

## A HOME OF INDIVIDUALITY

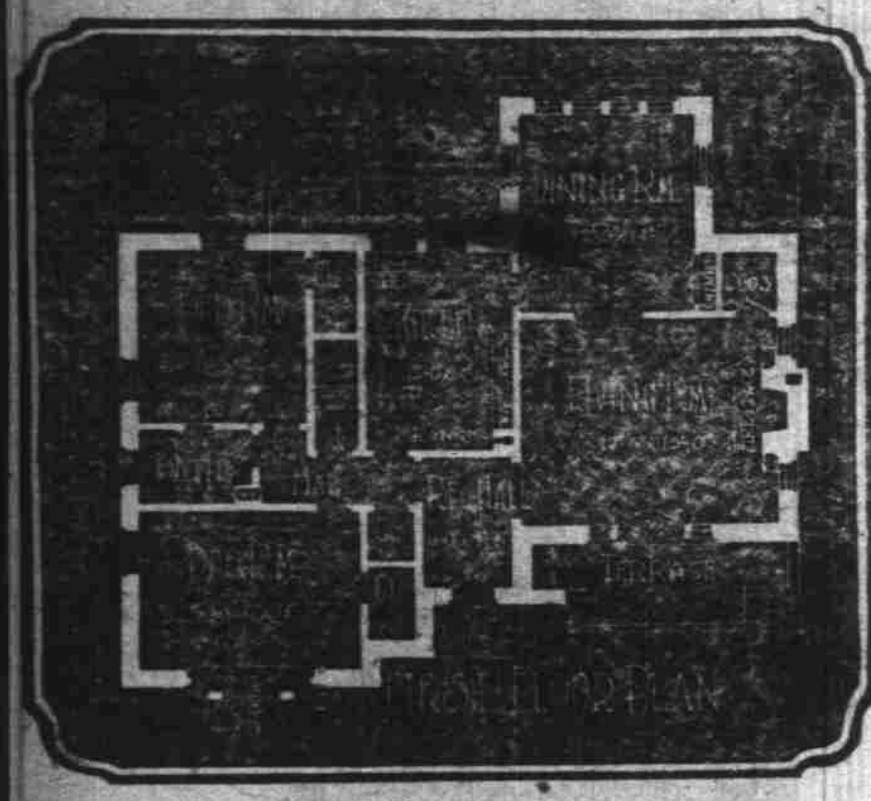
Taken from The American Builder.

The happy use of timber and brick for the ornamentation of this stucco home has resulted in a charm that is quite unusual. The use of brick in the arched doorway is attractive in itself and emphasizes the whole entryway, which is a well planned detail of the home. The windows in the front of the house are well balanced and the French doors, opening from the living room to the terrace, shows consideration for comfort and convenience.

The five-room home, which is 43 feet deep by 46 feet wide, is entered through a reception hall. On one side of this hall is the living room, with the fireplace opposite the entrance doorway, where it dominates the room. This room is provided with a closet. The dining room is directly behind the living room and is conveniently situated in regard to the kitchen. The two bedrooms and the bath room are combined in a group which occupies one side of the house.

The outer walls should be constructed of masonry materials, as stucco will bond more perfectly with brick or hollow tile than with any other materials, and will be a more permanent job. This will give a house that is easily heated in winter and which will be cool and pleasant in the hot summer months.

One can get many excellent ideas for home plans from such magazines as The American Builder, Building Age and National Builder, and The Small Home, (a magazine published by the Architects' Small House Service Bureau of the United States), as well as from booklets published by the Common Brick Manufacturers Association and the Hollow Building Tile Association. Your architect can then adapt these plans to your personal needs and tastes.



## TUNES IN AS HE RIDES BICYCLE



Elyseas Masoth of Schenectady, N. Y., tunes in with his home-made radio as he rides on his bicycle.

## NEW VAULT IN USE AT LADD AND BUSH

Security So Great That Bank Has Next To Lowest Insurance Rate

The new vault in the Ladd & Bush bank, installed the past summer, is now open to use of the public. Work of remodeling the bank has been going on for considerable time, and in fact, is not quite complete yet. A few minor alterations in the floor of the building is all now left before the entire job is complete.

The new vault is about the last word in modern banking facilities. With the exception of one other, this bank has been granted the lowest burglary insurance rate in the state. A trip through this vault is a liberal education in the matter of safety for valuables.

The vault itself is 30 feet across the front, 12 feet deep and extends into the basement of the bank. The floor of the vault is in two compartments, separated by heavy concrete. One side is for customer's safety deposit boxes and the other is for the use of the bank itself, in other words, where the cash is heavily guarded.

Two mammoth circular vault doors furnish access to the vault. The bottom of the doors come about a foot below the floor of the bank and a special contrivance is installed for lowering a part of the floor just in front of the vault before it is to be opened or closed. Afterwards the floor is again raised to its normal position. These doors, contrary to the general supposition, are not hard to swing, and a very slight touch of the hand will move them.

In the part of the vault set apart for customers there are

4000 deposit boxes. They are of different sizes and charges for annual rentals run from three to twenty dollars. When a box holder comes into the bank and wants to go to his deposit box he is required to sign his name on a card, which is then compared with his original signature at the time the box was rented. If found to tally, he is allowed inside the iron gate that leads to the vault. Of course with those who are well known on sight, this precaution is dispensed with.

If the customer desires to remove his valuables to look them over, count them up, or anything else, he has provided for him several small cells, each one just big enough for one person to get into with comfort. This little room has to be unlocked by the bank attendant and after the customer is given, not only privacy while he looks over his property, but absolute protection from a possible robbery.

It is of interest also to know that this vault is the depository of the state treasurer of Oregon. The office of state treasurer is not provided with a vault sufficiently safe to permit of taking a chance with the large amount of securities deposited in that office, so for many years this bank has been the guardian of these funds. A special department of this vault has been provided in the basement of the bank for this purpose and to which the state treasurer has the keys. Millions of dollars worth of securities are there.

Whether the writer of this article was eyed with suspicion or it was because the bank officer who showed him through did not have the time is not known, but at any rate, he was not shown into the other half of the monster vault that contains the bank's funds. All he did was look at it from a distance, but from appearances it is all that is claimed for it from the standpoint of safety.

Added Precautions

A modern burglar alarm is a part of the equipment. The slightest contact with the vault after it

has been set for the night would set it off. Another precaution that has been added is a string of lights at the rear of the vault. It so happens that there is space all along the rear of the vault into which a person having access to the customer's department could crawl into and remain there until after banking hours. To forestall anything of this kind happening, these lights have been installed and the last person in the vault before closing the bank at night turns on an electric switch that throws on these lights and it is then possible to see clear to the farthest end of the rear of the vault.

Old Days Recalled

A special feature of the remodeling job in this bank—one that attracts a great deal of attention from visitors—is a room in the northeast corner of the bank wherein all of the bank furniture that was used 59 years ago when this bank was first established has been set in place. The old fashioned tables and chairs in use at that period form a striking contrast to the present day furniture. An oil painting of Asahel Bush, founder of the bank, has been hung in the room. Inside decorators have been busy the past few days adding a coat of varnish to all of these antiques.

Another little item that is noticed by all visitors with an exclamation of interest is the little old Mosler safe with which the bank started business in 1868. It was the only means of physical protection the bank had for its funds in that day and it is so small that it was placed with little difficulty on a pedestal in the rear of the bank where it may be seen by anyone entering the bank.

The Ladd & Bush bank is one of the very old landmarks of the city of Salem, having been established when State street was little more than a wagon trail; and from present appearances and improvements it will still exist in undiminished vigor when time shall have taken its toll from the lives of its present personnel, even down to the youngest messenger.

## NO SURPLUS NOTED IN LUMBER SUPPLY

Seasonal Decline On, But Total Bookings for Year Equal Production

In its weekly market review, the American Lumberman, Chicago, says:

General report is that demand for most softwood items is showing its seasonal decline, the bookings for the week ended October 15 amounting to only eighty-five percent of the mill output.

Total bookings for the year to date, however, have fully equalled the cut, and this is as good a showing as was made in the corresponding forty-one weeks of last year.

Mill stocks as a whole are there fore not in surplus. Some mills have too much of a certain item, and others are a little too eager for business, so that the market presents a weaker appearance.

It is noteworthy that 210 mills of four important softwood producing groups sold their full production during the week, though they manufactured two percent more than their normal amount.

But the activity of the west coast mills makes for a poorer showing for softwoods as a whole, as there mills have been able to move only about eighty-five percent of their production in the last few weeks.

Supply and demand are likely to strike a better balance soon, as pine mills in the North, the Inland Empire and in California will be shutting down for the winter.

But other softwood manufacturers see the need for supplementing this ordinary curtailment by a voluntary reduction in their output.

This trend is most noticeable among southern pine mills, but some of the biggest factors on the west coast are counseling the slowing down of operations.

Demand for hardwoods continues dull, and the low offers of some southern producers have brought prices to a point where there is no margin of profit. Northern prices have been affected by the competition, and there was a rather general mark-down of the list in the last week.

Southern mills are beginning to curtail their cut, and it is predicted that it will be so reduced in the next few weeks that sales will absorb the output and make some inroads into mill stocks. The southern mills had 70,000 feet a unit less unold stock on hand October 1 than they had on January 1 this year.

## German Apprentices Earn 12 Dollars Monthly Wage

BERLIN (AP)—Almost four million wage earners in Germany must content themselves with a monthly wage of \$12, or 0 marks, according to figures by the institute for economic research. Most of these underpaid workers are apprentices.

By far the largest group of wage earners draws monthly wages of \$25 to \$75. It comprises 8 1-2 millions. Almost 5 1/2 millions earn from \$12 to \$25.

The figures were arrived at on the basis of sales of official insurance stamps. Under the German law, all wage earners are compelled to enroll in one of the government invalid, old age and sickness insurance institutions. The premium is paid weekly, in proportion to the income, in the form of insurance stamps bought at the post office.

The statistics cover the cases of 13 million workers, but do not include employes with fixed annual salaries nor business or professional men earning their incomes independently.

Of these 13 millions, only 350,000 earn more than \$75 monthly.

## New Designs Planned For Coins in England

LONDON (AP)—Colonel R. Johnson, Deputy-Master of the Royal Mint, is now considering designs for new shillings six-pences, florins and threepenny bits. The new designs will be "more in keeping with modern taste and definitely more artistic."

## CONFLAGRATIONS OFT PREVENTABLE

Berkeley Fire Gained Headway Because Buildings Not Fire-Resistive

On September 17, 1923, driven out of control by a heavy wind, a grass fire from the Berkeley hills invaded a beautiful residence section of the University city. That the fire did not reach the campus of the University of California or destroy more of the city was due entirely to the dying down of the wind. As it was, many blocks of beautiful homes were destroyed, leaving only a forest of brick chimneys with an occasional flapping section of stucco on metal lath, as monuments to a former beautiful residence section.

The entire blame for the spread of the fire can be laid to the type of construction, which was almost entirely of frame, with an occasional house of mill construction faced with stucco on metal lath. This latter type of construction is only slightly more fire resistive than straight frame.

There is no question but that the destroyed residences had been very beautiful, but they could have been made equally beautiful if constructed of fire resistive materials. Brick construction for the outer walls would have only increased the cost of the home about 19 per cent at the very most. Hollow tile is a better base for stucco than metal or wood lath, and has infinitely greater fire resistance, and the cost is only slightly greater.

In European countries a man whose house is the cause for the spread of fire is held liable by the law. The destruction of this residence section of Berkeley could have been prevented had one or two of the homes in the immediate path of the grass fire been constructed of fire resistive materials.

It is a peculiar trait of the American business man that he will go to almost any ends to safeguard his merchandise and valuable papers; but, when it comes to safeguarding the lives of his family, he would rather sacrifice safety in home construction in order to save a few dollars in first costs, forgetting that, in the end, cheaper construction is the more expensive in losses through depreciation, cost of upkeep, and the present fire-hazard.

What happened to Berkeley, California, can easily happen to Salem, Oregon.

## Storage Batteries Hold Favor of Many People

In spite of the interesting popularity of socket power devices for radio power, storage batteries continue to be the almost unanimous choice of the farm radio listeners, claims Mr. Williams local Willard battery man.

"This is due, of course, to the fact that few large farms are on



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## ENGINEER REPORTS NEW HOWL REDUCER

Results So Satisfactory Automatic Control May Be Installed Soon

WASHINGTON (AP)—Elimination of the howl of a 5,000 watt station, only 500 miles away on the same channel, 1,050 kilocycles, has been reported to the Federal Radio commission, Franklin M. Doolittle, president of the company that operates Station WDRC at New Haven, Conn., in a letter to the commission, describes an experiment which, he says, practically eliminated a had heterodyne from Station WAIU at Columbus, Ohio.

Mr. Doolittle, formerly professor of radio at Yale, said: "I rented a circuit from the telephone company between my home and the transmitting plant at Beacon Hill, the two points being about five miles apart. The output of the receiving set is connected through a step-down transformer to the line. At the station end the line is connected to the input of a two stage amplifier which compensates for the line loss. The quality is decidedly bass. The line could of course be equalized but this is not necessary for the purpose, in fact, it is rather desirable to emphasize the bass.

"This arrangement allows the operator at the station to hear the program as it is being received five miles distant and if a heterodyne howl is present from Columbus, he then adjusts until zero beat is obtained. This arrangement does not necessitate passing radio frequencies over the circuit but employs the audio output of the receiver. Our transmitter is of the master oscillator type and we employ a crystal for checking frequency.

"We have had such satisfactory results with this method of reducing interference, I am going to try an automatic control which will start to function as soon as the heterodyne appears. The general plan of the scheme is to control our transmitter with our crystal and to vary the frequency of the crystal by variation in temperature which is controlled from the receiving set at my home."

## OPEN HOUSE HELD CHEVROLET PLANT

Thousands of Visitors Flock To Oakland Factory; Many Students

Open house at the big Chevrolet factory in Oakland, Cal., brought many thousands of visitors for three nights last week to see how motor cars are made. Delegations from the schools and colleges in the San Francisco bay district and from civic organizations attended the affair and were conducted through the long assembly lanes where the automobile grows from a thing of steel frames and wood into a beautiful product to take its place in the field of transportation for business or pleasure of motorists of the Pacific coast. The Chevrolet factory was built in 1916, the original plans calling for a production of 75 cars daily. In the last eleven years consistently steady and increasing demands for the line on the Pacific coast and in Rocky mountain territory have necessitated a considerable enlargement of production facilities and the employment of additional forces of employees.

Now the factory covers an area of more than 27 acres, with 629,398 square feet of floor space. The plant has a daily capacity of 525 cars, and a daily average of 216 cars is maintained. Production in a single month has reached a total of 5132 cars, and this year 63,000 units have been turned out at the Oakland factory.

The assembling of the Chevrolet motor car from the frame to the finished product is an interesting process. Visitors were also entertained by motion pictures of General Motors proving ground, which has been set aside by the giant corporation for the use of its engineers in testing and developing the modern motor car.

A London prophet predicts that another World War will start in 1928; that Great Britain will come out victorious and Russia will be destroyed. That ought to be a safe enough prophecy to make in the last eleven years consistently



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