

PROPERTY VALUES ON UPWARD TREND

Lot Changes Hands Three Times in Two Years, Each an Increase

Indicative of the increase in value of city property is a recent sale consummated by R. A. Harris, Salem realtor, in which E. T. Pierce, banker with interests in the Aumsville and Turner institutions, has purchased a fine building site in the Parrish Grove

addition from J. D. Foley. Mr. Harris has sold this property three times in the last two years, each time for a gain to the seller. Two years ago the lot was purchased for \$1300; about a year ago it was sold at an advance of \$250 and Mr. Pierce bought the lot for \$2100, an increase of \$700 over the price received 24 months previous.

It is understood that Mr. Pierce contemplates erecting a fine modern home on his new property and will make his home in Salem. The new residence is expected to cost between \$6000 and \$10,000.

The trouble with taking your own time is you never have any left over.

Money talks, but not until it grows up.

An Unusually Attractive Brick Bungalow Designed for a Corner Lot, a "Blue Ribbon" Home

Speaking of the five hundred million dollar fire loss in the United States last year, some observations in regard to much of the building done in recent years which throws an interesting light upon these losses, were made recently by Franklin D. Roosevelt, who is to the building construction interests what Judge Landis is to baseball. He made the specific point, in urging more substantial construction, that fire hazards have been increased, and that insurance premiums will also be increased as a result of the poor building which has been done since the war. Poor materials, poor workmanship, bad heating systems, poor flues, all together have played an important part in the increased losses of the last year or two.

Fires chargeable to carelessness we have always had and probably always shall have. But if home builders, architects and contractors emphasize more than they ever have the importance of sound construction, fire losses will certainly be diminished.

The house which we show this week is taken from the Blue Ribbon homes section of the September number of the American Builder. It is an unusually attractive brick bungalow, designed for a corner lot. The materials used are hollow tile for the loadbearing walls, faced with selected common brick or face brick, with large cobblestones for the front fireplace chimney, and burned clay tile for roof.

The exterior materials, with the white of the window frames and trim, produces a striking and very pleasing effect. The unusual placing of the entrance allows an especially convenient arrangement of the rooms. From the vestibule one has access either to the living room, or the dining room or can pass directly back to the bedrooms. A disappearing bed in the living room

has the following to say regarding the ideal in home construction. "One very certain way for the householder to reduce the cost of living is to have a home that will be as free as possible from maintenance costs. He must choose a type of construction and materials of the permanent sort—materials that will survive time and weather with the minimum depreciation."

"The house which will save its owner the maximum amount of money will have walls that will not warp or crack. They will not be affected by the weather or changes in temperature. Time will not have a disintegrating effect upon them. They will require no repairs, no refinishing. To insure the maximum of economy as well as the greatest possible security they should be fireproof. The walls should be impervious to wind and cold. If they are they will save the home owner a great deal of money which he would otherwise spend for fuel, for a house that is wind-proof and cold-proof may be heated with much less fuel."

There is only one type of material which could possibly qualify for the service such as outlined by this writer and that is burned clay. No other materials have all of the attributes mentioned, and the more general use of brick and building tile would give all of the benefits which this writer has summarized in his ideal home construction. Burned clay materials are peculiarly fitted for economy and safety in home building.

The use of these materials is not limited to the man of wealth who builds large mansions, but can be used as economically and as satisfactorily by the man of small means who builds a five or six-room bungalow. And his home may be just as attractive and as beautiful as the mansion of the wealthy man. Could one ask for a more attractive home than the



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A dollar isn't half as hard to keep as two dollars.

Each day fires are responsible in this country for 41 deaths; 47 injuries; 480 homes in ruin; and \$1,500,000 fire-losses.

No small portion of this loss starts from the roofs of all classes of buildings.

Concrete won't burn—it is one of the world's worst fuels.

In the manufacture of "Waterseal" concrete roof tile, the Oregon Gravel company brings a

new industry to Salem—that can free it from the fear of fire!

Concrete roof tile was first made in the old countries of Europe 30 years ago. There are plants in this country that have been making concrete roof tile under the "Waterseal" patents for



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Plans to double the capitalization of the Mutual Savings & Loan association will be discussed at a meeting of the stockholders on October 21. The present capitalization is \$1,000,000, of which \$970,000, or 9700 shares of \$100 each, has already been subscribed. Unless immediate action is taken there can be no further selling of shares. The capital stock was increased from \$500,000 to \$1,000,000 two years ago.

The association has been in existence for 14 years and up to this time has never had a foreclosure. It will pass its 15th birthday on April 20, next year. All of the money of the association is invested in Salem homes or property, or on small tracts immediately adjacent to Salem, the operations of the association being confined to Marion county. It has one of the most enviable records of any savings and loan association.

Officers of the company are A. A. Lee, president; A. N. Moores, vice-president; J. D. White, secretary; H. V. Compton, treasurer, and directors are A. A. Lee, T. M. Hicks, Edward Schunke, C. H. Grabenhorst, John H. McNary, Charles E. Weller, A. N. Moores, J. D. White and William McGilchrist, Jr.

Stockholders to Meet October 21 to Double Present Capitalization

LOOKING AHEAD FOR 1c Plan now for winter comfort by asking for further information regarding the most economical heating plant on the market.

Eastman Sibloco Furnaces \$79.60 and up

A 1c post card brings the information without any obligation on your part.

Silverton Blow Pipe Co. Silverton, Oregon

MUTUAL SAVING SEEKS EXPANSION

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Advertisement for 'Waterseal' concrete roof tile. It features an illustration of a roof tile and text: 'WATERSEAL CONCRETE ROOF TILE Now Made in Salem It has proven itself by years of use and tests in the laboratory. Offers you a beautiful, fire-proof, water-tight, and lasting roof at a price that is truly reasonable in the field of permanent materials. ESTIMATE GLADLY FURNISHED Made, Placed and Guaranteed by OREGON GRAVEL CO. 1405 N. Front. Salem.'

Advertisement for loans. It features an illustration of a house and text: 'LOANS On Modern Homes 5 1/2% Semi-Annual Interest 5 Year Loan Will Loan Up to 50% of Value ALSO 6 Per Cent Monthly Payment Loans Far Cheaper Than Any Building & Loan Co. in the Northwest Hawkins & Roberts Financial Service 205 Oregon Bldg. Phone 1427'

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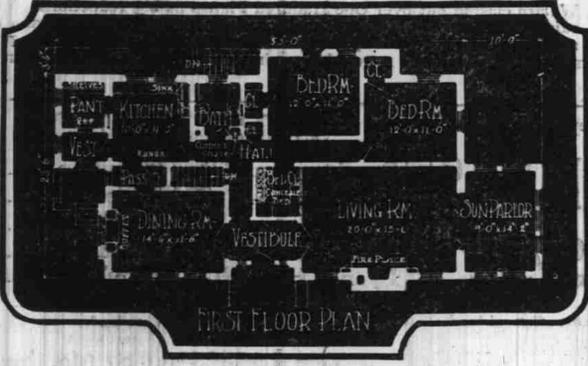
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Advertisement for 'THIS IS BETTER HOMES WEEK'. It features an illustration of a house and text: 'THIS IS BETTER HOMES WEEK To Have the Best Home it should be your own and built to suit you—A Home Built of Copeland Material Is Bound to Satisfy Bring your building problems to us—We will Gladly Help You. J. W. Copeland Yards Salem Yard at West Salem—PHONE 576 Yards in West Salem, Albany, Lents, Hubbard, Yamhill, Hillsboro. We Have Everything to Build Anything'