



"Home Is Where the Heart Is"

Own Your Own Home

You Can Do It—Easily!



of your own home.

Two years ago if someone had stated that you would have to dig deep down in your pocket and help Uncle Sam you would probably have said, "It can't be done!" But you did it, possibly by real sacrifice and self denial, and you are today better for the effort and proud of the part you played in the great struggle. So just as you found a way to save and lend to your country, you can find a way to save and buy a home for your family. Just as you proved your patriotism then, you can now prove your right to consideration as a substantial citizen—the owner

A thrifty, ambitious man grows tired of paying rent. He knows it must be paid—month in and month out—a steady drain and, more's the pity, an endless chain, for the payments mean nothing for the future. The water that's gone over never turns the wheel again—of that you may be sure—so why should you keep on paying the landlord when you might be paying yourself? And, would you believe it, you can buy or build a cozy, attractive home nearly as easy as you can pay your rent.



Remember, whatever amount you may be able to set aside as a weekly saving, you are always drawing that much nearer to the reward. You have established the habit of saving and have done more than that. You have placed yourself on record as one of those who is looking ahead—who is building for the future. And that reputation is first-hand evidence of honesty and good faith to whatever agency with which you may enter into negotiations.

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BUYING THE HOME

Your savings fund is steadily growing and has now reached a figure when you are warranted in entering into negotiations toward selecting and securing your home. Just what bargain you may be able to make and the terms of that bargain will, of course, depend on local conditions, property values and your own wish and judgment. However, you will have some real capital, in fact, *two assets to start with—your savings and credit.* Any bank or Building and Loan Association will finance your purchase to the extent of at least 50% of the value of your property.

Again you may be able to buy and pay for your lot, in which case many reputable realty organizations will gladly aid you to the extent of building your home planned as you wish it and to be paid for with the same or *easier payments than you are now making for rent.* There are also many other equally responsible and dependable agencies whose business it is to aid you. All they want is proof of your sincerity and honesty and that you, yourself, can easily furnish if you try.

The fact is you can buy or build a home, an attractive home, finance the transaction and finally *own your property*, free of all indebtedness by the practice of a little sound Thrift and without depriving yourself or your family of any necessary thing.

Lay the corner stone of your home now. Make Thrift Week the starting point of your "Buy a Home Fund" and build the foundation steadily week by week and month by month. There is no need to wonder how your neighbor was able to buy his home, start saving right now and get one of your own.

When you step across the threshold of your own home, remember, you are stepping into a better, bigger citizenship and an independence no one can limit or destroy.

OWN YOUR OWN HOME

Start Your "Buy a Home Fund" Today!



Saving--The First Step

Most homes are built on credit. To secure that credit there must be some collateral. The first step, therefore, in building a home is to start to save and place those savings with a reliable financial institution that makes a business of loaning money for the building of homes. Now you have a definite goal in view—you are saving your money to pay for a home—the question is how much can you save from your present income and what will that saving amount to in a given period. Let us see what the figures show.

Saving \$1 to \$10 Weekly at 4% Compounded Quarterly and Your Account Will Stand as Follows:

Weekly Deposits	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years
\$1.00	\$13.05	\$26.10	\$39.15	\$52.20	\$65.25	\$78.30	\$91.35	\$104.40	\$117.45	\$130.50
2.00	26.10	52.20	78.30	104.40	130.50	156.60	182.70	208.80	234.90	261.00
3.00	39.15	78.30	117.45	156.60	195.75	234.90	274.05	313.20	352.35	391.50
4.00	52.20	104.40	156.60	208.80	261.00	313.20	365.40	417.60	469.80	522.00
5.00	65.25	130.50	195.75	261.00	326.25	391.50	456.75	522.00	587.25	652.50
6.00	78.30	156.60	234.90	313.20	391.50	469.80	548.10	626.40	704.70	783.00
7.00	91.35	182.70	274.05	365.40	456.75	548.10	639.45	730.80	822.15	913.50
8.00	104.40	208.80	313.20	417.60	522.00	626.40	730.80	835.20	939.60	1044.00
9.00	117.45	234.90	352.35	469.80	587.25	704.70	822.15	939.60	1057.05	1174.50
10.00	130.50	261.00	391.50	522.00	652.50	783.00	913.50	1044.00	1174.50	1305.00

It is what YOU EARN, it is what YOU SAVE, that counts.



REAL ESTATERS, AND LOAN AGENCIES ENDORSING THE "OWN YOUR OWN HOME" PRINCIPLE:

John H. Scott Realty Co., 228 Oregon Building
Estes and Magee, 428 Oregon Building
S. A. Pearson, 405 Oregon Building
Square Deal Realty Co., U. S. Bank Building
Fleming Realty Co., Bayne Building
Charles W. Niemeyer, 215-216 Masonic Temple
W. H. Grabenhorst & Co., 275 State Street
E. C. Derrick & Co., 462 State Street

Elsworth Pickell, 301 Masonic Building
Childs & Marnach, 540 State Street
D. D. Socolofsky, 341 State Street
Sawyer and Emmett, 341 State Street
J. E. Scott, 124 South Liberty Street
F. N. Derby, 204 Oregon Building
H. E. Bolinger, 328 Oregon Building

Hart and McKillop, 208 Oregon Building.
Oregon Land Company (Swegle & Bell) 442 State st.
Perrins and Masters, 212 Gray Building
Laffar & Laffar, 406-7-8 Oregon Building
A. C. Bohrnstedt, Agent Pacific B. & L. Association,
401 Masonic Temple.
Hawkins and Roberts, 405 Oregon Building

Mutual Loan and Savings Association, 275 State
F. L. Wood, Bayne Building
H. S. Radcliff, Bayne Building
W. A. Liston, 484 Court Street
C. A. Clark, 141 North High Street
Walter McLaren, 180 North Commercial Street
Kinney & Smith, 201 Bank of Commerce Building