

### 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

gives this five-room home the efficiency of six rooms.

The type of construction used in this home is coming more and more into favor with the better home builders over the country. Face brick for the exterior walls and well burned clay tile for the interior walls are to be used by the Walstad-Pearson Investment Company of Minneapolis, realtors and builders, in the construction of all homes built by that concern in the future, according to an announcement by Mr. O. A. Walstad, president.

"We desire to effect permanent construction," Mr. Walstad states. "The additional cost of the class of construction which we have adopted over that of other construction is soon regained on the saving of upkeep. Depreciation is reduced to the minimum, and better loan and resale values are created. Good combined brick and tile construction offers an insulation against heat in summer and cold and wet in winter."

A writer in the Chicago Post, in giving his views on the necessity of building against upkeep costs,

moderate priced brick and tile home illustrated? The American Builder has many beautiful homes illustrated each month in its Blue Ribbon Section. Copies may be found in the library or purchased from periodical stands. The Salem Brick & Tile

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



**More Heat from Your Coal and Wood!**

IF YOU depend upon wood for your principal fuel you should have a central heating plant. The Homer Wood and Coal Burner heats your entire home with one fire. It burns either wood or coal with the greatest possible saving in time, work and fuel. And it is moderately priced. Come in and see it.

**F. H. BERGER**  
660 North High Street PHONE 1048-M  
Shop 803 North Liberty Street

*What's Home without a Homer*



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

Company has a small file of magazines, and the officers would be happy to have anyone interested call at their office and look over these magazines, and will explain methods of construction, costs and other items of interest whenever they are able.

**Lots are Purchased in Various Parts of City**  
Future home building is con-

templated by the purchasers of lots in various parts of the city, acquired through R. A. Harris, local realtor.

Among the lots sold are one in McCoy addition, to D. G. Olds; a lot near the J. L. Parrish Junior high school, to Julius Rapp, of Portland.

H. F. Durham, principal of the J. L. Parrish school recently purchased a lot two blocks north of the school and is building a modern home.

Work on both the Elks' temple and the St. Joseph's parish hall is progressing.

At the Elks' temple the concrete work for the basement is nearly completed and the supports for the first floor are in. The foundation work for the new parish hall was completed and work on the remainder of the building is being rushed, as the contractors are anxious to take advantage of the favorable weather conditions.

The new dock and warehouse, at the foot of Court street, is expected to be completed some during the week.

**Permits are Light; Monthly Total Good**

The past week was light as far as building permits are concerned, only five being issued up to Saturday noon, representing a total valuation of \$9900.

October is proving to be a good month for building, however, for including the permits issued yesterday, a total of \$238,900 have been issued by Marten Poulsen, city recorder, for the month.

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

### MUTUAL SAVING SEEKS EXPANSION

#### Stockholders to Meet October 21 to Double Present Capitalization

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, secre-

tary; 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.

**LOT IS PURCHASED**  
A lot in the Oak addition, formerly the property of John J. Lucas, has been purchased as an investment by W. G. Krueger, local realtor.

### 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

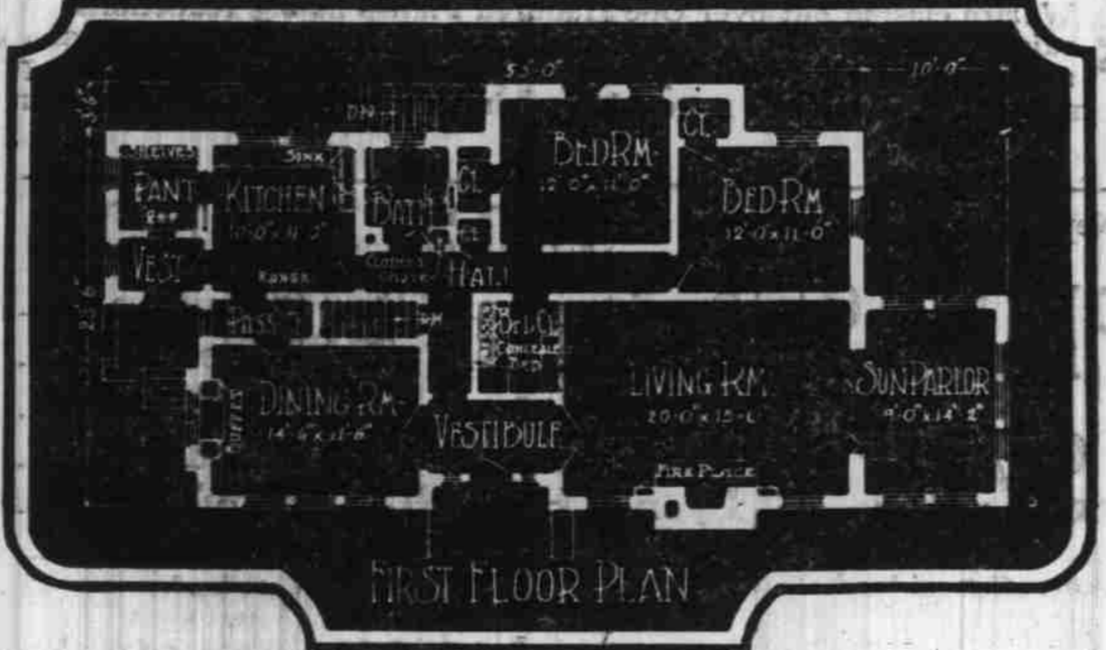
**"WATERSEAL" CONCRETE ROOF TILE**

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.



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

### CONCRETE ROOF TILE MADE HERE

A New Industry in Salem—Oregon Gravel Manufacturers "Waterseal"

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

**LOANS On Modern Homes**  
5 1/2% Semi-Annual Interest  
**5 Year Loan**  
Will Loan Up to 50% of Value

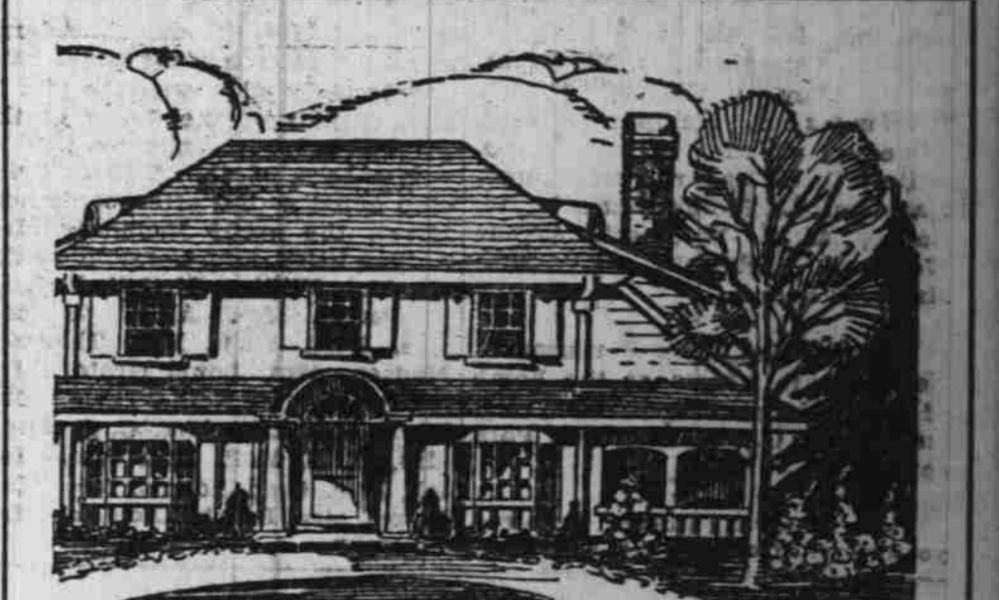
ALSO  
**6 Per Cent Monthly Payment Loans**  
Far Cheaper Than Any Building & Loan Co. in the Northwest

**Hawkins & Roberts**  
Financial Service  
205 Oregon Bldg. Phone 1427

**The World's BEST Building Material!**

Use Burned Clay Hollow Building Tile for Beauty, Safety, and Comfort.

MANUFACTURED BY THE  
**Salem Brick & Tile Co.**  
SALEM, ORE.



### 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**