered in his defense, worth thousands of dollars, cost him nothing. Why? He had an owner’s policy of title insurance.

Your first mortgagee generally protects his investment in your home with a mortgagee’s policy of title insurance. However, this does not mean that you can dispense with an owner’s policy of title insurance. The title insurer may fulfill all his covenants to the mortgagee by purchasing the mortgage, leaving you, the home owner, to face the problems and substantial expense of protecting and defending your ownership. You may also consider that you may be personally liable for the payment of the mortgage debt.

When you pay off your mortgage, the mortgagee’s title insurance is terminated. Your owner’s title policy, on the other hand, continues as long as you or your family own the property and is your only complete protection against unforeseen title problems which may arise.

When you buy a home you assume certain legal obligations along with the deed to the property and the culmination of what was probably a lifelong ambition. With the purchase of this security for your family and yourself, you have also taken over the responsibility and financial liability for the safety of anyone who is legally present on your property. That includes your friends and relatives, and your children’s playmates, as well as the man who reads the gas meter, and the visiting laundress. If anything happens to them on your premises which is not due to their negligence and may be due to yours—you can be made to pay.

You may think your friends would never dream of suing you if an accident happened to any one of them while visiting you in your home. But when tragedy strikes, when injury is caused and damages are to be paid, it is natural that there should be an evaluation of human relationships in dollars and cents.

How can you take over all these legal obligations toward your guest, and at the same time assure your family’s financial security in the face of unforeseen accidents? Insurance! The newest types of liability policies contain all the answers. With an insurance policy covering all personal liabilities for which you may be responsible, you can regard without qualms, the material costs at least, of the manifold dangers of daily living. Ruined clothes, injured persons, destroyed property—all will be paid for, adequately and promptly, with no strain on either your finances or your friendships.

What would it cost you? One of the best types of personal liability insurance calls for the expenditure of nothing more than a few dollars—and you are fully covered for any amount up to ten thousand dollars, arising as the result of almost every conceivable occurrence on your property or through your responsibility. This policy also includes a two hundred and fifty dollar medical payment.

These comprehensive liability policies don’t stop at your property line, or with you alone. They apply to an astonishing wide variety of activities, both on your premises and off, by an adult or minor member of your family.

For instance, if your umbrella trips a stranger in the darkness of the local movies, causing injury to him, or damage to his clothes, a fully comprehensive policy will take care of it. Or, if your son’s ball smashes a neighbor’s window, or if your wife spills a tray of eggs over a fellow customer’s clothes at the market—or your dog, running through the crowd at the railroad station trips up a passenger, causing injury... the insurance company pays the damages.

For peace of mind, for complete assurance of the safety of your dear ones, it is the better part of wisdom to make a small investment now, and let your insurance company take over your legal responsibilities toward all those who come under your roof.
LIMITED budgets can live and breathe with this bathroom plan. Privacy of two bathrooms is offered simultaneously with a powder room by the utilization of an L-shaped partition which separates the lavatory area and conceals the toilet. The opposite end of the partition offers space for a neat wall-type dressing table that is perfect for both family and guests. It contains spacious drawer room or accessories. Modern wall lights were used in place of conventional ceiling lights, adding efficiency and a note of smartness, too. The linoleum design was chosen especially to give unity to the floor and make it appear wider.

THIS kitchen offers beauty, style, and the freshness of morning. The colorful needlework sampler above the stove inspired the sampler and cross-stitch pattern which covers the woodwork and floor. This kitchen design goes beyond mere beauty, however. Space—both in the counters and in the cupboards—adds convenience and utility. The stepped-back construction at the base of the cabinets provides a series of drawers under the cupboards for the convenient storage of the most needed cooking ingredients. The same construction allows knee-room beneath the counter. The work counter in the foreground provides additional working area.

Photos courtesy Armstrong
I. First a legitimate reason for being up on a roof. It won’t do just to stand and gawk at the scenery. Roofing paper, hammer, nails and a pair of coveralls will justify your uppity position.

HOW TO FALL OFF A ROOF ........

(in 6 easy lessons)

THE vernal equinox marks the onset of Spring—which in its turn brings out a rash of “fixers”. All those outdoor jobs which you have been putting off all winter become of major importance.

The weather no longer can be used as an excuse—they’ve got to be done. You’ll never have a better time in which to retread the leaky garage roof. But remember—there’s no room for drips on the roof.

If you must fall off a roof, do it right.

A slip, a skid, a swish and a thud. It’s all done so quickly that you’re scarcely aware of the whole affair until it’s over.

That’s no way to fall off a roof.

It should be done scientifically—complete in every detail with no element forgotten.

Let us dissect the situation so that the next time you tumble off a roof it won’t be done in such a haphazard fashion.

2. The next step is a slip or skid with the roll of roofing paper as the stumbling block. Bend in a backward arch and throw one hand up in the air. This statuesque pose will serve two purposes. If you can keep your balance—you were merely waving to a passerby. If not—this pose gives you ample time to search below for a soft landing spot.
3. Try to keep the main portion of your anatomy on roof level. As the pull of gravity becomes stronger ooze slowly toward the ground. This is an opportunity to consider future consequences after you hit the ground. Have you kept up your insurance? You have? This comforting thought gives a more optimistic approach of the immediate future.

4. Try to take your tools with you. Once you've contacted the ground you may be too busy to climb back up after them. If hands and feet are preoccupied, use your nose to work the tools over the edge with you.

5. Now you are ready for the long drop to the ground. If someone comes up and asks, "Something wrong, Bud?" don't refuse his offer of assistance.

6. Try to conceal the fact that you were falling off the roof. Though your friend may not understand, just tell him that you were pulling the roof closer to the ground where it would be easier to work on . . .
Mirror Magic

There's a magic in mirrors that can't be overlooked, for they work for you and with you to enhance the beauty of a room. They have practical as well as decorative advantages that offer amazing results for the enthusiastic home decorator. Wisely used, they can change the apparent dimensions of a room, playing up the architectural good points or diminishing the defects. They raise the lighting level of a room, center attention, and are versatile enough to fit in with any design or interior appointment.

Here are some tricks with mirror placement that will give balance and new perspective to your rooms. By placing a rectangular or oblong mirror horizontally on the long side wall of a too long or too narrow room, the area will seem proportionately wider. Likewise, a mirror hung on the short wall will provide added length. A completely mirrored end wall achieves new depth for the room and presents it with a dramatic second personality. A mirror placed vertically between two long, narrow windows tones down the long line and ties in the beauty of this area.

In L-shaped living-dining rooms, correct mirror placement will provide a second screen for your TV set. If the set has been installed in a corner connecting the two areas, a mirror placed diagonally opposite it on the dining room wall picks up the TV picture and allows for less twisting of necks during mealtime.

Take a big, floor-to-ceiling mirror—put it between two long windows—and presto, a blank, unused wall expense becomes a dominant room spot. You'll find lots of places in your home where mirrors can be used.

These sliding mirror panels serve two purposes. By taking the place of regular wooden closet doors, they add life and color to an otherwise dark corner, and give you a full-length door mirror too.

Charm enters the dining room when you put a mirror top on your table. It preserves the fine finish—reduces furniture care, and adds that extra glamor in which every homemaker is interested.
Wistaria For Your Garden...

Of all the vine blooms in your garden, none will give you as much pleasure and satisfaction as Wistaria. It has been a favorite of gardeners for years because of its sturdy qualities, its delicate leaves, and the exquisite fragrance of its flowers. Wistaria climbs by means of tendrils and blooms on the growth of the previous year. The latter is a key to pruning. Pealike blooms are borne in drooping clusters which vary in length from four inches to as many feet. Clusters of short velvety seed pods decorate the vines after flowers are past. For more than a century Wistaria has been popular, particularly in mild climates. There in old gardens can be found magnificent specimens which in flower have spectacular beauty. An oriental species, W. sinensis, was introduced from China in 1816. One from Japan, W. floribunda, is hardier and later flowering. Succession of bloom in Wistarias may be had over a long period by selecting species and named hybrids with varying flowering dates from May to July. The Chinese Wistaria is the commonly grown lavender blue type. There is also a white form. Both display twelve-inch clusters of blooms in May. The Japanese species is characterized by unusually long, showy flowering clusters, which may be as much as four feet long on mature vines. The single-flowering floribundas include lavender blue, pink and white forms. A double form in rich violet also is available, and is claimed to be the only double available in this country. The Japanese floribundas begin to open with the top flower, giving a long season of bloom.
The problem of plugging in five electric housewares at one time without blowing a fuse or breaking a circuit is one that has plagued homes with inadequate electric wiring for many decades. As a solution to the problem, Westinghouse introduces a convenient central unit that provides not only an adequate electric current supply for five electric housewares at one time, but also such convenient features as pull-out extension cords for table appliances, an automatic timer and selector, and a panel of circuit breakers with reset switches.

The three pull-out extension cords automatically retract when not in use. They will fit practically every type of electric houseware on today's market. In addition there are two electric outlets which can be used for plugging in such items as electric irons with permanently attached cords. The three pull-out cords and two outlets can all be used at the same time if desired, since the Automatic Appliance Center carries a more than adequate current load. It is wired for 220 volts. An automatic timer can be used in connection with any one of the three pull-out cords or two outlets. By setting the Selector Dial and the Automatic Timer, the user can automatically time a cooking or baking operation on any one of the five circuits. For the punctual homemaker who wants a meal ready on time but has to be out of the house, the Automatic Timer can be set to start the cooking operation at a future hour, to continue for the desired cooking time, and automatically cut off.

The unit itself is only a foot high and a foot wide, with an eleven-inch depth that permits installation in standard kitchen cabinets. As shown here, the unit has been installed in a custom-built cabinet, called a "Store-N-Cook Unit," that provides ample storage space for all of the homemaker's electric housewares and convenient roll-out shelves for the Roaster-Oven and the Cook-N-Fryer.
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