

Own Your Home!

THE MAN who decides that he will own his home and sets to work to accomplish that end, has made a new declaration of independence that will mean for him a greater measure of freedom than he has ever known before.

The "Own Your Home" idea is not modern real estate dealers' propaganda, it is the idea upon which better citizenship is built. To own your home means a greater measure of happiness. The American founders set this idea in motion and America's greatest achievement is its million homes.

There are agencies which have greatly assisted home building and developments will come along this line with new and greater demand. Building associations have, in the past, helped many thousands to own homes on a basis entailing little or no greater obligations than those which the rent-payer must meet every month.

For some things a family can afford to go into debt. To possess a home is one of them, especially under present and probable future conditions.

The community, the state and the nation could employ their credit to no better purpose than by financing home owning. It will not be long, let us hope, until revolving building funds will be provided, as in some of the European countries.

Home owning, besides its obvious moral and social dividends, is economic. It keeps down the repair bill. It gets rid of the loss from vacancies that a landlord must count on. It cuts out commissions and expenses. Every large city wastes many thousands monthly because nearly ninety per cent of the population are renters, and the cost is cumulative. No better undertaking can be stimulated than the undertaking of home building—not only the roof-tree, the edifice—but the institution within—the greatest and best influence for advancement, for good and for happiness and consequently our nation's best school of citizenship.



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