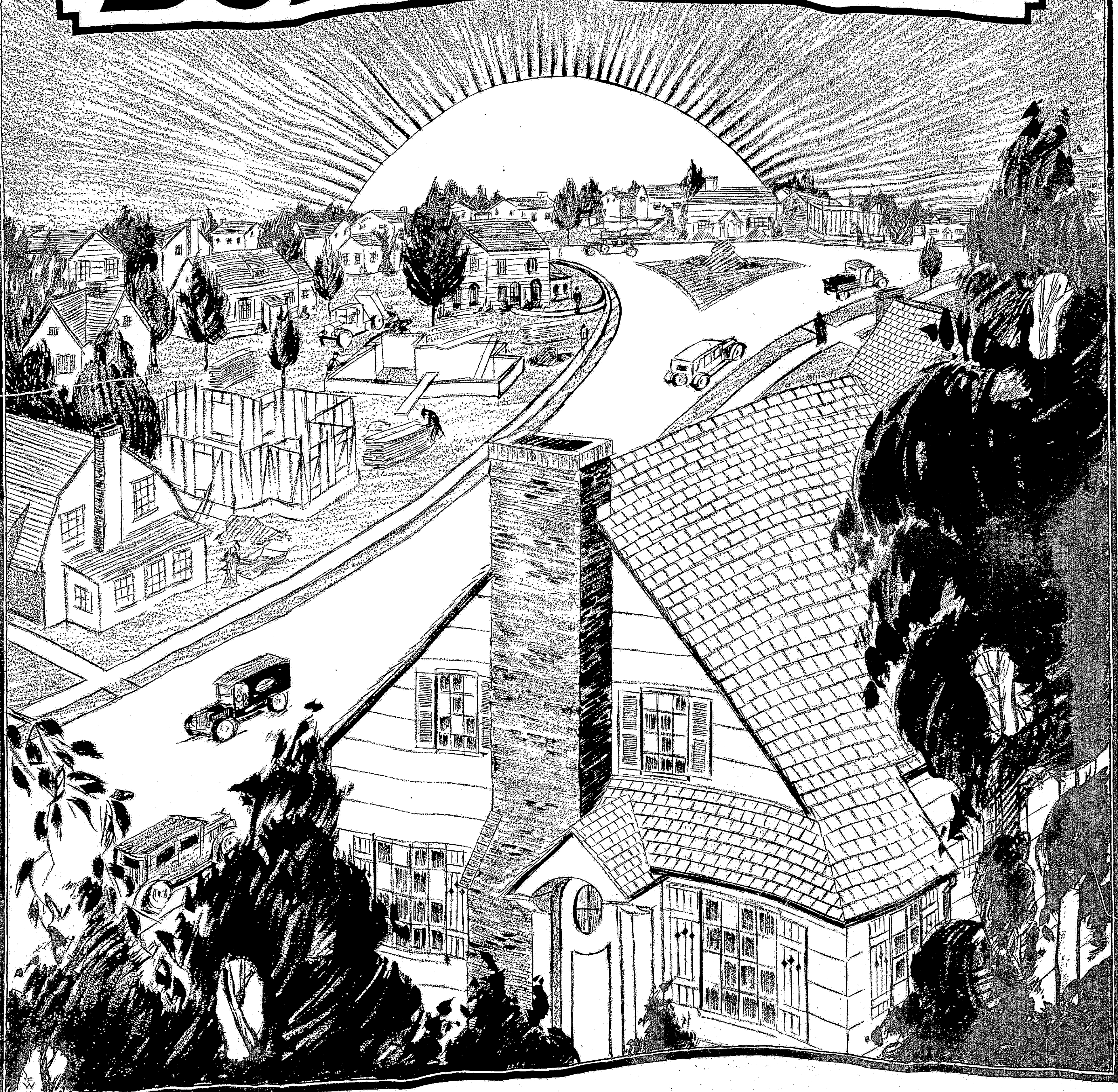


# TO BUILD BUCHANAN **BUILD HOMES!**





# Building and Loan Offers Answer to Housing Problem!

## MODERN FINANCE BEST TAKEN CARE OF BY MEANS OF HOME-BUILDING ORGANIZATION

By Robert C. Dexter, Secretary,

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AND FORMER STATE BUILDING AND LOAN EXAMINER

It seems to be the most natural and easy tendency to follow the crowd. When people talk hard times it is easy to agree with them. When conditions are not just right it is most natural to fall in line and take a seat on the "mourner's bench." Yet, successful men will usually agree that the bulk of their wealth and the best of their achievements were accomplished when conditions were bad, when the odds were against them. The fellow who digs the hardest, when the digging is hardest, is the fellow who gets the jump—who earns and accomplishes most.

In the matter of saving there are more alibis than you can "shake a stick at," and they usually generate from the old easy-going tendency and fallacy that the only time to try is when times and odds are favorable.

In our present age of apparent extravagant living, of high salaries, of easily obtained luxuries, the average man probably saves less proportionately than the fellow who formerly was forbidden such opportunities. We all seem prone to like the line of least resistance; we prefer to await the amassing of a surplus before the saving process begins.

As a result of this, thousands are approaching the end of their life's work without the building of the nest egg which they have desired so much. Thousands have plodded through life, spending every dollar of a hard earned income, and reach the grave paupers, with nothing to leave to posterity but the regrets of a wasteful and spendthrift life. Too frequently in the quest of modern luxuries, we are actually burning the candles at both ends, and hastening the coming of the final reckoning.

There is, fortunately, in modern finance, a new tendency that offers an opportunity of thrift to every man, woman and child. Bond issues, formerly purchased only by the wealthy in large blocks, are now frequently offered in smaller denominations so that the man of moderate means may have the same opportunities proportionately. By various methods, savings departments of our banks are greatly aiding and encouraging thrift—in small accounts as well as large. Various types of installment investments offer the man of moderate means excellent opportunities. The modern would-be investor, if he only knew it, does not have to wait for the accumulation of a surplus before he begins to invest.

Probably the most convenient as well as the most helpful form of investing, will be found in our building and loan associations. They offer not only easy installments, adjust themselves to the convenience of smaller incomes, regular or irregular, and encourage the beginning of the investment with only a few cents, but they go even further: They overcome the "take-it-easy" tendency, teaching the investor to train himself to save by assuming definite obligations, which must be met. We all of us fight magnificently when our backs are to the wall, and when we assume obligations to save weekly or monthly or to save at all, we soon, with little inconvenience, adjust ourselves accordingly; and gradually, almost imperceptibly, reach ourselves the all important lesson of saving with a small income.

Building and loan associations are deserving of support, for aside from their value in building the homes of our community, they are doing an even greater type of building—they are building a thrifty, substantial citizenry; they are moulding us into a nation of savers. They are teaching us to save systematically and steadily regardless of difficulties.

The strongest factor in breaking down prejudice against the need of consistent savings is the ever-increasing army of patrons of building loan and savings associations.

In the early days those benefited were few and far between. It was hard to refer to anybody who had been benefited by a building loan and savings association.

But that's all changed. Nowadays there are over ten million people who receive the benefits of saving or home building. No notice of advertising is more compelling than a cancelled mortgage. There are hundreds of thousands of these being delivered every year to hundreds of thousands of happy home owners.

More than 532,000 homes financed during 1926 tell the story for nearly three million people who live in better homes than one year ago.

Every beneficiary knows the value of building loan and savings associations, and the number of beneficiaries increases by scores of thousands each year. They are all believers in the building loan and savings association because they realize its benefits.

It is not at all uncommon nowadays to hear a prospective investor say: "You don't have to convince me of the value of savings. I know what it means to my father." Or, again, something like this: "Yes I know what it means. My dad was able to start in business on a pass-book in the building loan and savings association that he took when he was a young fellow."

Almost every prospective investor knows of somebody who benefited through building loan and savings associations, either in his own family or among friends and neighbors. The building loan and savings movement survives and thrives because it keeps its word.

There are many factors which contribute to the growing interest in the building of better homes. Increased facilities for travel make it possible for people to move about from place to place with an ease never before known in world's history. This affords many opportunities for travellers to observe what is new and beautiful and desirable in other communities than their own, and naturally gives rise to the desire for like improvement in their own home conditions. This, however, applies as yet to only a small proportion of the whole people. Another and a very helpful factor indeed, is the increasing number of home building articles—which contain good photographs of houses that are actually built, and small sketch plans—which are found in many of the magazines. These help greatly in provoking thought and arousing desire for practical as well as beautiful homes. But about the best description of the primary factor that the writer has ever seen appeared in a little magazine called "The Silent Partner" and was written by its editor, Van Amburgh. Here it is:

"Every rooster fights best in his own barnyard. The home rooster has that confidence from facing that his rights must be respected and you know every man is a rooster."

"To pursue this thought might please the old hens and the young chickens, but I am not writing this article just to please. I am writing this article to profit my readers."

"But, somehow, it is hard to get away from the truth that man feels that he is 'cock-of-the-walk'—that man will not put up a good fight unless he is fighting for the pride of possession."

"A man will work harder, save longer, fight stronger for his home than for anything else on earth."

"Transport man (the rooster) make this 'bird' a mere tenant in some strange 'coop', and even the smallest and sorriest parent of poultry in that yard will chase this strange fowl until he 'flies the coop'."

"There is certainly something that gives a man confidence when he fights on his own perch, so I say: 'Own your own home for self-confidence, for civic pride, for personal prosperity.'"

"But some will say: 'How can I own my own home when it is so hard to make two ends meet?' 'The fact is, not owning your own home is making the ends get farther and farther apart. Let me prove it:'

On the average, the landlord gets the gift of a house in less than eleven years.

If after paying rent for several years, all you have left is a lot of dusty old rent receipts, are you making ends meet? The monthly rental of thirty-five dollars would pay the monthly installments on a \$3500 home. On the rental plan you pay the price of a home to the landlord, but he owns the home. He owns what you pay for."

"When you pay rent in advance you are paying interest and taxes on the property. You are paying for a property with no chance of owning it. A property that is increasing in value, and for your payments you get the imprint of ink from a rubber stamp. If you have children and are a tenant, the janitor will make the rules and regulations."

"But the biggest thing is that sense of security. The home owner has the confidence of credit, the pleasure of possession. The home owner gives the best evidence in the world that he intends to remain where he is. The renter is often a rover."

"Owning your own home is an inspiration. There is no fun shoveling snow off the sidewalk in front of a rented house, but a man will willingly run a lawn mower over his own front yard and call it sport."

"A tenant house is a pay-as-you-enter-place."

"Make your plans to own your own home. Talk to some building and loan officer. Get some friend to give you a small financial boost. Start planning and you will start building. Begin investing in your own home and

## INDUSTRIAL BUILDING AND LOAN TO TAKE ACTIVE PART IN COMMUNITY HOUSING PROJECT

BOARD OF DIRECTORS TO AID PLANS FOR COMMUNITY GROWTH

With this definite assurance of the Board of Directors of the Industrial Building and Loan Association, about the last obstacle was removed from the route toward a home building project to eliminate the shortage existing here at present.

"Buchanan is underbuilt" said one of the directors today, "and our association is going to play its part in financing the erection of sufficient homes to make it unnecessary for workers in this community to live elsewhere. At present the Clark Equipment Company is transporting not less than two hundred and fifty men each day, and when the expansion

this very act will establish you in the minds of the citizens of your community as a man that intends to remain."

Mr. Amburgh has amply covered the entire story of home ownership in his brief, possibly inelegant, yet forceful description, and it will merit the careful thought of every man and woman who as yet has not experienced the feeling of pride and confidence that home-owning lends.

program is carried out that they have under way at present, there will be an additional two hundred men it will be necessary to find homes for." "As most of these men are married, it means a real growth for Buchanan if they are able to find suitable places to live within the community." Our local building and loan association is well financed, having over a half million dollars loaned out on first mortgages at the present time, and with the expansion program we are putting into force, local investors will readily see the advantage of withdrawing their funds from out of town building and loans and reinvesting them locally where the community as a whole will profit."

### Buchanan Will Grow

Another member of the board of directors of the local association expresses himself as follows: "Given a spirit of harmony and cooperation of all the townspeople, nothing can keep Buchanan out of the front ranks." This

town is near to two large markets, is situated fortunately on the main line of the Michigan Central Railroad which assures the expediting of its shipping, and has as its major industry, a firm which has shown constant expansion since its incorporation. It is safe to look for continued expansion from this plant, and from some of the other plants as well, and so, it would be utter fallacy to not look ahead to an increased need for homes in this community. Additional population cannot be accommodated in Buchanan without more homes, and therefore additional industrial advancement must wait until the present housing shortage is relieved, which it will be within a matter of a short time."

The local building and loan association plans an active campaign for additional funds in the near future, and will make use of this money entirely for the construction of new homes in the community which will be sold to the working man at practically cost, and on terms which will make it just as cheap for him to own his own place as it is to pay rent. In many instances it is anticipated that it will be less expensive on a month to month basis, even when the added advantages of home ownership are not taken into consideration.

include in their estimates of cost the builder's overhead expense, his carrying charges or profit. As a consequence of their appraisal methods the loans of the more conservative companies, though made up to 60 per cent of valuation, seldom represent more than 50 or 55 per cent of the cost of the property to the purchaser.

Insurance companies loans run for periods as long as 15 years. Interest is at the rate prevailing in the locality where the loan is made and is usually payable semi-annually. In many cases the principal is required to be curtailed regularly on interest dates. The contract of one large company requires a payment of three per cent of the principal semi-annually and gives the borrower the option of making larger payments or of taking up the entire loan after the third year. The plan of another company provides for the payment of the loan and interest in equal monthly installments over a period of 10 years. This company makes a life insurance policy a part of the mortgage agreement, so that if the borrower should die the loan may be repaid from the insurance proceeds.

In cases where such an insurance policy is involved the home owner who wishes to sell his property shortly after the mortgage is placed is usually required to obtain the company's permission to transfer the loan to the new owner.

Insurance companies seldom lend their funds for construction purposes, and therefore where a family builds its home and the money needed during the construction period must be supplied from some other source. The agent frequently arranges such a temporary loan, however, on the basis of his company's willingness to take over the financing when the structure is completed, and where banks and other financial institutions act as agents they often advance their own funds for the building period, after which the loan is transferred to the insurance company. Some, additional expense to the borrower is usually involved in these instances.

The insurance company loan has this important advantage: It is made for a period sufficiently long to enable the borrower to repay it without the necessity of renewing, and thus to avoid the inconvenience and expense frequently incident to this process. Where amortization, or gradual repayment of the principal, is provided for, interest charges are reduced and the borrower is encouraged to get out of debt.

**Saving Banks**  
A third lending agency, which often lends somewhat more than the insurance company, is the savings bank. The type known as mutual savings banks, found principally in the east, invest heavily in mortgages on homes.

Applications for mortgage loans are made to the real estate department of the bank or, where no separate department has been created, to the officer appointed to pass on such applications. Appraisal methods vary. Frequently

an officer or committee of the bank visits the property and determines its value by personal inspection. Under normal conditions the valuation reached is not ordinarily greatly below the market value.

In making real estate loans savings banks are generally restricted by state laws which fix the maximum percentage of property value that they may lend. In some states this maximum is 50 per cent; in others it is as high as 60 per cent. These laws, however, do not necessarily determine whether a bank's lending policy shall be liberal or conservative.

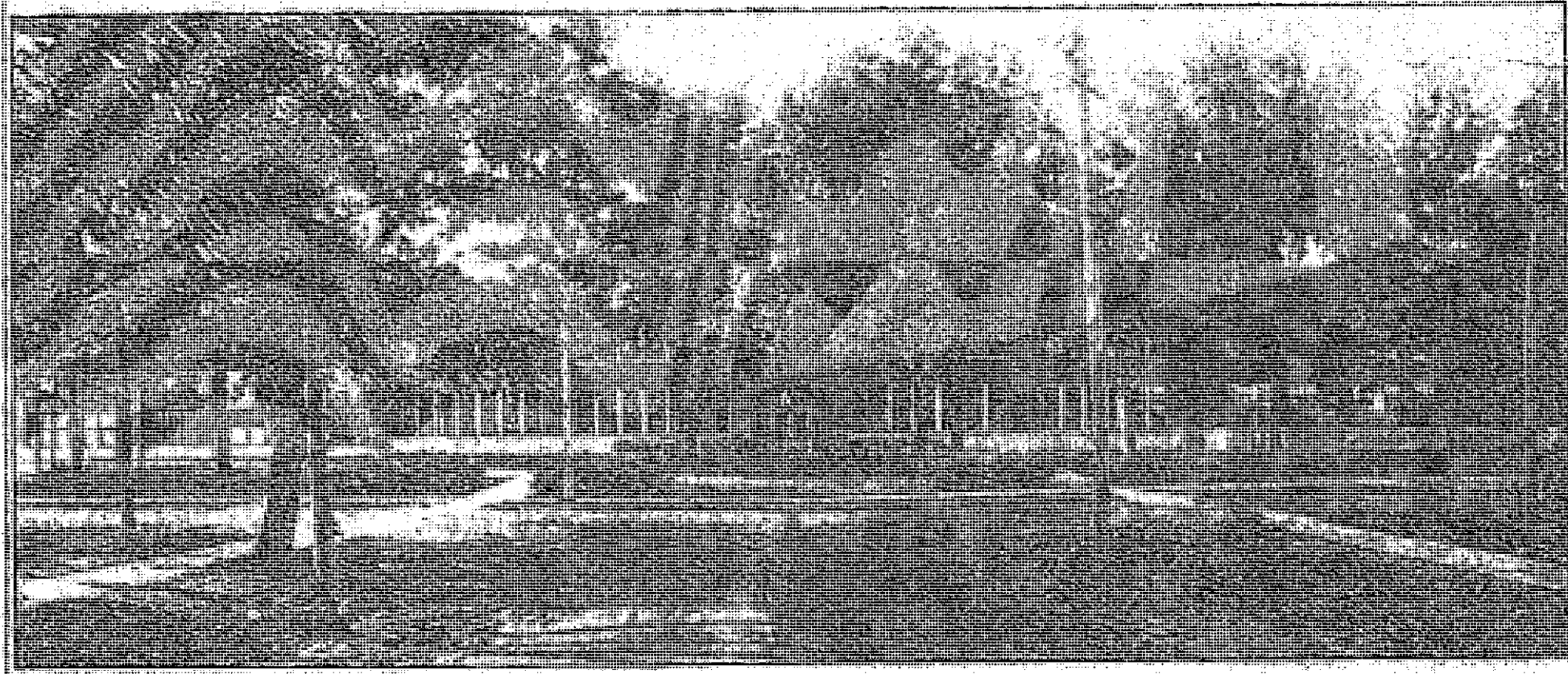
A bank located in a state permitting the higher ratio of mortgage loan to value may be unwilling to lend up to the legal limit or may regard existing prices as inflated and fix an appraisal value well under the selling price. One restricted to 50 per cent loans may, however, appraise property at the full selling price, and advance as much or more money on a given home than the bank operating under the more liberal statute, whose policies or appraisal methods are more conservative.

Savings bank loans are usually made for short terms—for periods of one, three and five years. Some banks require the borrower to repay the loan principal in installments; others make it repayable in full at the end of the term. Those adhering to the latter policy are usually willing to renew, but some of them make a charge for granting this privilege. Where there has been undue depreciation of the property such as would result from the owner's failure to keep it in repair, or where its value has been lessened through changes in the character of the neighborhood, difficulty may be encountered in renewing the loan, at least in its full amount.

A number of savings banks do not lend for construction purposes, regarding these loans as a greater risk than those predicated on the security afforded by an existing building. Undoubtedly there is a larger element of risk unless special precautions are taken. The home-builder or his contractor may build the house of materials inferior to those called for in the plans and specifications on which the loan is based, or, through ignorance or a desire to economize, may construct it poorly. Under such circumstances the bank may find itself holding a mortgage on a home for a sum which it would not consider lending if the loan were applied for on the complete property. Banks making construction loans usually require the owner or contractor to furnish a bond guaranteeing the completion of the building according to plan, or advance the loan money in installments as the work progresses and is inspected. Few losses are suffered where such methods are followed.

It is possible for the home builder to finance through many savings banks which do not make building loans, by obtaining credit from building material dealers for the construction period and using his available cash to

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BUCHANAN HIGH SCHOOL MONUMENT TO COOPERATION

## PRESENT HOME FINANCING METHODS

By John M. Gries, Chief, Division of Building and Housing,  
United States Department of Commerce

In attaining home ownership most American families need some financial assistance. The amount which must be borrowed represents in some cases a relatively small but more often a large part of the outlay. Although conditions vary from one section of the country to another the extent to which borrowing is necessary generally determines the financing method employed, and for the purpose of discussing the various plans they use, home buyers and home builders who borrow may be divided into three groups as follows:

The first embraces those who can supply in cash 50 per cent or more of the price of the home and who can get the remainder on first mortgage from several different sources.

The second includes those whose cash resources are within the approximate limits of from 25 to 40 per cent and who borrow the amount needed either on first mortgage (usually only from a building and loan association) or through the use of a first and a second mortgage.

The third comprises those who have but 10 or 15 per cent of the price, who sometimes finance

through mortgage agencies, but more frequently by means of an installment purchase agreement.

**First Group**  
Families in the first group generally experience little difficulty in obtaining the amount needed by placing a first mortgage on the property acquired. Since there are a number of lending agencies anxious to make conservative mortgage loans, the problem of these families often resolves itself into a mere question of choosing the one offering the most satisfactory service and terms.

**Building and Loan Associations**  
The building and loan association is an important financing source for families in this group. These organizations make a practice of lending considerably more than half the property value where such loans are required, and they are therefore discussed in connection with the second group of borrowers.

**Life Insurance Companies**  
Another source of funds for home buyers in the first group is the life insurance company. Prior to the war most of the larger companies did not make housing loans to any considerable extent,

preferring to invest their funds in mortgages on large commercial structures, thus limiting the number of their transactions and the amount of their investigational and administrative work. The housing shortage resulting from the war brought many of these companies into the home loan field, however, and they have become an important factor in the business.

The loans of life insurance companies are placed through local agents—banks, trust companies, mortgage companies, and individuals trained in the work. These agents are permitted to accept applications only in connection with properties located in developed sections where values are stabilized. The man seeking a loan to finance the purchase of a house located on an unimproved street or in a section where real estate does not sell readily will not generally be able to obtain it from a life insurance company. Applications from borrowers on properties located in growing communities and having the advantages of modern facilities, however, are eagerly sought.

The applicant is required to supply the loan agent with in-

formation bearing on the risk, on blanks furnished for the purpose. These forms call for a variety of data, such as the location, size and contour of the lot, the condition of the building, the materials of which it is constructed, and its heating, lighting and plumbing systems. The agent investigates the risk, appraises the property and reports to his company. His appraisal is invariably a conservative one, and the borrower should not be surprised if he learns that the home he has contracted to buy is valued for loan purposes at a figure somewhat below the price he has agreed to pay. This valuation is not necessarily a reflection on the wisdom of the purchase, for in determining the question of value a number of insurance companies are inclined to disregard certain items which are generally (and properly) considered by buyers and sellers as legitimate elements of worth. As an example of this the appraisal policy of one of the largest companies in the home loan field may be cited. In the case of a new building this company does not allow its agents to



# AIDING THE HOMEMAKER

## Tasks Lighter Because of Modern Science

There is a new fashion in servants. The ones we once knew are all out of style. There has been a transition from human servants to electrical ones. The homes of the country have been transformed.

Housekeeping has become a delight. Heavy labor and tedious monotony have gradually disappeared and homemaking has become a true expression of happy women. With the new fashion in home making established, women do not shirk tasks nor do they half-heartedly.

### Lightening The Homemaker's Burden

Homes, fully equipped for electrical service are administered to by intelligent women, with results that satisfy them, leaving additional time for growth along many other lines.

Since so few women do understand the real possibilities of electric current as a house servant, it is now being used to do only occasional jobs because homes are not rightly equipped either in wiring or labor saving devices, to make use of the true powers of electricity and to place them ready to the hand of the housewife.

### The Comfort of Light

The value of light itself is one of the greatest comforts to a home. The direct glare of light is as unpleasant as the failure to provide sufficiently. The art of illumination takes light, strains it through prepared glass and soft tinted shades, and makes it a factor of importance in the family's happiness and health.

Just as an artist may paint with pigments, one may paint with light. The decorative possibilities, through the uses of shields, shades, and lamps of various colors and tints, are unlimited and present a subject of much interest to those artistically inclined. To secure the best results it is advisable to consult the well informed regarding the fulfillment of your plans.

### Wiring The Home

Many are the advantages of complete and adequate wiring. It makes it possible for you to have light that gives good vision and to control that light very easily, ease in all domestic tasks and occupations, a creator of beauty and harmony.

You measure the comfort of your home by its convenience. In these days convenience is, in large part, a matter of electrical service, and the effectiveness of this service depends on the completeness of the wiring system, which is neither complicated nor expensive. If you are preparing to build a new home, you plan your plumbing system as a unit and you will make sure that it will be complete. At the same time and for the same reason, you will appreciate the economy of building a complete electrical system into the structure as it is erected. On the other hand if your present dwelling is not wired, or if it is inadequately wired, you will find the electrical contractor's resources quite equal to supplying the deficiency and installing electrical convenience in the old home.

### The Value Of A Complete Wiring System.

A complete wiring system provides for all the electric lights, for their proper control, and for the appliances that you or a future occupant of your home may some day want to use. The value to a future owner is really its value to you—that is, he will be more likely to buy and to pay your price for a house that meets his electrical requirements. When you install a complete wiring system, you put into your house a value far in excess of the small sum which it costs—value that will be returned to you in full if you should ever sell, and that will bring its own annual interest if you sell the house.

### The Utility Of A Complete Wiring System

The complete wiring system is a direct and inexpensive avenue to the important objects of domestic economy. The un electrified house is like a factory that uses only hand processes. The completely wired home opens the

doors to the whole range of home machinery. Here the vacuum cleaner takes over the hard labor of sweeping and furniture cleaning—without dust, without wear, and above all, hygienically. Here the electric washing machine and electric ironer lift the work and weariness of the laundry from the housewife's shoulders.

Nor is the housewife the only member of the family who finds in electricity a conservator of strength and an aid to efficient work. Many a man of mechanical bent takes keen pleasure in little home tasks of repair and construction. Complete wiring, especially in the attic and cellar and in the garage, allows him to use an electric soldering iron or electric glue pot without recourse to other sources of heat than the current from the nearest outlet or socket.

### The Comfort Of A Complete Wiring System

If this house is going to be your home, you can realize perfect satisfaction only if you are able to make convenient use of electrical appliances—only as you can change the arrangement of the lamps as often as you desire—only as you make electricity a servant who follows or precedes you from room to room, ready at every point to light your way and lighten your labor.

Complete wiring is the road to a hundred comforts. Electric heating devices—percolators, urns, toasters, grills, and the like are available on the porch or in the parlor in summer, in the dining room and the living room at all times, and when occasion requires. In the bedroom and sick room. Electric fans supply cooling breezes and keep the air fresh in any part of the house; electric heaters make cozy the cold corners in fall and winter; while electric curling irons, heating pads, and flatirons can be moved about and used at any convenient point.

### Provide For Electric Cooking

In planning a new house, it is advisable to have installed the basic wires to supply current to an electric range. Since electric cooking is clean, convenient, and superior in every way, the time is sure to come soon when range wires will be required. The right time to install these wires is during the building process, thus saving trouble and expense.

**The Pride In Complete Wiring**  
There is, too, an undeniable prestige in complete wiring. The hostess whose home is made distinctive by the refinement of soft light rightly placed, is one whom acquaintances love to visit and whose taste they admire even while they may entertain a little good-natured envy as they appreciate the distinction of her surroundings. All this enjoyment is made available by the installation of a complete wiring system.

### Lighting and Fixtures

Light is very great in importance in the things wanted most in home life, comfort, ease, and beauty. But light is only the raw material of illumination for light can embody one or both of two evils, gloom and glare, due to insufficient or improperly shaded light.

Proper lighting is not a thing to be left to chance. Modern physiology puts heavy stress on the painful effects of eye-strain. The whole nervous system is profoundly affected when the vision is habitually distressed either by artificial glare or inadequate light. It is only under even, mellow illumination that the system relaxes and yields itself to a comfort that restores tired minds even as its comforts weary bodies.

### Correct Lighting Is Important

The qualified contractor can prescribe correct light just as a physician prescribes the right medicine. Where an entire room is to be equally illuminated, he will suggest a ceiling fixture, and a size of lamp that will minimize the shadows and bring out every fine feature of furnishing and decoration. Where hours are to be spent in study or needlework, or at the piano, he will so locate the convenience outlets that portable lamps can be placed just where they will concentrate their glow on the book, sewing, or music, and will comfortably protect the eyes from direct light. Under

der his guidance, no employment will be carried on in shadow or be made painful by an excess of brilliancy.

### Proper Fixtures Add Charm

Fixtures, wall brackets, and portable lamps, afford not only corrected illumination, but add greatly to the harmony and beauty of the home. It is essential when selecting fixtures to secure proper shades of fairly dense glass, so treated that they are translucent and not transparent. One should not be able to see the unlighted lamp through the shade. Thus lighting, beautifully concealed, sheds an equal warm glow, an illumination that permeates the room with inviting charm.

### Electric Appliances

Through the advent of electrical appliances, a marked transformation has taken place in the home, and housekeeping formerly a drudge, is now a delight. The tiresome, routine burdens are now placed on the shoulders of electrical machines, freeing mothers for their real work, home making.

In every room, these servants are playing their part in keeping the nation healthy and happy.

The electric clothes washer, electric ironer, and centrifugal dryer are now so perfected that you can do your washing, drying, and ironing in one-third the time necessary to do it by hand, without appreciable effort or labor on your part.

The dishes may be washed, rinsed and dried electrically without soiling your hands and with a maximum of safety to your highly prized dishes and most fragile pieces of glassware and china.

The electric sewing machine is easily controlled and will do more work in less time than the old treadle machine and will save your health.

An electric cleaner will remove dust and dirt from rugs, upholstery, and clothes, prolong their life, and save your labor and money.

The many uses of the electric fan both in summer and winter are too well known to need special mention.

Table electrical appliances, such as the percolator, grill, chafing dish, samovar, toaster, and waffle iron, have solved the servant problem.

The electric iron has earned its place as a health and labor saver in millions of our homes.

The electric range has been adopted as the scientific and modern way to cook.

The electric refrigerator is a means of saving health, food, and money.

Of electric heating appliances the radiator, milk warmer, heating pad, curling iron, and immersion heater have introduced comfort and convenience hitherto unapproachable by other means.

Few homes are wired with properly provided outlets to take advantage of the benefits offered by these appliances.

### The Living Room

You spend most of your time in the living room. Here you read, sew, and watch the children at play. You entertain callers here, too, and know that they will judge your home and housekeeping by the atmosphere of this room. Your family uses every part of it at some time, and they need electrical service.

The center light is controlled by three way switches, one at each door, allowing the switching on or off at the door by which you enter or leave.

As good vision is so necessary to the health and comfort of the family, above all the living room must be correctly and adequately illuminated.

### Making Life Convenient

Every one has table or floor lamps and likes to rearrange them from time to time, but it jars the harmony of the furnishings to have long wires strung from wall brackets, requiring the removing of lamps so the connection can be made.

There should be enough wall lights provided to give close illumination to any portion of the room. This permits you to have light just where you want it.

Convenience outlets placed in the floor or in the walls are needed to provide for the use of these appliances.

Electric Cleaner  
Table Appliances  
Portable Heaters  
Phonograph Motor

Electric Fireplace  
Lighted Xmas Tree  
Table Lamps  
Floor Lamps  
Electric Fan  
Battery Charger  
Radio  
Cigar Lighter

This room should sum up all possible electrical comfort, and what finer or greater comfort is there than a well furnished living room with plentiful light, correctly distributed, and elastically controlled.

Suggested wiring for the Living Room; Four tumbler 3-way switches, one ceiling outlet, four wall outlets, and seven convenience outlets.

### The Dining Room

The dining room is a place where distinction in entertainment is a matter of pride and where family comfort is a daily requirement.

Beautiful in appearance, and of every day usefulness are electric toasters, percolators, or chafing dishes. Almost every family owns one or more of these appliances, and your home is not completely wired unless provision is made for their use. A special outlet under the table is especially wired to take care of them.

### The Value of Appearance

An important consideration is the lighting of the dining table. A center fixture of the proper type will throw a brilliant white light on the dainty linens and china without vexing the eyes of those who gather at the table.

Fine taste may be exercised in the selection of beautiful side fixtures that shed soft lights over the buffet and serving table.

Baseboard convenience outlets, located with particular reference to the serving table for the convenient use of a heating plate or grill. The others provide for a vacuum cleaner as well as for an electric fan or portable heater. In addition two outlets are placed about four feet from the floor for buffet cooking appliances or for electric candle sticks.

### Three-Fold Comfort

In the dining room electricity brings a threefold comfort. The room is attractively illuminated, electric appliances cook savory dishes, and a fan showers a grateful breeze. Light, heat, and power from one source, made possible by correct wiring.

These appliances may be used in the dining room;

Toaster  
Egg Boiler  
Waffle Iron  
Drink Mixer  
Floor Lamps  
Grill  
Samovar  
Fan  
Cleaner  
Chafing Dish

Suggested wiring for the dining room; Three tumbler switches, six convenience outlets, four wall outlets, and one ceiling outlet.

### The Bed Rooms

In planning your bed rooms you will be surprised at the amount of comfort provided for by a simple wiring installation. Of course, these rooms should be pretty and dainty, but above all you look for comfort. At the door is a three-way switch that controls the ceiling light.

The most used lights in a bedroom are those at the dressing table. Here should be wall lights, one on each side, separately controlled by pull chains. This is augmented by a twin convenience outlet beneath in the base board for the use of a curling iron, immersion heater, or perhaps a vibrator.

### Convenience and Accommodation

When entertaining guests, there is a very real satisfaction, and pride, in being able to put modern comfort and unexpected little conveniences at their disposal. Many women carry electrical appliances when they travel, and the facility for their use which complete wiring affords, will give your friends a delightful impression of your hospitality.

Another convenience is a light in the clothes closet. Another is an outlet for a reading lamp, still another for a light at your writing desk.

When retiring you need light until the very last moment. For that reason have a control switch placed within reach of your bed, that controls the lights in the room. It is important when awakened at night, for a single move of your arm turns on the light.

**Desired Appliances**  
Convenience outlets are needed for the use of these bed room appliances;

Hair Dryer  
Curling Iron  
Bed Lamp  
Heating Pad  
Portable Heater  
Vibrator  
Fan  
Cleaner  
Desk Lamp  
Immersion Heater  
Suggested wiring for the Bed Rooms;

Five wall outlets, a ceiling outlet, four convenience outlets, two tumbler switches, and a closet light.

### The Kitchen

Your kitchen should be wired so that it can be equipped with modern labor saving kitchen appliances, also for proper illumination, arranged for comfort. While the kitchen is the work shop of the home its wiring is perhaps the most simple of all rooms.

One twin convenience outlet is all that is necessary, but placed where it is most available for every demand. Preferably in the wall over the kitchen table, about four and one-half feet from the floor. From this outlet can be used your electric iron, dish washer, utility motor, and fireless cooker.

For illumination few lights are needed, but they should be adjusted to every kitchen need. A bright ceiling light with a plain fixture with two wall brackets, one over the sink, and one over the kitchen table will suffice. Switches placed in the kitchen control lights in the garage, also the switch that throws on the cellar lights.

### Electric Cooking and Refrigeration

Electric ranges proved the modern, scientific way to cook. A special low rate is available for the operation of the range and the refrigerator, making them most economical to use. With an electric range food is cooked better with less attention, and eliminates fuel odors and the toil of carrying coal and ashes. It is cleaner, cooler, more convenient, more comfortable, automatic in use, and safer in operation.

An electrical refrigerator keeps food in perfect condition for a longer time than you thought possible, with convenient trays for making ice cubes and jellies, and is silent in operation. These two needed devices insure you a home of health.

In addition you will want to use these in your kitchen;

Electric Iron  
Ventilating Fan  
Fireless Cooker  
Dish Washer  
Plate Warmer  
Utility Motor

Suggested wiring for the Kitchen; One convenience outlet, one range outlet, two switches, one ceiling outlet, and two wall outlets.

### The Laundry

The electric clothes washer, ironer, and hand iron, are practically indispensable in the modern home, and make up the laundry unit, generally located in the basement.

A ceiling light controlled from the top of the stairs, with outlets over the laundry tubs and the ironer are needed for illumination.

Here you will find the service entrance where the supply of current enters the house, and close by your meter.

Convenience outlets in the laundry are all important for the use of;

Electric Washer  
Electric Mangle  
Water Heater  
Ironer  
Hand Iron  
Ice Cream Freezer  
Suggested wiring in the basement; Three convenience outlets, two switches, and ceiling outlet in the laundry, drop light in the furnace room, vegetable cellar, and coal bin, and a safety distribution panel.

### The Sun Room

No modern home should be built without a sunroom for its possibilities as a sewing room, or nursery. A ceiling outlet controlled by a switch at the door for general illumination and the use of portable table and floor lamps will supply the additional lighting needed, besides creating a harmonious atmosphere.

The decorative ceiling fixture

is controlled by a switch inside the living room door. The convenience outlets are also needed especially in summer for percolator or chafing dish, when breakfast or luncheon is served in the cool of the sun room.

These appliances will be used in the sun room;

Sewing Machine  
Portable Heater  
Electric Fans  
Percolator  
Cleaner  
Portable Lamps  
Battery Charger  
Grill

Suggested wiring for the sun room; One ceiling outlet, two wall outlets, three convenience outlets, one two-way switch.

### The Bath Room

Bath room conveniences are very useful. For lighting an overhead light with globe fixture gives needed illumination. Two wall lights, one on each side of the mirror about 65 inches from the floor, each having pull chains completes the lighting scheme.

A twin convenience outlet placed just above the tiled wainscoting and placed directly over the wash stand, completes the wiring facilities.

Appliances used in the bath room include an immersion heater when a little hot water is needed, as for shaving, also a portable heater when the chill of the room is uncomfortable.

Thus the bathroom can be fully wired with only one switch, one convenience outlet, and the three lights.

### The Garage

In the garage arrange for ample illumination for it is absolutely essential. For general illumination a ceiling outlet and a light over the outside of the door should be installed, controlled by a two way switch, in the kitchen and in the garage.

For local illumination for making repairs a portable inspection lamp can be used. Electrically operated tools have become a necessary part of a modern garage. A drop cord pendant light is invaluable for use above the engine of the car or over the work bench.

Convenience outlets are necessary so that you may use;

Battery charger  
Utility Motor  
Soldering Iron  
Electric Air Pump  
Rectifier  
Inspection Lamp  
Portable Heater  
Electric Cleaner

Suggested wiring for the garage; One ceiling outlet, one outside outlet, three three-way outlets, two convenience outlets, one two way switch.

### Other Rooms

In electrically equipping your home, particular attention should be given to the following suggestions;

The lighting of stairways and halls using an attractive ceiling fixture.

Three-way switches, both up and down stairs, very convenient for controlling hall and stairway lighting. Also three-way switches conveniently located near the entrances to the living and dining room to save needless walking.

A night light for the hall upstairs.

A light in each of the clothes closets.

A porch light, also a convenience outlet on the porch, to allow use of fan, sewing machine, or lamp.

A bell ringing transformer for the door bell.

### Other Conveniences

With the popularizing of radio reception, battery chargers and "B" battery eliminators have entered a large field of usefulness.

The radio enthusiast, who is careful to have his set ready for use has only to attach one lead to the current outlet in order to put in as much charge as is required. They are also useful in the garage to recharge the automobile battery.

The growing appreciation for electrical toys embodies an educational idea in play. Miniature electric locomotives, cranes, motors, etc., are more than toys, they give a practical instruction in the application of electricity. A toy transformer is the most convenient device for supply power to these toys.

A modern refinement of wiring convenience is the little red pilot light which is furnished if desired, and which sends out its warning that lights have been left burning in attic or cellar when they are no longer required for use.

### The Low Cost Of Electric Servants

Electrical appliances need only a certain standard amount of electricity, the cost of which is both extremely low and unvarying. To show how little it costs to have electrical servants work for you, the following table is prepared.

Vacuum Cleaner—	1.4 cents per hour
Washing Machine—	2.4 cents per hour
Ironing Machine—	3.2 cents per hour
Chafing Dish—	3.2 cents per hour
Electric Irons—	3.6 cents per hour
Hair Dryer—	6 cents per hour
Radiant Heater—	4.8 cents per hour
Immersion Heater—	2.4 cents per hour
Coffee Percolator—	4.4 cents per hour
Dishwasher—	2.0 cents per hour

## What Is A Chamber of Commerce?

What is a Chamber of Commerce? It is doubtful if the average man could give a satisfactory answer to this question were he to be asked.

Many men, and Chamber of Commerce members at that, feel that the Chamber is something to which they pay their dues in order to have a chap always on hand to answer unimportant questions that some idle stranger might ask. Some feel that buying a Chamber of Commerce membership is like buying a share of stock in some industry—pay down the money—get a certificate—and then sit back and wait for the dividends to roll in. Still other men, though this group grows smaller each year, refuse to join a Chamber of Commerce on the grounds, mistaken though they are, that the chamber of commerce is a pseudo-political group that are organized solely to interfere with individual privileges.

The truth of the matter is that membership in a Chamber of Commerce should be considered an honor. It is, or should be, an indication that the individual member of the local chamber is doing things in his community as far as his own work is concerned, and is big enough to be considered worthy to join a group of men who are concerned with doing things for the community as a whole; and, paradoxically, by virtue of voluntarily adding in some worthy project which will benefit the community as a whole, these members have the satisfaction of knowing that in the long run they have done themselves some good as well.

When a business man pays his fair share of the budget necessary to enable the chamber of commerce to carry on effectively, he is not contributing to the "support" of a worthy organization. He is getting a quid-pro-quo. He should look upon what he pays to the chamber as a necessary business expense, just as necessary a business expense as are payments for raw materials or for the services of employees or for sales promotion.

If a business man does not think he is getting a fair return for the payments he makes for raw materials or labor or sales promotion, he does not quit buying raw materials or employing labor or carrying on his sales campaign. He sees to it that he does get the return which he believes he should get, or else finds out to his own satisfaction that the return he is getting is commensurate with the money he is expending. In the event he still is not satisfied, he usually finds it a good policy to increase his expenditures.

Similarly, if a business man does not think his chamber of commerce is giving him and the other business men the return which the budget they provide warrants, it should not even occur to him to cut off his payments to the chamber. He should look into the matter just the same as he would look into one of the departments of his own business, which in fact the chamber of commerce is. If this business man finds a lack of program is responsible for lack of results he is only criticizing himself if he damns the chamber of commerce. No business can function without executive control and counsel, and running a chamber of commerce is, in a great many instances, a far bigger job than running an individual enterprise.

All over the world, wherever business is done, the chamber of commerce is in evidence. It is a voluntary organization of business men. The objective of a chamber of commerce is business, material things. It engages in the civic, the social, and the cultural, for the sole reason that business is affected by those considerations.

The main spring of all material progress is individual initiative private enterprise. The chamber provides for individual initiative an enlarged opportunity for its exercise. It assists private enterprise with a service, which private enterprise cannot or does not provide for itself. The accomplishments of the chamber are not the result of private enterprise but are the result of group enterprise. The chamber of commerce is a fixture in national business life for the sole reason that it pays.

The point to all of the above is this: "Any time an individual member or group of members of a chamber of commerce feel that their chamber is only an expense—that it is accomplishing no really worth while things for its community—they have only themselves to blame; for there is no other place to lay the blame but at their own door. The chamber of commerce is not a one man affair. The secretary of a cham-

ber is not super-human nor all omniscient. He carries out the instructions of his board and his membership to the best of his ability and the limit of his finance. If he falls short of the mark it is up to the board of directors to tell him about it or get the man who can hit the bull's eye. If he does nothing—then it is up to the board of directors to get busy and establish a program that he can follow or step out of the picture and let a new board get in that will work, that will plan—that will cooperate—that will FUNCTION!

Not long ago, in a nearby community, one of the industries planned on moving its plant to another location. One of the chamber of commerce members on hearing of this remarked: "That's the chamber of commerce for you." If it would be just as sensible for him to have said of a customer who could not get what he or she wanted in this man's store: "That's my store for you—I never have what the customer wants—no wonder they go somewhere else—and then proceed up and down the street telling each and every person that he met that Mrs. Jones had to go over to a competitor to trade because he was too lazy to handle the kind of merchandise customers called for."

The chamber of commerce carries merchandise. It keeps shop. It has a wide trading area. It serves thousands of customers. But if the chamber of commerce hasn't the funds to replace that stock when it is gone—or if it keeps its door locked so that the customers can't get in—and if it doesn't do something to let the folks in its trading area know that it is "open-for-business" it can't rightfully expect patronage.

The first thing a community has to do is to financially invest in the chamber of commerce. The next thing that community must do is to attend the meetings of the chamber of commerce and DO SOMETHING! The time is at hand when all financing necessary to the proper functioning of a local chamber of commerce should be considered by business men as a necessary business expense—and the operation of the chamber of commerce as a thing in which each man is vitally interested, and personally obligated.



# MODERN HOMES ARE BIG HOMES LIKE THESE



## MODERN HOMES IMPROVE ANY COMMUNITY

### Better Homes Make Better Citizens

The most satisfactory home of today is a combination of striking design for the exterior, and of efficiency equipment and smart appointments for the interior.

Good construction can be taken for granted, for with the expert knowledge and skill now present among builders any of the standard construction materials can be so handled as to make a well constructed job.

In home building the same as with present-day automobiles, good and lasting construction is expected and is the general rule. Popularity and big salability are dependent upon the lines of the car—or of the house—and upon its appointments.

Today it is not necessary to put money into anything but a well designed home. It costs no more to build from a good plan that puts in those clever little touches here and there that give the house an individual and attractive look which means much if the place is ever offered for sale.

The demand for better homes—more attractive, more artistic, more convenient homes—is growing with extreme rapidity throughout the nation. The mere size and cost of a house is no longer even an approximately reliable measure of its desirability or of its sale or investment value. More and more people are recognizing that the craving for beauty is a real need of the human heart, which should be fostered wherever possible; and most particularly in the home, for the home life is one of the most potent and continuous influences in the life of the individual. It is the place of all others where pleasant associations and relationships, quiet relaxation and spiritual satisfactions must be found if they are to have any adequate place among the reasonable requirements of life.

But it is not beauty alone that is being demanded. More and more the home is being, and must be, made to serve to the utmost in convenience and utility. The modern housekeeper has neither time nor the inclination to labor over long at unpleasant and tiresome tasks that may be made easier or eliminated altogether by reasonable forethought in planning.

Many factors contribute to this growing interest in better home building, but perhaps the most powerful of all these influences is the astonishing growth of the large development and building corporations, in nearly all sections of the country. These companies have large means at their disposal, and so are able to secure the services of skilled architects to work out for them every detail of artistic and practical value, a service that heretofore has been quite out of the question for the small and medium priced home.

### Building and Loan Important Factor

The building and loan association is another important and powerful factor in the building of modern homes at moderate prices and upon long time terms. During 1927, in 409 cities of 21 states, more than one hundred and thirty million dollars were borrowed by persons who needed help. These loans were made in 1693 building and loan companies, and do not take into consideration the millions of dollars that were borrowed from friends.

On this basis there is an economic need throughout the country during the course of a year that is in excess of three hun-

dred million dollars! What greater proof is there of the growth of the better-homes idea?

The above figure is reached after taking into consideration the five basic factors that enter into the need for homes. These are as follows:—

1. In the United States there are over 1,200,000 marriages every year.

2. Every year sees the deterioration of a definite number of homes by the ravages of time and the elements.

3. Every year sees thousands of homes destroyed by fire.

Railroads, Public Utilities, Industries and Mercantile establishments are forced to destroy many homes every year to make room for advancement.

5. Better living conditions demanded by American wage-earners mean the abolishment of old-time tenements unfit for the present day needs.

It is safe to estimate that over One Million Homes should be built annually to meet these requirements. The desire for home ownership is a thing which is being more and more recognized by every home building agency, and multi-family houses do not meet the requirements any more than rented house do for they are not real Homes.

The home where the children are born, the place where the grand-children will some day come can never be replaced in the history of mankind. There is much to be done in the world—but the building of modern homes means more than all the rest. It means better living conditions and better citizens.

## HOME'S THE THING

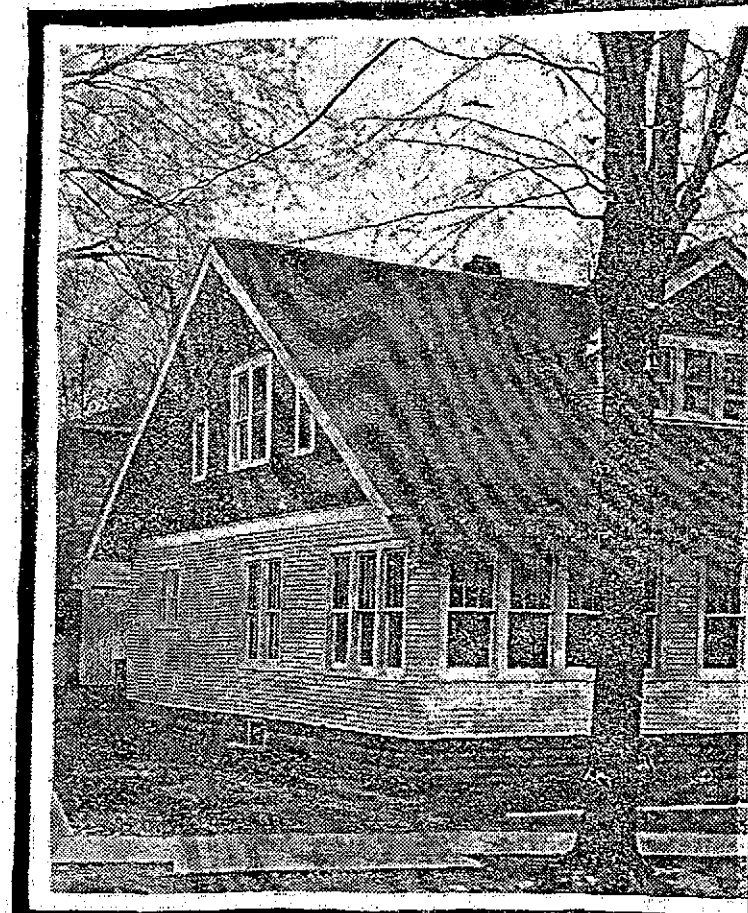
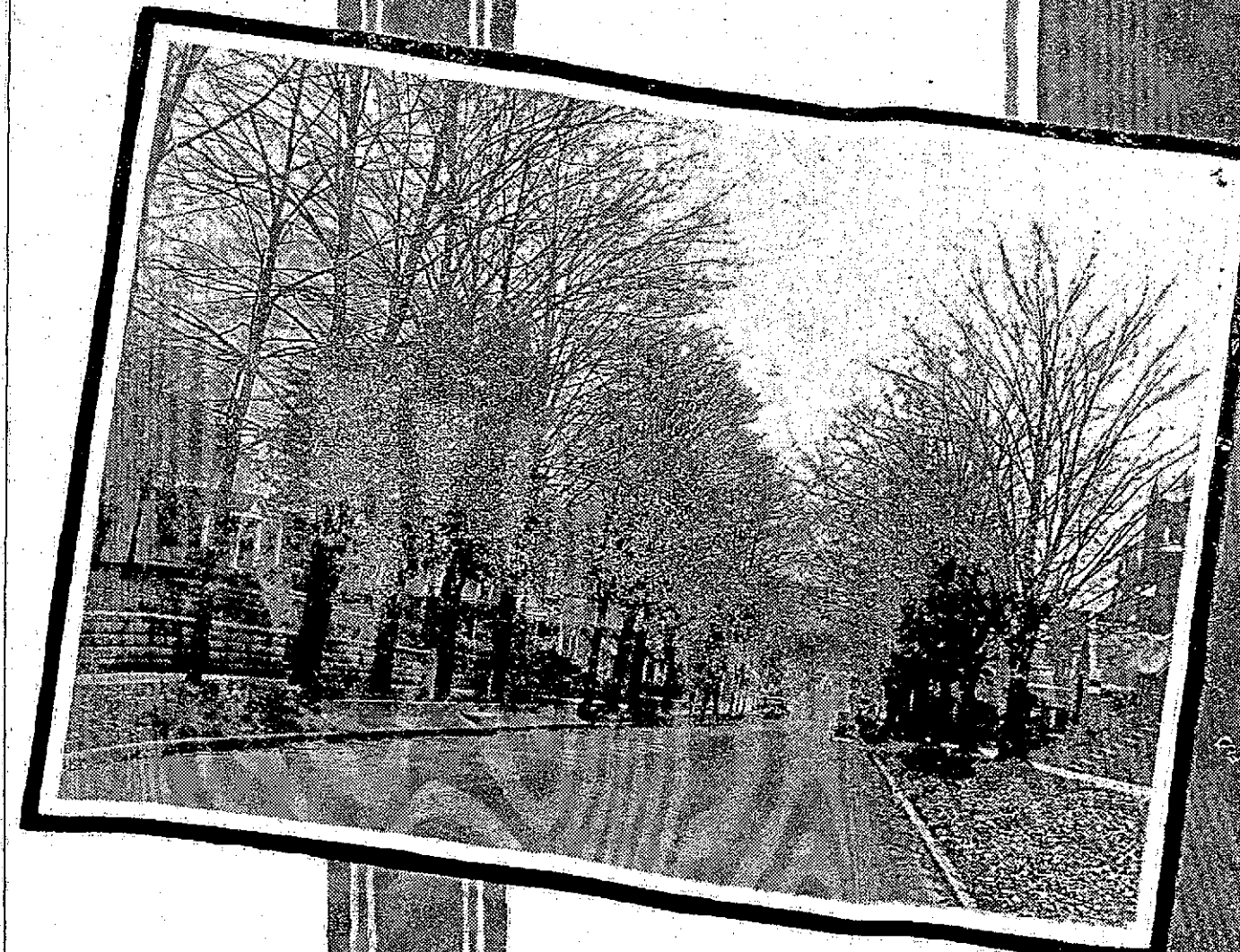
Economists are asking, "What is the next great want, the supplying of which will keep capital and labor profitably employed?" Some do not hesitate to assert that upon the discovery or creation of such a "want" depends the continued prosperity of the nation.

"But why strive to create artificial wants?" asks a thinker? "when there lies at the door, a basic, natural want, broad enough to call for unlimited and continuous production of a vast variety of goods?" What is needed is not to create new wants, but to turn the spotlight on one which has been thrust into the background, and to keep the light turned until every economist, preacher, editor, parent and child shall join in the chorus—

## "A HOME'S THE THING"

Not two cars for every family—not the weekly visit to the beauty parlor—not the package of cigarettes which the tobacco interests are trying to place in the handbag of every woman and girl that can be influenced by huge advertising campaigns—not any of the thousands of other non-productive luxuries which are not only superfluous, but in many cases harmful.

THE HOME'S THE THING, and no better means exists for stimulating home building than to carry into every highway and byway the message of the value of building and loan financing.





# GREATEST COMMUNITY ASSET

## IMPROVE OUR CITY

### SMALL COMMUNITIES SHOW GREAT PROGRESS

Biggest Strides Made by Towns  
Under 25,000

Cities of less than 25,000 inhabitants lead all larger communities in the United States in the amount of building per capita, according to the American Builder. That journal places construction in 2,514 towns, each having less than 25,000 population at \$478-106,116, or \$136.25 per inhabitant, on the basis of a total population of 18,187,937.

Estimated work for the groups of larger cities is as follows: 25,000 to 50,000 population, \$70.25 per inhabitant; 50,000 to 100,000 population, \$70.86 per inhabitant; 100,000 to 200,000 population, \$77.01 per inhabitant; 200,000 to 500,000 population, \$73.15 per inhabitant.

500,000 and over, \$120.91 per inhabitant.

#### Rural Construction

The American Builder's estimate also takes into consideration 12,905 incorporated rural communities and other rural areas, which for the last year did building to the amount of \$938,734,146. The aggregate, remodeling and renewals included, is placed at close to seven and a half billions.

In this connection the American Builder states that the figures based on "contracts let," as reported by the F. W. Dodge Corporation and "permits issued," reported by S. W. Straus and Company while reliable as far as they go, and probably the best available summaries at hand, fail to cover a great amount of building and construction work carried on in the rural districts.

#### Not Fully Covered

The American Builder says that of the 2,514 cities listed below 25,000 population, only 177 are included in the building permit reports issued by S. W. Straus and Company. As to "contracts let" attention is called to the fact that no force employed by the most prosperous building trade journal could possibly cover the field accurately, adding: Furthermore a very large annual value of construction is erected without contracts. Hundreds of millions of dollars worth of residential buildings are erected by builders each year for re-sale. Probably 50 per cent of the new homes built are erected in this way."

### Home Purchase Sound Investment

#### Community Prospers Through Individual Ownership

An investment in the building industry is an investment in prosperity.

There were over eight billions of dollars employed in the building industry of the United States last year. Home building was the largest contributor to this enterprise, which added greatly to the prosperity of our country. An active home building program best reflects the community's life and progress.

The success of industries depends largely upon securing contented workers. Home ownership supplies this need by relieving the community of the shifting and floating population of tenantry. Home ownership creates contentment, dependability and reliability. It engages all trades—the merchant, mechanic, laborer and artist. It keeps lumber mills, cement plants and other material factories operating. Insurance companies, loan companies, realty

men come in for their share of benefit, in fact, most every line of commercial nature is directly benefited by the building industry. And, from an advertising point of view, nothing a community can do can so well tell the story of a progressive community as a construction project.

Best of all, a community of home owners, as a rule, are a community of reliable and responsible people. They pay their debts and provide a ready market for all worthy products. People who invest their savings in building and loan associations are making an investment in prosperity. They provide the money to make more home building possible. The doctor, the teacher, the lawyer and preacher are better and more promptly paid for their services by the thrifty and home-owning class of people. They not only meet their obligations, but sponsor every worthy enterprise for the upbuilding of society and their respective community and state.

An investment in building and loan associations is safe and the returns are profitable. The percentage of loss in building and loan associations is negligible. There is a reason—every building and loan dollar has a redeemer behind it. Home loans are the best security on earth and individual home ownership is the most valuable thing in the world.

### Things You May Want to Know

#### A Few Helpful Hints on the Care of a Home

Q—What kind of well can be put in ground that is full of rock and clay? A drill was tried but rock interferes. How deep can the strainer point be sunk?

A—Going through rock is the every day experience of practised well diggers. You should employ one. The strainer can be placed at various depths depending upon what kind of pump is used. Your well digger will properly advise you according to the circumstances he finds.

Q—What is the best asphalt shingle?

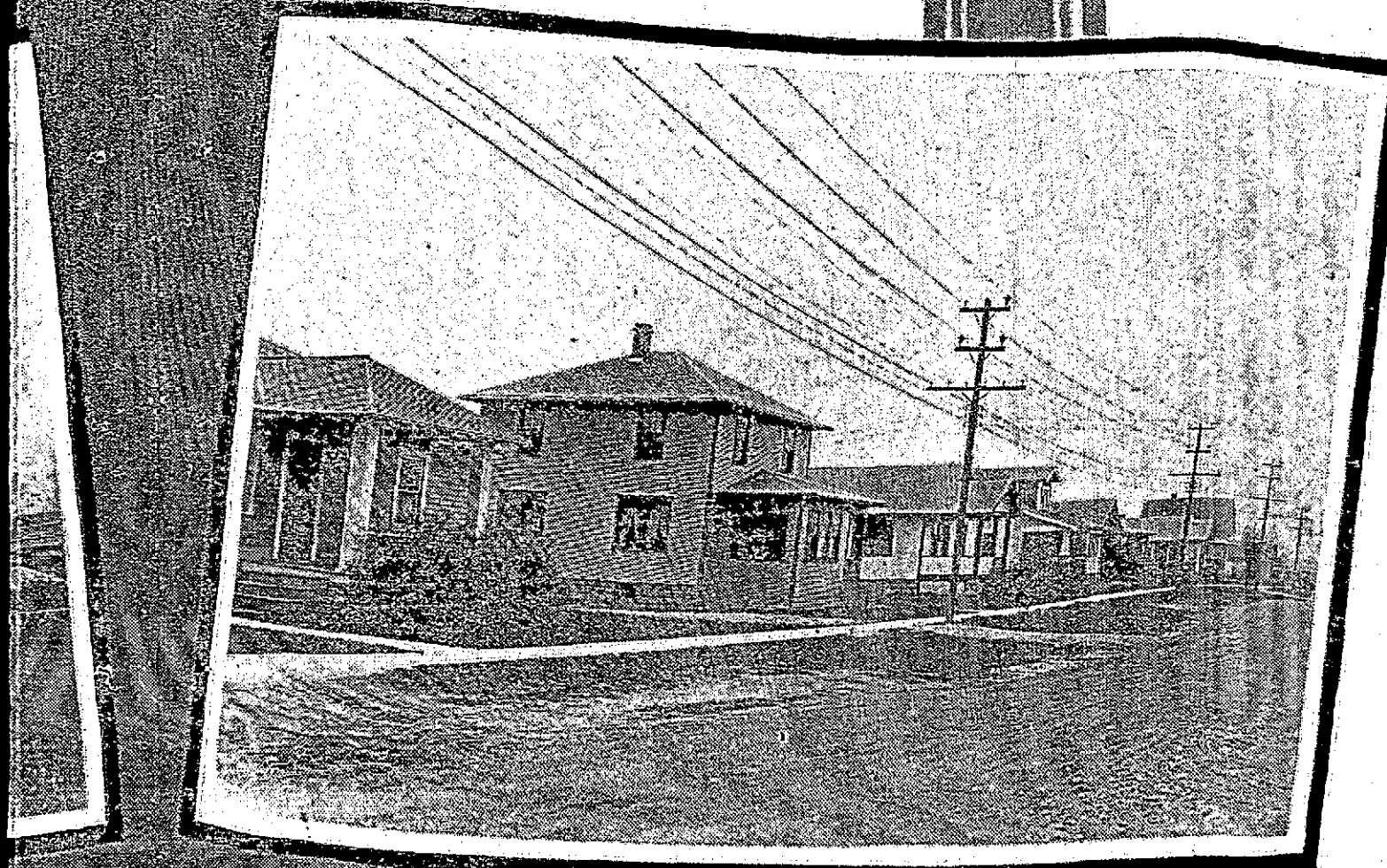
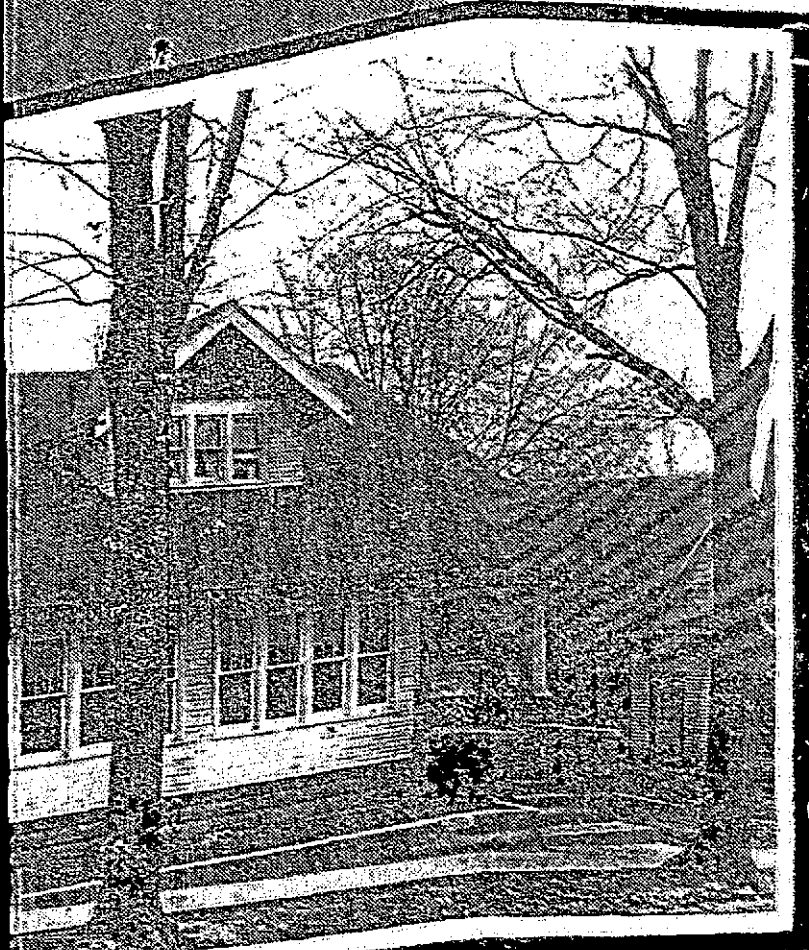
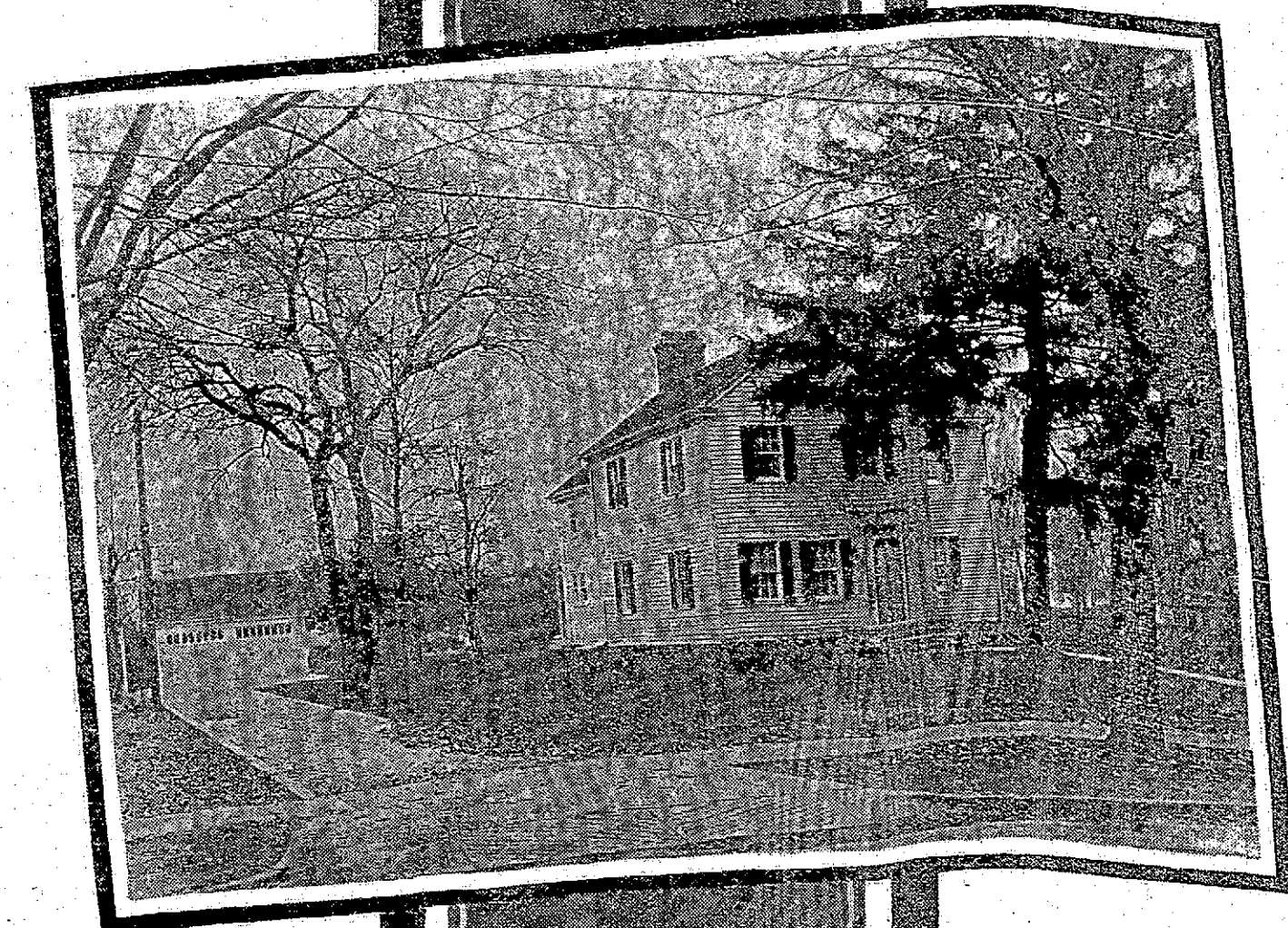
A—We cannot give trade names in this column. There are many makes of about equal merit. Employ the best product of a high grade reputable manufacturer who will guarantee results.

Q—What is the best way to clean dirt marks and soil off of interior doors and baseboards before applying varnish? It is badly marked.

A—The best way is to employ a painter. To do the work yourself discreet use of sandpaper will probably be all that is necessary. If the stains go deeply into the wood it will be necessary to bleach it by using oxalic acid solution.

Q—What is the best method and cheapest to put a cellar under a house already built on a concrete block foundation?

A—Do not disturb present foundations. Excavate the soil underneath the house leaving about three feet against the outer walls, retaining this embankment with light masonry walls. Shore up the interior beams, put in new columns on separate footings. Employ a competent contractor to do all this work.





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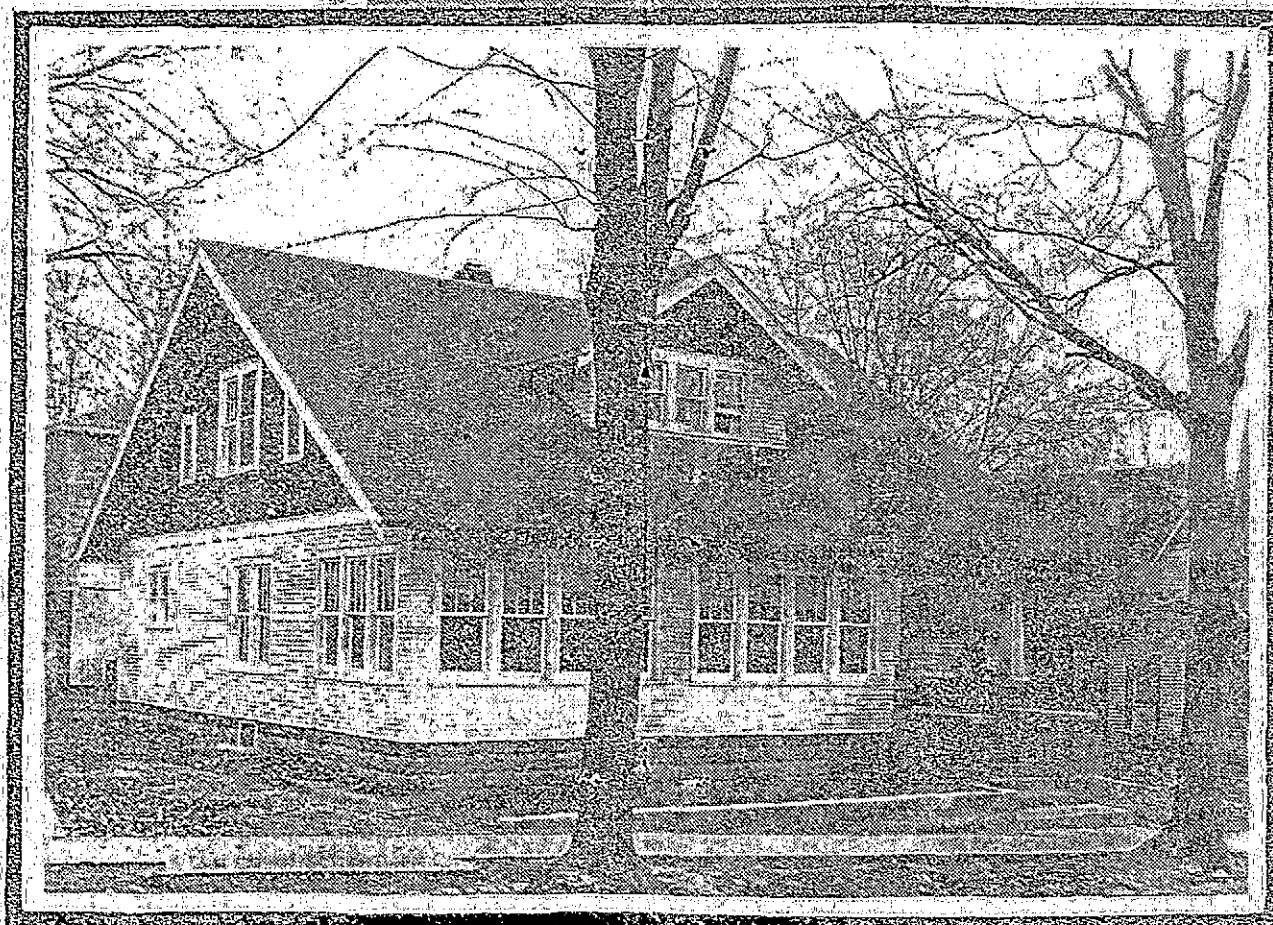
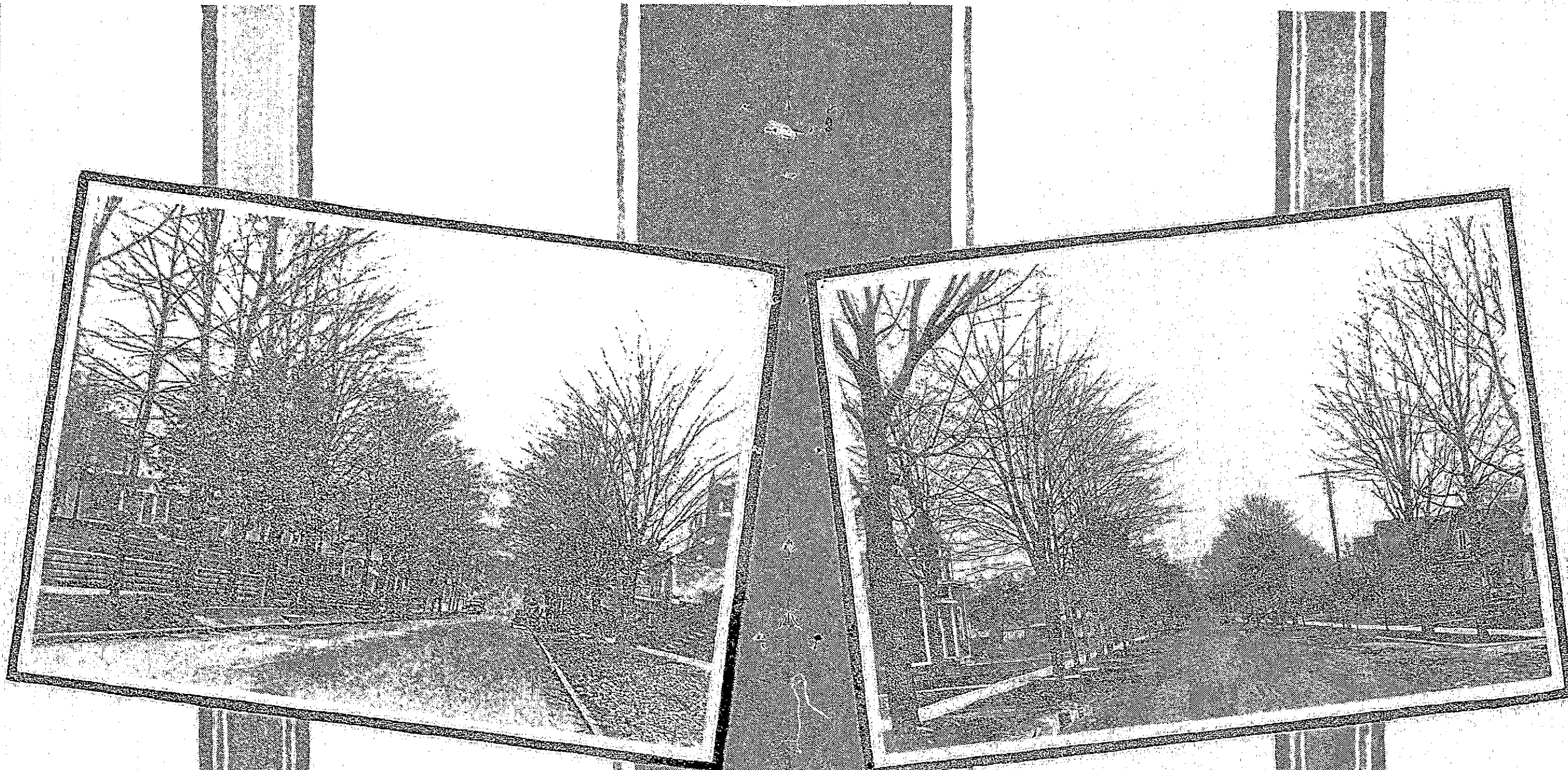
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# BUILDING A HOME BRINGS HAPPINESS!

## Home Construction Needs Planning and Study to Produce Best Results

To the average person ownership of a home is perhaps the dream of a lifetime—in many cases it is the great objective of all effort.

The dream may be of a modest city dwelling or it may vision a suburban cottage—New England, Southern or Dutch Colonial type, English half-timber, California bungalow or a pretentious mansion, according to one's prospects in life.

Ownership may come through purchase of a house already standing, or it may be as the result of long planning and the personally supervised construction of a new house. In every case the aim is for something more than merely a house. A real home is desired—one that will transform all the coziness of the "dream picture" into enduring substance.

It is one thing to dream of a home and its comforts and delights, and quite another matter to assure them. Unless the prospective home owner gives careful consideration to essential details of construction the finished dwelling can be a sad disappointment instead of a perpetual source of pride and satisfaction.

Four walls, a roof and interior equipment do not by any means constitute a real home. The character of the materials entering into structural work is of vital importance in making your home all that a home should be.

The old saying "Appearances are deceitful" applies nowhere more forcefully than in home building. Something more than good looks is necessary in the proper construction or alteration of a house.

To be certain that you are securing a home in keeping with your dream of cozy comfort and lasting service you should take counsel with those who know how to build. You should also use materials that are not only attractive but are durable and best suited to the uses they are intended to serve.

Many new houses soon become a source of trouble and expense to their owners because of false economy practiced in their construction. A little paint, some showy decoration, and to outward appearances your house can be a thing of beauty on the day you move in. The test will come when the newness wears off. Short-lived materials, selected for vital installations because of saving in first cost, will begin to fail. This means replacement at an expense much greater than the so-called saving affected by use of substitute materials at the beginning. And there is, in addition, the inconvenience and trouble occasioned by tearing up floors, opening the walls, repainting and papering incidental to the replacement of unserviceable or worn-out installations.

Therefore, the first point to be remembered is that substantial, enduring materials increase the cost of your home but little more at the start. Eventually they are the cheapest as well as the most satisfactory materials.

Whether you build a new house, remodel an old house, or buy a ready-built house, it will pay you to give close attention to the character of its construction. See to it that the materials used are of the kind to give you all of the service that is implied in the term "home."

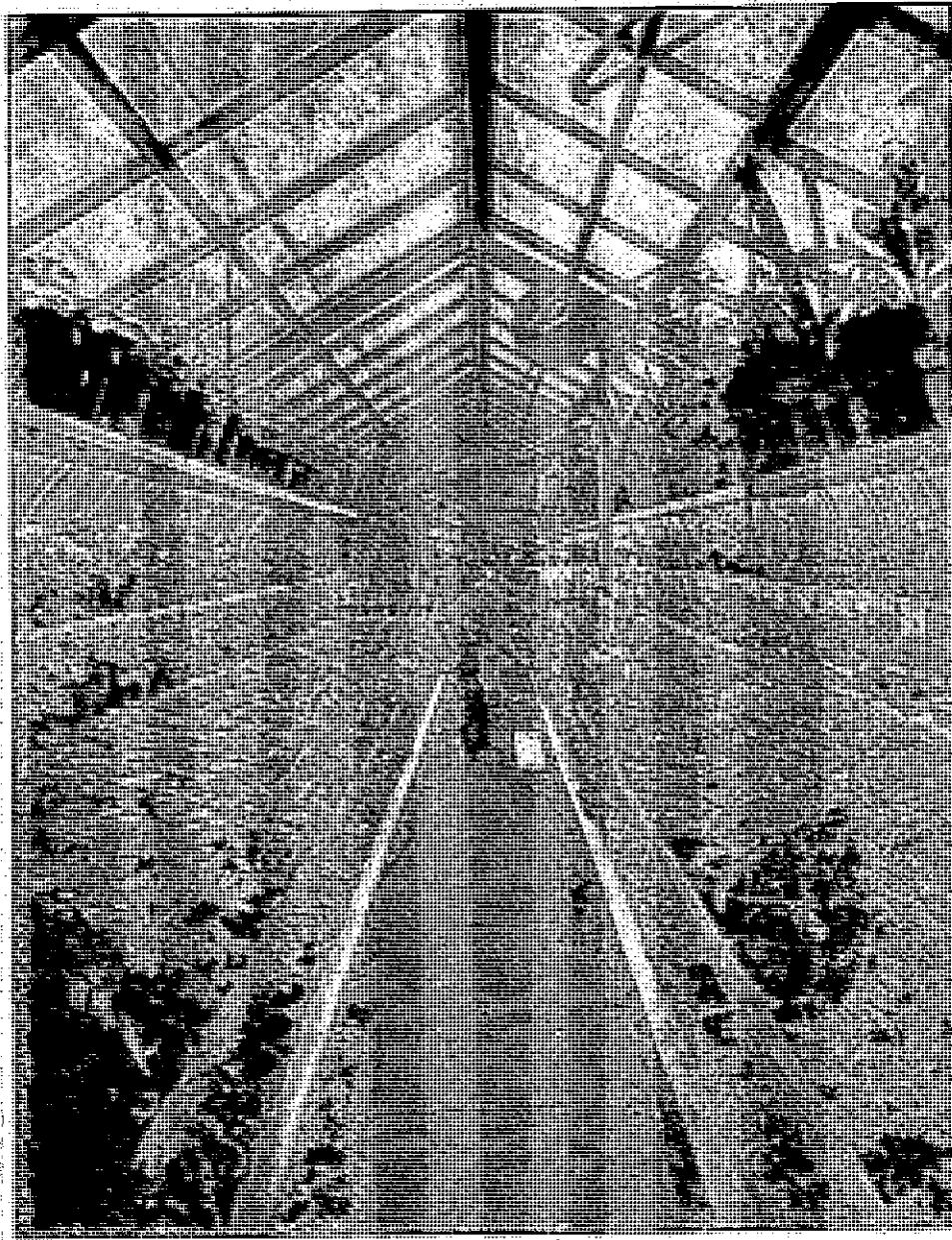
## The "Unit-Idea" in The Kitchen Saves Steps

The "unit idea" organizes the kitchen into a complete system of compact storage and working units—each complete in itself, yet built so that it can be used together with one or more other units exactly according to the kitchen plans of the user.

The standard units now available are built to conserve space, save labor, organize kitchen work and make the kitchen more efficient.

(Continued on page 24)

## Clark Greenhouse Aids Hospital



## Settle These Important Questions Before You Buy or Build

Striving to make your "dream home" come true is wonderfully fascinating. There is the saving and the planning, the family discussions, the study of drawings, published in magazines, inspection of ready-built houses, consultation with architects and builders, and so on.

Sooner or later the urge of immediate ownership takes hold. You simply must have that home and you start to build it brand-new or to remodel a suitable standing dwelling into the real home of your dreams.

Therein you take a wise step. For it is by all odds cheaper to own your own home than it is to pay rent, cheaper, that is, if you build or renovate or buy wisely and so keep down the expense of upkeep that becomes troublesome if you fail to take a few very simple precautions.

First—if you are building a new home—comes the selection of a site. It is here that you will need to be cautious. Remember that once chosen and work begun, the site is no longer subject to your change of mind. Form of construction may be altered, but the location of your home is now settled once for all.

The following points should be satisfactorily determined before you sign any agreement to purchase:

1. Is the property high and dry and healthful and in a neighborhood likely to increase in value and desirability?
2. What kind of a water supply?
3. Are schools and churches and stores convenient?
4. How far from transportation facilities, and what are transportation rates to place of employment?
5. Are electricity and gas readily available?
6. Does plot need much grading?
7. Does price include street grading and curbing or must you be assessed later for these?
8. Is the title to the property clear?

If, instead of building a new house, you decide to purchase and renovate a standing house, or buy a ready-built house, many of the above points are also pertinent and should be disposed of to your satisfaction before you buy or start to improve.

By determining these questions now, you are in a better position accurately to gauge your collateral expense and know in advance how to apportion your available funds and at the same time safeguard the health and happiness of your family.

And likewise, when you build your home it is safest to enlist the services of a good architect. You yourself may know something about building, or you may know a carpenter and builder who does; but you will save yourself expensive mistakes, costly in money and convenience, if a man whose business it is to know all there is to know about home building is called in for counsel and direction.

You want the best possible plan to fit your needs. Any other plan means waste and dissatisfaction. You cannot afford to "take chances." And an experienced architect's knowledge will most likely save for you more than his service costs. He is the one—you are not—who will make the building and its various parts fit. The prospective builder using a reputable architect's plans is not likely to find that, for example, the stairs will not go where the picture shows them, or that the radiator pipes for the second floor pass in front of the windows on the first floor.

The plans and specifications published by the better newspapers and magazines are in most cases worthy of your confidence. So are the plans of certain so-called "small house architectural service bureaus."

These ready-made plans are a tremendous help to the home-builder, for he can make up his mind pretty accurately in advance as to what he wants, and a great deal of ground is cleared when he comes to the stage of adapting the plans of his selection to his own needs; for, like anything ready-made, such plans will probably require alterations to fit his requirements.

But bear in mind that one of the most valuable of the architect's services is precisely what one might imagine to be the easiest—the superintendence of the erection of the home. The point is, you want to know you are getting what you pay for.

Incidentally, the advice of a sensible, practical woman who

knows what it means to keep a house is indispensable in getting just the right slant on numerous details of construction that can make or mar any home building plans.

**Contracts and Extras**—After you have completed your plans it is best to start at the beginning and re-check everything to make sure that nothing has been overlooked. If possible go over some well built houses and mentally compare them with your own plans. If, after you start to build you decide that the location of a linen closet should be changed or some electric connections should be added, the result is an extra expense a little forethought could have obviated. You can get your plans just right, down to the smallest details—if you give the matter the thorough study it deserves—before signing the contract.

A most important detail is a properly drawn agreement between the owner and the contractor as to the cost of the work. This agreement, together with the specifications, and the plans constitute the contract. The specifications determine the quality of the materials. The plans determine the quantity, and the agreement determines the price. The three together constitute the contract.

When building, make sure that release of mechanic's liens is provided for, in order that you may not unexpectedly find yourself liable for bills for materials or work that should have been paid for by those who handled the various details of construction.

You cannot watch every stick of lumber, every pound of pipe, that goes into the building and, therefore, you want the most reliable man you can get. It is easy to find one such by taking a little pains.

A frequent source of misunderstanding between owner and contractor develops from casual directions, frequently given by the owner to plumbers, electricians, or carpenters, during course of construction, to move a faucet here or a light socket there. The result is most likely an "extra" (Continued on page 24)

## Present Methods of Finance

(Continued from page 18)

pay the labor cost. The bank structure and the building material is paid for with the loan funds.

Home owners who want their loans to run five years or more frequently find that the local savings bank makes it loans payable on demand or advances funds for periods of but one, two or three years, and home owners who wish to amortize their loans often are unable to borrow from a savings bank on this basis. Officials of some banks restrict their loans to short terms because they feel that mortgage investments cannot be readily converted back into cash in case the institution needs the funds, and therefore plan to have these loans fall due at comparatively short intervals. Many savings banks make loans for terms of five years or longer, however, and find them easy to sell. A large number of savings and other banks which sell their loans feel that they cannot put them on an amortization basis, since the investors buying them do not wish to accept small payments on the principal, but some of the institutions are solving this problem by retaining the mortgages and selling investment certificates issued against them. These banks receive the amortization payments on the various obligations, re-loan them, and add new mortgages to the group behind the certificates to keep the security constant.

**Trust Companies**—A fourth source of funds for families in the group under discussion is the trust company. In addition to large savings deposits these institutions have trust funds which are available for real estate loans. Their lending policies and methods are similar to those of saving banks.

**Mortgage Companies**—In most of the larger communities mortgage companies are an important factor in home financing. There are two classes of such companies; those lending on

first, or senior, mortgages and those lending on second, or junior mortgages. The latter group is discussed in a later section.

Because of the lack of uniformity in the policies and methods of mortgage companies, no general statements can be made as to how they conduct their lending operations. They are not generally so closely confined in their activities by legal restrictions as are banks, trust companies and insurance companies, and the use they make of their funds, whether derived from the marketing of company stock, or the sale of their mortgage investments or bonds issued against them, is therefore left more to their own discretion. Companies selling mortgages, the repayment of which they guarantee, and those whose investments are eligible for purchase by savings banks and trustees, will be found the more conservative of this class of lenders. These do not usually lend in excess of 50 per cent of their valuations. Many of the other companies make loans larger than 60 per cent of the sale price but usually charge a commission of a higher rate of interest than that borne by more conservative first mortgage companies. The loans of mortgage companies are made for both short and long terms and on the amortized or "straight" basis. Many of the companies devote a large percentage of their funds to construction loans.

**Private Investors**—Another group of lenders is made up of private investors. Unorganized and operating separately, their practices are, of course, even less standardized than those of mortgage companies. Frequently they are inclined to follow the methods of lending institutions in their communities. Since they are not handling the funds of others, however, (except where they act as trustees) they have greater freedom of action than most of the institutions and are often found willing to advance a higher percentage of property value than are banks, trust companies or insurance companies, especially where they have an opportunity to obtain an unusually favorable return.

The home owner who finances through an institution can usually depend on being able to renew his mortgage, especially if he has decreased the loan principal by means of installment payments. There is frequently less assurance of the permanence of the loan obtained from a private investor. A change in the plans or circumstances of the lender, or his death may result in a sudden calling of the loan. This sometimes creates an exceedingly embarrassing situation for the home owner in a community having limited mortgage facilities. In this connection it may be mentioned that trustees sometimes have limited power in the matter of extensions and renewals.

**National Banks**—National banks and many of the other commercial banks have not been lending on real estate to any considerable extent, partly because of restrictive federal and state laws. They have large savings resources, however, and are therefore a potential source of funds for home owners. A law enacted in 1927 permits National Banks to invest as much as one-half their savings deposits in realty loans for periods up to five years, and it is probable that many of them will not devote a larger part of their assets to real estate lending.

**Second Group**—Families having in the neighborhood of from 25 to 40 per cent of the amount needed to buy or build a home have fewer agencies to choose from than families in the group heretofore discussed. In some of the states which do not have laws restricting their lending on real estate there are savings banks willing to advance the amount required, and in some communities mortgage companies will make such loans where the borrower pays a commission or a higher rate of interest than that prevailing for more conservative loans. The building and loan association, however, is the most popular source of funds for families in this group.

**Building and Loan Associations**

The building and loan association is an organization created for the promotion of thrift and home ownership. It accomplishes its worthy objects by providing a

method of saving and by lending its funds for the purchase and construction of homes. There are nearly 13,000 of these institutions in the country, having in all more than 11,000,000 members and assets exceeding six billion dollars.

Various plans for obtaining funds are employed by the associations. Under the plan in most common use members subscribe for shares and make regular stated payments on them until the sum of these installment payments, added to the dividends obtained through the lending operations, equals the matured or face value of the shares. Some associations require no stock subscription but accept deposits in almost any amount and at any time; others derive funds from the sale of full-paid stock or investment certificates. Frequently where their funds are insufficient to supply the demand for loans associations borrow for the purpose at a rate lower than their own charge.

Building and loan associations usually pay a higher rate of return to their depositors than is obtainable from other savings institutions, and prospective home owners who place their savings in the associations may often accumulate sufficient funds to make the first payment on their home more quickly than is possible by any other method, affording equal safety.

Lending policies and methods differ among the associations. Applications for loans usually are received only from members, but in many associations the home buyer may easily enter the membership and apply for a loan at once. The loan application forms frequently call, not only for data regarding the site and the existing or proposed building, but also for information as to the health, occupation and income of the prospective borrower. The element of personal responsibility is often given considerable weight, especially where the loan applied for is large and the borrower's equity in the property small. In a number of associations the application is examined by the board of directors and if the proposition appears sound on its face the appraisal officer or committee is instructed to report on it and title to the property is ordered examined. Appraisals are usually made by personal inspection. As in the case of savings banks and other institutions lending on real estate, the valuation reported depends somewhat on the attitude of the particular association towards the existing realty market. Many building and loan associations appraise property at the full market price and are willing to lend on the basis of two-thirds or more of their appraisements. In some cases as much as 80 per cent of a fair valuation is loaned. The monthly amortization plan enables the associations to lend a very large percentage of property value and yet provide a high degree of safety for their investments. They find that these frequent payments on the loan more than offset depreciation of the property and declines in market value.

Association loans are made for periods as long as 12 years. The interest rate is often slightly higher than that asked by savings banks, trust companies and insurance companies, and a "premium" or commission, is sometimes charged. The associations justify these higher charges by calling attention to the fact that, as their loans are made for long periods, the borrower is saved the expense of renewals. They also feel that in making loans representing two-thirds or more of property value they perform a greater service than do institutions lending not more than half the amount of their appraisements and are therefore entitled to a higher return. Borrowers seeking construction loans often find it to their advantage to pay the slightly higher rate asked by building and loan associations as most of these organizations are specialists in this type of lending and their service and advice in connection with the building project frequently save the home builder much inconvenience and expense.

Many associations require the borrower to subscribe for shares having a matured value equal to the amount of the loan. In such associations the monthly payments covers interest on the debt and installment dues on the shares. Interest is calculated on the full

amount of the loan throughout its term, but the borrower is credited with dividends on the amounts applied toward his shares. When the shares are matured they are used to cancel the loan. Other associations apply the monthly amortization payments directly against the loan and charge interest on outstanding balances. The amount of interest paid by the borrower under the first arrangement is, of course, larger than that paid under the second where the dividend rate is lower than the interest rate.

**Second Mortgage Borrowing**—In communities having no building and loan associations and in those where the associations and other agencies are unwilling to supply on first mortgage from 60 to 75 per cent of the amount needed to acquire the home, borrowers in the second group generally find it necessary to use two loans, the first obtained from any one of the agencies previously mentioned and the second from an individual or organization advancing funds on second mortgage security.

There are numerous private investors engaged in this kind of lending and a large part of the business is handled by organizations called Second, or Junior Mortgage Companies. In Maryland and Pennsylvania many of the building and loan associations make second mortgage loans.

As the legal rights of the second mortgage lender are subordinate to those of the lender on first mortgage security and as his risks are usually greater, he charges more than the first mortgage rate. The whole charge is rarely made directly, however, for the reason that the maximum rates permitted by the usury laws of most of the states are not high enough to yield a return satisfactory to the second mortgage agency. In order to avoid violating the usury laws and yet obtain a rate which they consider adequate to compensate them for the risk they assume, second mortgage lenders conduct a discount business, purchasing second mortgage notes at less than their face value. As an example of the operation of this method of advancing funds, we may take the case where a note is purchased from an operative builder who has accepted it from a home buyer as part of the selling price of a property. Though the builder usually adds to his price the amount of the anticipated discount and the buyer, in effect, pays a usurious rate on the obligation transferred, the second mortgage agency does not violate the usury law.

However, much of the demand for second mortgage funds comes from operative builders who need the money for construction purposes, and from persons building their own homes. In order to obtain the business of these two types of borrowers and yet make the transactions appear to be note purchases, a considerable number of second mortgage lenders grant loans through a third party whom they procure to act as the lender.

The borrower's note is executed in favor of this party, who endorses it to the second mortgage agency. The latter "discounts" the note, to obtain an interest rate greater than the legal maximum, and turns the proceeds over to the borrower. This is a mere subterfuge and the transaction is illegal. In those states which impose a light penalty on the usurious lender, such as the loss of interest or part of it, this practice is freely indulged in, however, and borrowers seldom take advantage of its illegality.

As a rule second mortgage loans are made on the amortization basis. Charges vary according to the locality, the demand for funds, the risk and the length of the loan period. Interest rates are usually one or two per cent above the prevailing first mortgage rates, where the state law permits, and discounts range from four to ten per cent per year. Since at the beginning of the loan period interest is invariably calculated on the face amount of the borrower's note and not on the face amount minus the discount, the true rate for second mortgage funds is nearly always higher than the ostensible rate.

In many communities the high rates charged for second mortgage funds have had a tendency to discourage home building. In some of these communities this situation has been partly over-

come by chambers of commerce and other local groups.

In Gardner, Massachusetts, a group of about 100 business men, cooperating with the local chamber of commerce, agreed to become liable to the extent of \$1,000 each on second mortgage note endorsement of a committee which they formed. No actual cash was required of the members of this group, but by thus lending their credit they were able to obtain second mortgage funds for home owners from a local bank at a low rate of interest and without a discount charge. Similar plans were used in several other cities.

A second mortgage company was formed in Providence, Rhode Island, to provide funds for periods of 50 months at a total discount of five per cent covering the whole term. This company helped to relieve the second mortgage situation in two ways. It loaned several hundred thousand dollars at relatively low rates, and through its operations caused other local second mortgage agencies to reduce their charges.

In some sections lumber dealers assist in solving the problem, and at the same time increase their sales, by endorsing the second mortgage notes of home builders who purchase material from them.

**Third Group**—The home buyer able to make but a 10 or 15 per cent cash payment can sometimes obtain a second mortgage loan large enough to bridge the gap between his initial payment and first mortgage loan and the selling price. Where the transaction is handled by means of mortgages, however, the buyer is frequently compelled to use three loans. The seller of the property as a rule holds the third mortgage and receives no principal payments on it until the buyers has paid off the second. In order to facilitate sales many builders accept third mortgage notes as a part of the purchase price, but where they sell these notes they usually add an allowance for the discount to the price of the property. In these instances the financing charges borne by the home owner are extremely heavy, as discounts on third mortgage notes are considerably larger than those on second mortgage paper, and buying a home from an individual or organization unwilling or unable to hold the note is therefore not to be recommended.

**The Land Contract**

Another, and a more widely used, financing plan for home buyers in the third group is founded on the land contract. This instrument is most popular in the Middle Western states. It is simply an agreement between the buyer and the seller of property under the terms of which the buyer usually makes a small down payment and agrees to pay the full purchase price in installments, frequently monthly. The seller does not immediately pass the legal ownership of the property to the buyer but agrees to convey the title to him when a certain percentage of the purchase price, say 50 per cent, has been paid, at which time the buyer gives a mortgage to the seller or to some third party supplying a loan for the unpaid balance.

It is said in favor of the land contract sales method that it makes home ownership possible for a large class of persons who might be unable to buy in any other way. Many real estate operators like it for the reasons that under it they retain the title until the buyer has a substantial equity and therefore are often in a better legal position than the holder of a mortgage would be in cases where the buyer fails to line up to his agreement.

However, in many cases the land contract has disadvantages to both parties concerned. It is pointed out that the seller may legally contract to transfer title to a property which he does not own when the contract is executed, expecting to acquire it prior to the time agreed for the conveyance, and that one who deals with an irresponsible seller contracting on this basis and unable to acquire the property he has agreed to convey may sustain a considerable loss. While it is true that the purchaser may often guard against such a contingency by making sure that the seller has a good title and by recording the contract, it is not customary for buyers on land contract to obtain an abstract of title or a certificate of title insurance prior to the time for actual transfer of title, and



in some states no provision is made for recording the contract.

Again, an unreliable seller might transfer the property to the buyer encumbered with debts much larger than the amount due under the contract, and in this instance the buyer would be compelled to assume obligations not contemplated by his agreement in order to retain the property. Such losses are often prevented by placing the deed in the hands of a bank or similar institution, acting as a third party, which applies the buyer's payments properly and delivers the deed to him at the time agreed upon.

Among disadvantages to real estate men which cause many of them not to enter into land contracts, is the fact that a considerable amount of capital which they may need for other purposes is tied up in financing the purchaser. In some places real estate operators are unable to bor-

row on favorable terms on the strength of their land contracts. In some states sellers are deterred from using the method because of the complicated and lengthy legal procedure required in cases where the buyer defaults and the seller wishes to regain possession of the property.

#### *Choosing a Home Financing Agency*

If the family about to buy or build a home has an account in a building and loan association or a savings bank which it knows has served other families satisfactorily the problem of choosing an agency may be a simple one. In order to obtain the best service and the lowest actual rate for the type of loan best suited to its requirements, however, a family may have to "shop around" and compare the loan plans and rates of the various agencies and the service they render. The long term amortization

loan of the building and loan association or life insurance company helps to assure eventual debt-free home ownership and enables the home owner to avoid renewal charges, but where there is a second mortgage to be amortized such a loan plan may not be feasible in the beginning. If premiums or commissions are charged the borrower should, of course, consider them as additional interest payments and take into account the true rate he pays. He should also consider that under some plans of loan repayment the real interest rate is considerably higher than the advertised rate. Unfortunately, the plans of some agencies are purposely made complicated in order to conceal the true rate charged.

Careful inquiry among persons of standing in the community will usually lead the borrower to an honest and reliable agency which offers reasonable rates and terms.

What may be equally important is the sound and helpful advice and service based on knowledge of local conditions and home owner's problems which a sympathetic lending agency renders. Making sure of the title, seeing that all back taxes and special assessments are paid, that there are no mechanics' liens or other claims against the property, placing insurance, and making a contract with a builder are some of the points on which specific service may be given. The size of payments a family may safely undertake to meet in view of its income, estimating home ownership expenses, the possibility of special assessments, the course of real estate values and trends which may affect the character of the neighborhood are examples of problems on which the lender may give helpful counsel.

The borrower on a second mortgage may have to exercise

great caution in selecting an agency and negotiating for such funds. While there is a tendency toward better practice in the second mortgage field, some of the individuals and organizations conducting this type of business employ most irregular methods. The charging of interest, for example, on the full amount of an amortization loan throughout the entire term instead of on outstanding balances, together with the discount charged, may run the true rate of interest up to 25 or 30 percent. Although this is not a general practice, it serves as an example of the type of danger to be guarded against.

The prospective home buyer with a small amount of or indirectly will do well to ask himself whether or not it would be wise to defer the purchase until he has saved enough to make a more substantial down payment and avoid third mortgage finan-

cing. Where the purchase is to be made under a land contract the buyer should make every effort to satisfy himself as to the reputation and financial standing of the seller.

#### *Improvement of Facilities*

No doubt some improvement can be brought about in the home financing machinery available in many communities. By taking full advantage of the safety afforded by the amortization method of loan repayment, important first mortgage agencies now restricting their lending to not more than 50 per cent of property value can, in a number of states, change their policy and advance

up to 60 or 65 per cent and thus enable many home buyers and home builders to avoid expensive second-mortgage borrowing. Loans up to two-thirds of property value when confined to the lower-priced small homes in sound growing communities have as a

rule proved entirely safe.

A study of what has been done in several localities indicates that groups of business men and others interested in the healthy growth of their communities can, with small capital, render material assistance in improving local home financing facilities.

Where second mortgage borrowing is necessary some of the inconvenience and expense incident to dealing with more than one agency might be obviated by cooperation between the two agencies in the matter of appraisals, title searches and other legal work.

The opinion has been expressed that present usury laws are largely responsible for the high charges made for the use of second mortgage funds, and it has been suggested that these laws be revised where necessary to permit second mortgage lenders to obtain a return on their invest-

ments commensurate with the risk assumed, without the necessity of adopting roundabout lending methods. It has been suggested that the legalizing of this class of lending would put the business on a higher plane and cause a considerable amount of additional capital to be attracted to it, and that more uniform practice and lower rates would naturally follow. The limited information at present available unfortunately makes it hard to determine just how far this and other suggestions might work out to improve second mortgage facilities. A thorough and comprehensive study of the subject is needed.

In those states in which the mortgage laws and laws affecting land contracts are unsatisfactory to lenders, and therefore have a tendency to limit the supply of capital available for real estate investment, consideration should be given to corrective legislation consistent with justice to borrowers.

The Village of Buchanan, represented by its Council, takes this opportunity to congratulate the Chamber of Commerce on its endeavor to bring forth a realization of present need for better housing facilities, and pledges itself to aid in any community enterprise that may tend to work for greater Community Progress.



# SHRUBBERY BEAUTIFIES YET NEED NOT BE EXPENSIVE

## Common Types Easy To Secure At Low Cost

Of course, nearly everyone loves delightful flower gardens and quite nice ones may be achieved from seed, but often the atmospheric background requires shrubbery, the price of which is sometimes prohibitive. Evergreens are good, but are costly. This article is written primarily for the benefit of those people who feel that they can afford only those shrubs which actually cost little.

If one is renting, he naturally hesitates to invest heavily for some one else's benefit and the following garden suggestions are so modest in their money outlay that those who may be renting can easily carry them out.

To fill up a corner or cover an unsightly back fence, try a locust tree. This is the family Robinia of Biblical reference. R. Pseudacacia or false acacia is the best. It is indigenous to the United States, particularly the Middle and Southern states, and is very common in Canada. The yellow and white flowering one will amply repay for the trouble of planting it. In June its long clusters of tiny sweet pea-like blossoms fill the air with an almost exotic sweetness. Afterward, long seed pods form. This is an old species of tree. In fact, the shells of this tree are those which, it is inferred, the prodigal son wished to partake of with the swine. The rose acacia, so common to shrub hedges is a near relative of the locust, but not fragrant like its cousin. Of all the trees we have personally transplanted, the locust has grown the most rapidly. A tree so small one could dig it up oneself has grown to be nearly ten feet high in two years.

For an early blooming shrub or tree, there is the dogwood—Cornus—or horn, so called because of the hardness of the wood. The shrub type has brilliant red bark on the branches in the winter and its leaves are a purplish red in the autumn. However, the tree type, Florida, is the most showy as it blooms in the very early spring, blooms to be exact, before its leaves open. The large white flowers are most showy, being tinged with green at the edges and sometimes with a faint violet. They are not sweet—merely a pleasant surprise when one's trees are still quite bare in spring. The trees grow from twelve to thirty feet high. Cornus Canadensis is a tiny little shrub of the same nature—only twelve or fifteen inches high—that bears white clusters of berries and is so adaptable to rock gardens. Dogwood needs protection in this climate, lest it winter kill.

Along with the dogwoods, the wild crab apple tree looks very well. It is Pyrus Coronaria, the sort whose bluish-pink flowers exude a heavenly fragrance. The fruit is green when ripe, but quite inedible as is the fruit of the ornamental Siberian crabs which come from the nurseries—of all trees this has the most exquisite perfume and reminds one of the cherry trees of Japan with its beautiful pink flowers amid the lobed and cut leaves.

Some trees or shrubs the easiest to plant or transplant are the white Hawthornes—the wild ones. The tame ones (from France) have pink blooms but alas!—(there are always "buts")—they also have borers. I mean the white Hawthornes—crataegus—which native species is very ornamental, especially since it generally can be pruned so symmetrically. This is the sort called the May-tree in England where there is a superstition that sickness and death will overtake anyone picking the flowers and bringing them into the house. However, no such old wives' tale holds good here where a quaint old rhyme has it that it is lucky to see the Hawthornes bloom. However it be, it's a fortunate bush in one's back garden as its red berries hang on all winter. These Hawthornes thrive in a dry soil; it is their natural habitat. They do very poorly in a wet location—which after all, is not often found in city yards. They too, repay planting, for their white

flowers, for though not of a most pleasing odor, are altogether lovely to admire.

In the shrubbery from Nature's gratis garden one must not forget the old standby—Sumach—an extensive genus of deciduous shrubs, natives of North America, Europe and Asia. These are particularly interesting from the colors their leaves assume when they are about to fall in the autumn. People call this the poison oak inasmuch as some persons can handle the Sumach with impunity, while others, from the slightest touch or even from the wind blowing in their direction, will have arms, face and hands fearfully swollen from it. However there is only a small minority of people it really poisons. Its plumes of spiral red are very showy in the fall and one need not touch it much. The beautiful

and delicate smoke tree of Europe is a close connection of the Sumach, as is a Japanese tree whence comes the material from which the lovely lacquer paint is made. There are dwarf and tall sumachs, both equally decorative in shrubbery. An especially good place to plant Sumach is along a driveway or on a hill where the ground is apt to wash away. You can increase it from seed, but cuttings from the tender shoots are the best. They root as easily as privet clipped from hedges in pruning. Vigorous young plants for permanent planting can be obtained by this method in a year.

Vary your planting of trees with tall meadow grasses in front and a tiny rock garden near. This you may plant with wild columbines, ferns, etc., but "that," as Kipling said, "is another story."

## LET'S TRY COOPERATION

By F. B. Brown, Village President

The other day a chap said to me: "Mr. Brown, we've tried everything else, let's try cooperation now!"

What a true thought this is and what a field ahead for progress if we will all get together and cooperate.

Cooperation has been the key-stone in every worthwhile accomplishment since the beginning of time, and every failure has been through lack of it.

Not very many years ago the United States Steel Company needed a place in which to expand their operations. They chose a particularly desolate and unlikely looking spot along the southern shore of Lake Michigan and proceeded to invite the contractors and builders, and the vanguard of storekeepers of all kinds to cooperate—and the answer is the Gary of today. Bigger by far than most of its neighboring towns that had been in existence for decades.

The automobile manufacturers found that their market was limited because people had to crank their product by hand—had to put up with faulty ignition—tires—uncomfortable bodies; so the automobile manufacturers called in the engineers and asked them to cooperate. That they did is answered in the motor car of today.

As a matter of defensive policy, our nation was forced to engage in war just ten short years ago. We lacked the airships—and the warships—and the guns—and the ammunition—and the trained men—and the money with which to buy these things. So the people of our country cooperated as never before and we won our objective.

Right here in our own community we have an example of cooperation. The farmers of this area were not receiving the proper prices for their crops. Legislation could do nothing. Standing around and mourning never accomplished anything—so these farmers took the matter into their own hands. These men organized a cooperative marketing organization, and in the relatively short time that it has been in operation, it has earned for these men radios and automobiles, and better farm machinery, and more money in the bank and all of the comforts of life that additional revenue brings.

The United States Steel Company—and the automobile manufacturers—and the farmers' cooperative organization are but three out of hundreds of outstanding examples of the bounteous results of cooperation if we will but take the time to look for them, and these three alone are a powerful argument, presented in a dynamic way as to what our community may look forward to if it will but try cooperation.

I have already mentioned the investment the United States made in Liberty Loans to keep our country's honor unsullied.

How many of us have ever stopped to realize that one third the effort that was expended locally in the raising of funds for Liberty Loans if directed today into cooperative effort for the good of community, would make this village one that would be looked upon as a model to pattern after by the majority of communities in the state of Michigan? We had a definite objective when we raised funds for the Liberty Loan.

Lets each and every one of us get behind the definite objective of doing our bit to make Buchanan a bigger and better place to live—and it won't be long before it will be.

We have a good community now. We are showing even more than a normal growth in population. We have underway a housing project that we hope will keep pace with the requirements of our community. We are particularly blessed in the matter of industries—we have good stores—good schools—good churches—good roads—but let's not get set, and smug, and self satisfied.

Let each and every one of us get out and plug to make our town a better town.

Let's try cooperation!

(Continued)

Toaster—	4.0 cents per hour
Grill—	4.8 cents per hour
Heating Pad—	8 cents per hour
Utility Motor—	6 cents per hour
Sewing Machine Motor—	6 cents per hour
Waffle Iron—	4.8 cents per hour
Vibrator—	6 cents per hour
Electric Fans—	4 cents per hour

**How To Read Your Meter**  
There is nothing mysterious about your electric light meter. It simply measures the units of electricity you use. These "kilowatt hours" or units cost you ten cents apiece.

Start reading with the right hand dial and put the figures down in a line from right to left. If the pointer stands for example between four and five, read it as four. The reading on the first set of dials is 6324.

Suppose the reading thirty days later is shown by the bottom picture—6355. Subtract 6324 from 6355 and you find you have used 31 kilowatt hours during the month. Your rate is 10 cents, net, so 10 times 31 is \$3.10—the amount of your bill.

## MODERN MAIL BOXES GREATLY IMPROVED

### New Boxes are Built into Homes

Built right into the walls of the home in such a manner that it is absolutely concealed from view except for the artistic metal plate where mail is inserted, the modern mail box is so far in advance of the familiar type of detached box that there is no comparison between the two. With such a box the mail is delivered from the outside of the house and received from the inside. Inclement weather cannot harm the mail as is the case with the outside box, and the box is burglar proof, and untamperable.

These boxes are made in various types to fit any position or type of construction, and are adjustable to any wall thickness. The box is assembled ready for installation, and it requires but a few minutes to complete the installation.

The outside plate comes in a variety of finishes. These plates may be secured in verde green, oxidized, gun black, medium black, statuary bronze and standard hammered iron finishes. Special plates can also be obtained in any style of cast nickel.

Plates are furnished where desired with name plate and doorbell incorporated in the face plate.

The box, inside the wall, is of high grade galvanized iron with locked and welded joints. The inside door is of oak or birch and is a piece of high grade cabinet work. These doors can be finished to harmonize with any interior woodwork.

(Continued)

funds, at the same time, had been replenished to the amount of impairment incident to the expense of the expansion.

Other associations that have successfully made use of the device of issuing shares at a premium to defray the expense of expansion are the Peoples Savings Association of Benton Harbor, The Calhoun Savings and Loan Association and the Industrial Savings and Loan Association, both of Battle Creek, the State Savings and Loan Association of Grand Rapids, the St. Johns Building and Loan Association.

Among the reasons advanced for the use of this method of organization or expansion are, (1) the necessary expense is apportioned equitably among all those who will profit by the success of the Association (2) the Association starts with a surplus rather than an indebtedness (3) funds are available for equipping properly the office of the Association, which equipment would otherwise not be possible, with the result that the Association's operations are not unduly handicapped.

## The Unit Idea in The Kitchen

(Continued)

cient, clean and beautiful. They can be installed into kitchens already built or can be built into a kitchen specially designed to receive them. Units are standardized in construction—made for economy as well as quality. They cost no more than old fashioned cupboards.

These units include everything from kitchen cabinet to refrigerator, from folding breakfast nook to dish and broom closets, from linen cupboards to sink, from kitchen range to disappearing ironing board.

These units represent the highest type of cabinet craftsmanship. Ordinarily they are built from carefully kiln-dried woods, and are never shipped unless protected from humidity changes by at least two coats of white paint, applied immediately after they are finished.

Most units are furnished with a choice of finishes in either white enamel, gray enamel or two coats of flat undercoat. They are equipped with substantial hardware,

## BUILDING AND LOAN DIRECTOR MAKES UNUSUAL RECORD

### Expansion of Association Guided by Him Remarkable

Walter F. Felton is generally recognized as the most successful organizer and director of Expansion campaigns for Building and Loan Associations in the State of Michigan. Mr. Felton has devoted himself to the interests of Building and Loan Associations for the greater part of his life. The first campaign directed by him in our State was in Monroe, Michigan, where he was favorably known by the success that attended his Expansion campaign, directed by him, for the Ohio Savings Association of Toledo.

The Ohio Savings Association, at the end of the first twenty-seven years of its existence, had total resources of \$67,000.00. During the succeeding four years after the adoption of an aggressive policy and through an Expansion campaign directed by Mr. Felton the resources of this Association were increased to over \$3,000,000.00.

The People's Savings and Loan Association of Monroe engaged Mr. Felton to assist in the organization of that company, and had resources at the end of the first four years of its existence to the amount of substantially one million dollars.

The success of the Monroe Association attracted the attention of other Associations in the State. While still engaged in Monroe, Mr. Felton assumed the direction of the Expansion campaign for the People's Savings Association of Kalamazoo. This campaign

was even more successful than the one in Monroe, due to some extent to the greater possibilities of a town of larger size.

Mr. Felton's next campaign was for the People's Savings Association of Benton Harbor, which Association was organized to some extent through the efforts of the Benton Harbor Chamber of Commerce.

During this same period Mr. Felton was also engaged in directing an Expansion campaign for the Calhoun Savings and Loan Association of Battle Creek.

### Small Home Needs Care in Decoration

The small house, while attractive to the majority of home seekers is apt to minimize its harm and desirability by its poorly conceived decoration. Why the small house be slighted in this regard is hard to understand. Much time and effort are given to the decoration of large and imposing houses, whose market is, in a sense, waiting for them, but the little house must limp along with indifferent decoration.

It is a matter of fact that the small house offers far more opportunities for original and attractive decoration than the big one, and at smaller cost. Regardless of what size the house however, it should always be remembered that whatever one saves in skimping on exterior and interior decorations is lost in the decrease in desirability and attractiveness of the house. After all, if a house does not intrigue and delight its buyers and give them a permanent feeling of pride in ownership, whatever money is saved in perfunctory decoration does not meet the ultimate loss.

If the house is small and low to the ground, white or cream color is best for the siding. Either of these will make the house look larger than a dark or neutral color would. The roof, if shingled, may be stained to produce a variegated effect. If this house has shutters they may be in apple green—a color that imparts freshness and charm. More important however is the decoration of the interior.

If the house is small it must have simple treatment, bright colors, and every illusion of space should be employed. A lifeless undistinguished room may be accepted—but the guest will lack enthusiasm.

### Concrete Septic Tanks Efficient

In every place where there is no public sewer system, the problem of sewage disposal is one of the utmost to home owner. A very satisfactory method of solving this problem is by the use of concrete septic tanks. In villages the size of Buchanan this system is very adaptable, and these tanks have proven highly satisfactory in every day practical use.

In installing this type of tank it is important that the excavation be made with the right slope so that there will be sufficient drop from one unit to the next. The bottom is then covered with a three inch layer of concrete and the units are lowered into the excavation. Each unit is made with a dome shaped top and an open bottom. The lower edge sinks slightly into the fresh concrete and the tank is completely sealed. The reinforced top is sufficiently strong so that, after being covered with earth it will not be injured by even heavy wagons passing over it.

After the units are properly placed, connected and proved watertight, they are filled with water, the covers are sealed on and the excavation is filled. The whole process of installation is simple for any contractor who will carefully follow the instructions furnished by any manufacturer of concrete tanks, and the cost of this type of system is low, especially when the protection it affords is considered.

It is possible to secure units of this system in any size, from that designed to take care of a small home, up to one that will handle the requirements of the industrial plant where large numbers of persons are employed.

## HOME HEATING BY GAS HAS MERITS

### Increase Shown in Heating Efficiency

There is no question but that gas heating possesses a number of advantages which recommend it to the home owner who wishes to equip his home for comfort, cleanliness and convenience. No storage space for fuel is required and fuel is only bought as used. There is no dirt and none of the inconveniences of coal or oil deliveries. With the automatically regulated plants which are available, no attention is required except the lighting of the pilot light when cool weather comes and turning it off when heat is no longer required.

### Settle These Important Questions

(Continued)

that costs money. You will have avoided that if your plans are carefully made, but if changes are necessary, be sure to follow the provisions of your contract as regards extras, in order to obviate misunderstandings.

The wise course is to select your architect and builder with care and then within reasonable limits trust them to perform according to contract. Insist on getting everything the contract calls for, by all means; but remember that the contract works both ways. Confidence and good temper mean a great deal in this very vital process of home-building.

**Financing the Work**  
You have a certain sum of money laid by as the basis for your home-building venture. One-fifth of the value of your house is said by real estate experts to be the minimum amount of equity for a comfortable start. The problem of raising the additional amount by mortgage is not great under such conditions.

Banks, trust companies, building and loan associations and reliable real estate firms stand ready as a business proposition to advise you concerning the further details of financing.

In general, the greater the equity you have in your home, the better is the security for the money borrowed, and consequently the more advantageous the terms upon which you can place your loans.

It is advisable, if you plan to take a second mortgage, to be sure of the terms you have to pay before proceeding too far, for as a second mortgage is a greater risk than a first, the interest rate is almost always higher. It follows, naturally, that because the better secured first mortgage carries a lower interest rate, the part of wisdom lies in getting as large a first mortgage as possible. One can save a large commission on a second mortgage by placing it with a relative friend who is willing to lend the money on more reasonable terms. In most localities there are home-financing corporations, backed by public-spirited citizens, which assist in financing homes above the first mortgage.

The present cost of your house will be proportionate to its size, its materials, the cost of labor, and its excellence of detail.

The ultimate cost depends upon the wise choice of the materials you cause to be used in what may be termed the *vitals of your home*; in the roof, sheet metal work, plumbing, heating plant, hardware and fixtures.

You can rely on your architect and contractor to provide the technical knowledge which insures the successful arrangement and the structural safety of your home; but you have only yourself to blame if in a short time costs of repairs and renewals add up to your plan of financing by piling up unnecessary expenses for repairs and upkeep on top of your mortgage interest, taxes and insurance.

You want a home as nearly as possible an expense proof home. There is only one way to get it. You must use expense proof materials. They cost hardly any more at the time of building, and the ultimate savings are so great that you cannot afford to run the risks involved in using shoddy materials in these vital components.

A house loses its tranquillity, the satisfaction, the joy that makes it a Home when you are

constantly forced to grapple with the problems of making expensive repairs which might have been eliminated by the exercise of a little forethought.

One make of gas heating plant is enclosed in an insulated aluminum jacket which assures a permanently clean and attractive covering. The baste panel is of cast iron and is quickly removable for cleaning, servicing or inspection. New venturi mixing tubes insure perfect combustion, and there is but a single connection at the top requiring less head room and making for easy installation.

The front panel of this heating plant is readily removed as a cleanout panel. There is a snap acting gas valve which is leak proof and positive in action. With this valve the gas cannot be turned on until the pilot light is burning, the gas is automatically turned off if the pilot light goes out, and it is also automatically cut off if the water in the steam boiler falls below the safe level. A master control gives a thermostatic regulation, functioning according to variations in steam pressure, water temperature, room thermostat or other controlling device. An exclusive feature of the low water gas cut out is the elimination of packed joints and stuffing boxes, thus insuring positive operation through years of service.

The hot gases from the burners, flow upward between the water backed walls of the sections of the boiler at a high velocity while the staggered arrangement of extended pins on each section forces these gases to pass in a fine stream over all the heat absorbing surfaces. By the time they reach the top of the boiler and are ready to pass into the flue pipe every possible bit of heat has been absorbed, with the result that the house is thoroughly warmed with a minimum consumption of gas. Exhaustive tests show that over 85 per cent of the total heat of the gas is burned. This is an exceedingly high figure, and indicates an important fuel economy. In the burning of any other fuel a large proportion of its heating value is ordinarily lost.

## GAS WATER HEATERS ARE DEPENDABLE

Dependability is the test of a hot water heater, and a constant supply of hot water is one of its functions. The modern gas water heater is automatic in action, and has a thermostatic control which turns on the gas when the temperature of the water falls below 140 degrees, either from cooling or from drawing off water, and turns off the gas when the temperature is brought up again. The shut-off of the thermostatic control is gradual in action and is never failing.

Automatic heaters may be secured in various sizes, the most common being the twenty, thirty and fifty gallon tanks. The burner is gauzeless and operates efficiently without adjustment over a wide range of gas conditions. It cannot flash back, and a study of flue gases will show complete combustion.

A heavy base ring assures rigidity to the whole structure and the legs are extra strong.

(Continued)

Q—We wish to build a flag stone sidewalk. One contractor advises that stone can be put on a cement base. Which method is correct? What is the difference in price compared with a cement walk.

A—It will be satisfactory to lay flagstone directly in the ground without concrete base if the stones are embedded in about two inches of sand. Joints would then be filled with soil and seeded. Such a walk is somewhat difficult to clean of snow. If this is essential, build a concrete base three inches thick on six or eight inches of cinders or gravel. Fill the joints between stones with mortar. Flagstones laid on concrete base will cost about three times as much as a plain cement walk, the actual cost depending upon what kind of stones are used.