

Individual Incomes Held Determining Factor In Selection of New Residence

Many angles to be considered before future home is purchased—Average man seeks to acquire property beyond ability to make payments.

By L. E. OBERER
The task of choosing a home is a very difficult one, indeed, and presents many angles for consideration before a final selection is made. Probably the most important phase in the selection and purchase of a home in most cases is the financial consideration. In order to consider this phase of home buying it is necessary for one to first go back and consider the much discussed question of Renter vs. Home Owner.

Too many prospective home owners, when considering this question, fail to realize that after a house is purchased and paid for they are still in the truest sense paying rent. It is true that they are not pay rent to a landlord, but the annual expense of the home for taxes, insurance, interest on the money invested, repairs and upkeep are items of expense which must be paid every year and are therefore considered as rent by the more conservative home owners. The result is that in a great many cases a prospective home owner who has been accustomed to paying a rental of \$25 a month will purchase a home costing \$5000, with the expectation of having cheap rent after the home is paid for.

As time goes by this home owner will learn from experience that his house is costing him almost double what he was formerly paying as rent and the chances are that he will then feel that his decision to own a home was an unwise one. This decision of course is not correct and is due first to his desire to own a high priced home and second to his inability to "select a home to fit his income."

The second phase of the financial consideration is the obligation the buyer creates at the time of purchase and his ability to meet all obligations. However, this angle of home buying only needs passing comment due to the big change in home buying during the past few years.

A few years ago it was very unusual to purchase a home without paying half the purchase price at the time of the transaction. Today this consideration does not exist and, on the other hand, it is very unusual to find a buyer who will pay one-half the cash at the time of the purchase. This condition is especially true of the homes costing \$5000 and under.

In considering the obligations of meeting the terms of payment, about the only item of importance for the prospective home buyer, is to keep in mind is that he should carefully consider the terms of payment and see that they are well within his own defined limits and he should be conservative in his estimates of ability to pay by making ample allowance for unforeseen contingencies such as sickness and unemployment.

Public Market Renders Service

Eight automobiles were sold by the Certified Public Motor Car Market in the month of May for private individuals who wanted to raise some money. That is one of the great services this Public Market is rendering car owners.

No longer is a man compelled to take the pitifully small sum for his car which the old school of used car dealers would offer. He can leave his car with the market at a fair price and furthermore his bank will advance him some money on his warehouse receipt. After the car is sold he gets the rest of his money.

"A transaction came to our notice," stated Mr. Wright, manager of the Salem market, "where an eastern man with his family came to Southern California to make his home. He ran up against the hard situation which is facing a good many strangers down there who hadn't much money. After a time he found it necessary to sell his Dodge car in order to raise money to buy necessities. There were too many cars and nobody wanted to buy it. Finally, a curb used car dealer offered him \$75 cash and as he was in desperate need he took it. His Dodge which was only a year old was worth more than that truly. If he could have availed himself of the services of an Appleby Plan Used Car Market like the one in Salem he would have had better treatment and he would have had a better memory of the community if he had not been taken advantage of and 'gypped' at every turn."

More Lots are Sold in Newly Opened Kay Tract

Further sales in the recently opened Kay addition are reported by the W. H. Grabenhorst & Co., real estate firm. The purchasers include W. L. Royal, consideration \$250; J. D. White, secretary of the Mutual Savings & Loan association, consideration \$500; R. E. Curtis, consideration \$225; Royal Shantz, consideration not given.

In addition E. J. Curtis has purchased a lot in the same addition for \$775, including an old house. H. W. Carson bought one of the half-acre tracts on the Garden Road across the street from the new addition for a consideration of \$750.

Remodeling Front
H. R. Worth, owner of one of the city's prominent department stores, has begun work of remodeling the front of his store on Liberty between State and Court. The entrance is being enlarged and the general contour changed. The improvement will give the owner greater display space.

Bligh Will Erect Four New Houses in Future

T. G. Bligh, Salem theatre owner who has much property in the city, is to erect four new dwellings in the near future, representing \$15,000.

Two of the houses will be constructed at the corner of Center and Capitol, and will represent an investment of \$8000. The other two houses are to be erected at corner of Chemeketa and Fourteenth, and will cost approximately \$3500 each.

NEW HIGH SCHOOL PROGRESS RAPID

Wooden Forms Now Include Second Story of Building in North Salem

Only by making a trip out on North Capitol can a person realize the progress that is being made on the new Parrish Junior High school, the contract being let but a few weeks ago.

Before the final contracts were signed the contractors and material on the ground and had begun preliminary work. Orders for all material had been figured and estimates made. These orders were placed the day following the letting of the contract.

Wooden forms for the two-story building are in place and considerable concrete has already been poured. Two wings, costing around \$25,000 more than the first contract, are included. The building was contracted to be completed in 100 working days so as to be in readiness for the opening of school next fall, with the addition, it is expected the time limit will be slightly extended.

BUILDING PERMITS NOW SHOW DECLINE

Pacific Coast in Midst of Slump—Salem Also Is Affected

Building, which has been at a fever point along the coast for months, is beginning to take a slump, according to Marten Poulsen, city recorder, who has kept in close touch upon developments along this line. In Los Angeles alone during April the building permits fell off 18 per cent, he said. This city has been the center of one of the greatest building booms along the coast.

Salem is also feeling the effects, for while building has been steady, the last few weeks have seen a noticeable decline in the number and amounts of building permits issued. During this period the permits have ranged from 25,000 to around \$35,000 a week, chiefly for homes, repairs and small buildings. The largest permit issued in several weeks was to the W. T. Rigdon company for a \$20,000 mortuary to be erected at Chemeketa and Cottage.

HUGHES MAY ADD ADDITIONAL STORY

Possibility Discussed of New Hotel at Ferry and Trade Building

Whether or not the Hughes estate will add another story or two to their large quarter-block building at Ferry and High streets and create hotel property, has not yet been decided, but the project is being given considerable thought.

That Salem could stand another good hostelry is the opinion of many persons in the city, for even during the winter, when tourist trade and visitors are light in general, all of the leading establishments in the city have reported a full house. With special occasions, such as the state fair and numerous conventions, first-class accommodations are scarce, and every hotel and rooming house in the city are forced to resort to cots, while at fair time, in particular, it is necessary to list available rooms in private families.

Mimic Battle With Indians Calls for Drastic Control

SHERIDAN, Wyo., May 7.—(By Mail).—Dr. William Frackleton of this city, who producer the first "Powder River frontier days" and originated the annual "stampede" here, and has been "adopted" by the Crow Indians, tells of the first reproduction of the Custer massacre ever staged.

The part of the Sioux Indians was played by 200 Crows, and local national guard troops were Custer's men. In the midst of the mimic battle, Blue Beard, one of the Indians, insisted on capturing the American flag. This was not in the rehearsal, and immediately the "dead" troopers rose and returned to action. Blue Beard was shot from behind with the wadding from a blank cartridge. A battle royal with fists ensued. As Dr. Frackleton expressed it, "Custer was soon avenged."

New Home Is Planned By Dr. Fred E. Ellis

Two lots on Center street have been purchased by Dr. Fred E. Ellis from the Oregon Pulp & Paper company. Dr. Ellis expects to build a residence on his new property. The W. H. Grabenhorst real estate firm handled the deal.

House Built for Better Homes In America Given to Girl Scouts; Mrs. Coolidge Lays Cornerstone



A little more than a century ago John Howard Payne, an American actor whose home was on Long Island, having been absent in England for a long time and thoroughly homesick, wrote the famous song, "Home, Sweet Home." A century after the song was written, the General Federation of Women's Clubs, as a contribution to Better Homes in America, had the Payne house duplicated in Washington, down to the smallest detail, and put up just south of the edifice of the United States Treasury, adjoining the White House grounds.

Recently the "Home, Sweet Home" house was turned over to the Girl Scouts of America, as their national "better home." The house was then moved around the spacious White House grounds to 18th Street and New York Avenue. The picture above shows Mrs. Calvin Coolidge, wife of the President, laying the cornerstone at the ceremonies which marked the formal presentation of the "Home, Sweet Home" house to the Girl Scouts, of which Mrs. Coolidge is honorary president and

Mrs. Herbert Hoover president. The Better Homes in America movement demonstrated "better homes" in about five hundred communities during the first year of its educational campaign—1922. The following year about a thousand such demonstrations of "better homes" were held in cities and towns in every state in the Union. This year, entirely reorganized and free from commercialism, the movement will reach many hundreds of additional communities, and a special effort is being made to extend its benefits to rural sections of the country. The organization, which is under the active direction of Dr. James Forl, of the faculty of Harvard University, aims to enable every American family to get the most out of the home, believing that comfort, efficiency, beauty and economy are not incompatible. This educational work has the earnest endorsement of the President, of many members of his Cabinet, and of many departments and bureaus of the federal government, as well as national organizations of great strength and prominence.



Which Would You Rather Pay?

A SMALL PAINT BILL, OR A BIG REPAIR BILL? Bear in mind that a surface rots or rusts if you do not protect it—and that MARSWELL'S PAINT is the greatest of all protectors.

Also bear in mind that a gallon of Marswell's paint will cover more square feet of surface than any other known brand. Years of experience have conclusively demonstrated that Marswell's paints contain the properties necessary to successfully withstand the peculiar climatic conditions of the Willamette valley. We specialize in Marswell's paint because it is the best paint made.

Square Deal Hardware Company
220 N. Commercial St. Phone 1650.

England Blamed for Illicit Liquor Trade to America

BELFAST, April 7.—(By Mail) Ulster's acting premier, Hugh McDowell Pollock, speaking here recently, advised his hearers when they heard adverse reports regarding American prohibition not to believe them.

Although the law was, Mr. Pollock added, thanks to Great Britain, notoriously broken along the Atlantic coast, little was being said of the hinterland, of the vast country where a great reformation had taken place and a great revolution, not only for that country, but for the whole world, had occurred. He thought Britain had every reason to be ashamed of that illicit trade which was encouraging American law breaking. It was a stain on her fair name, and, he concluded, she would suffer for it.

Classified Ads in The Statesman Bring Results

This Week Is National Better Homes Week

While every week is Better Homes Week with this store, as we are constantly contributing our services and merchandise to the making of better and happier homes; yet this week, being especially designated as Better Homes Week, we have placed on sale a number of articles to enhance the comfort and add to the beauty of the home. You owe it to yourself to call in and look around, whether you want to buy or not.

For the Living Room
The Living Room—above all others, should receive careful treatment—it being the gathering place for all—it should be cheery—a place to greet your friends—and you can give it that "homey" appearance by taking advantage of our large offering of Living Room Furniture.

For the Dining Room
Especially tasteful should be the Dining Room. The ornate arrangement of a "Queen Anne," "Jacobean," or "Italian" suite, with a small rug or two properly placed, makes a beautiful combination.

For the Bed Room
To make the Bed Room truly restful, we can give you your preference in several patterns of suites of wood—wood and metal combinations—or help you make up a complete set—piece by piece.

For the Kitchen
A beautiful Wedgewood Range in the white and gray porcelain—a real range for your kitchen—plus a beautiful Hoosier Cabinet—then your kitchen is mighty complete.



The Inside of Your Home

May be beautiful or indifferent in just such proportion as you may wish—

Cost Is Not the Main Consideration

One should choose wall decorations, draperies, rugs and furniture with due regard to color harmony from those best fitted to supply the correct kind—This store is making a specialty of

WALL PAPER—RUGS—DRAPERIES

Please give us the pleasure of showing you the new and beautiful 1924 Goods.

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Salem, Ore.