

Present Opportune Time for Modernizing Home, Declare Builders, Realtors

Campground is To be Erected

Joe Sargent, has taken out a permit for the erection of camp houses and store at 2673 Port-

land road which will cost \$7150. Tom Dalke is the builder.

E. A. Pruitt is altering the two story apartment house of George Smith at 965 North Fifth street. The estimated cost is \$250.

SOME ONE SAID:

It's easier to MAKE money than to SAVE it. Since October, 1929, many people have endorsed that statement.

Several hundred SALEM investors were not effected by recent SECURITY DEPRECIATIONS because they were investing thru

Hawkins & Roberts, Inc.

In conservative FARM or CITY MORTGAGES or FIRST (CLOSED) MORTGAGE BONDS and had a ready market in case of need.

SAFETY—? MARKETABILITY—? YIELD—?

HAVE THEM ALL BEFORE INVESTING

205 Oregon Bldg.



Any Kind of Boards Will Make Kindling

If you want the best in workmanship you must furnish the right kind of material. Any kind of boards will make kindling but if you want good workmanship you must provide good lumber.

Now do not get us wrong—we do not mean by this that our lumber is the only good lumber that you can buy in Salem. You can purchase good lumber from several different places. We do not expect to sell it all.

We are not advertising to take any business away from our competitors but to suggest to you that you might need some remodeling or alteration to your present home or you might even be in need of a new home.

If so, you will want the best in materials at the right prices and we suggest that you call us for an estimate and suggestions that we might be able to offer. Remember we handle all kinds of Building Materials.

GABRIEL POWDER & SUPPLY CO.

610 N. Capitol Telephones 9191 or 9192

SPRING DRAPERY SALE!

Need Draperies? ... Here is an unusual opportunity to buy exceptional draperies at the very lowest of prices.

DAMASK
Many assorted patterns to choose from.

1/2 Price
BED ROOM CURTAINS
5-piece sets in a choice of colors

79c set
CURTAIN MATERIAL
Ruffled and net curtain material. While stock lasts

9c yard
BED SPREADS
Rayon bed spreads—Full size

\$2.85



C. S. Hamilton
FURNITURE CO.

340 COURT STREET

MODERN HOMES AVAILABLE FEW

Saturation Point in Good Residence Construction Not Reached

Has the saturation point in available desirable homes in Salem been reached?

That is a question which the live real estate dealers, as well as the thinking people who have been seeking houses, are beginning to ask themselves. In fact, for the prospective resident that becomes nowadays a pressing, if not irritating, question.

The plain situation is simply this: There are very few good, modern homes to be had here, especially when it is a matter of renting. One dealer, among the top realtors in the city, declared yesterday that his office had on its rental list only one good home, in a good location. Another dealer drew forth a sizeable list of houses to rent, but admitted that not one of the houses was even a top second class dwelling.

Houses to Rent Not Numerous
E. B. Grabenhorst of the realty company bearing that name asserted that there is a great scarcity of good houses to rent, and said also that there are really few first class houses for sale here now.

Questions to other realtors and real estate dealers brought forth about the same answers, and from nearly all sources there was indicated an optimistic tone for the spring and summer business in property. More property is changing hands than at this time last year, or even a few months ago, and more money is being used in deals.

Granted that there are few good homes to be rented—one dealer showed a waiting list with five renters' names on it—what's to be done?

This is a query that is not as easily answered. Build more houses of the modern type, with basement and furnace, and build them in parts of the city where people want to make their homes. That is the answer of one group, who add in the same breath a caution against over-building.

The time is ripe for more modern houses, and since they don't come, on Christmas trees, the way to get them is to build them, according to one general view.

But—
"Go easy," says another group of men and women who deal in houses and lots. There are plenty of old houses in both desirable and undesirable locations, all the dealers assert.

Want to Rent Older Houses
And it is in the older, long-time, vacant houses that stress should be laid right now, say the realty men who are looking to the future.

"Get the owners of old houses interested in remodeling their dwelling and bringing them up to modern specifications by installing modern devices, renovating the inside and outside and making the building into a comfortable 'new' home," offered one realtor.

This man pointed out that it would be deplorable to jump into a building program without cleaning up old houses, or in other words that remodeling will take care of the situation better for the next six months or so. Loss of use of the property, vacant because of appearance, is only one item to be considered on the unwanted house score. The other is continued payment of taxes with no return at all.

Over-Built Status Is Not Relished
Better go into new construction easy, and not face the depression and over-built situation that bobbed up a few years ago and bothered land and property conditions here up until comparatively recently, was this dealer's advice.

A few new, well located, well built homes right now would be all right, but not too many, a summary of the two somewhat divergent opinions would read.

At their last meeting, only a few days ago, Salem contractors association announced that the association was going to launch a progressive remodeling program, and should this bear fruit,

BILLS

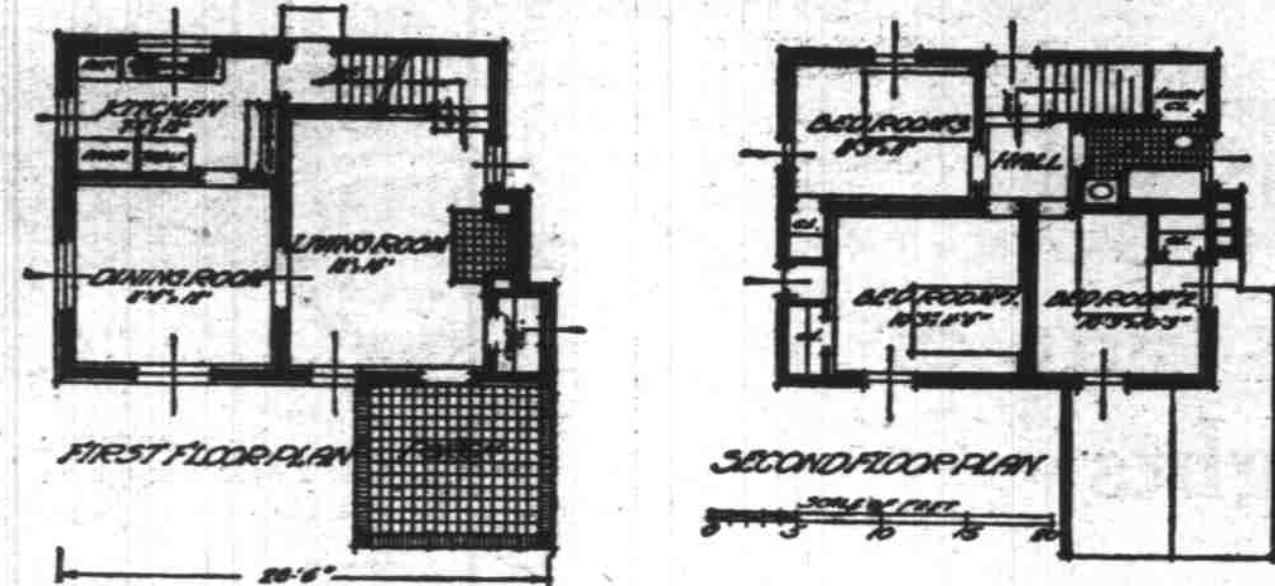


IF YOU NEED CASH TO PAY THEM, COME IN AND CONSULT US

LOANS
\$10 to \$300
★ QUICK SERVICE ★
★ STRICT PRIVACY ★
★ SMALL REPAYMENTS ★
TO SUIT YOUR INCOME

BENEFICIAL
LOAN SOCIETY
NEW BLIGH BUILDING, SECOND FLOOR
518 STATE STREET
AT HIGH ST.—PHONE 3740
SALEM, OREGON

A Compact English Cottage



By R. C. Hunter, Architect, New York

Editor's Note: A "Portfolio of 101 Small Homes" by R. C. Hunter, architect, is offered to readers for \$2.50. Send check or money order.

Simply in design and plan make this small cottage a real home of which one could be justly proud.

The plan is rectangular in shape with an open porch attached at one corner. This porch serves as an entrance porch as well as a living porch and can be enclosed with glass during the winter months.

There is nothing expensive about the exterior treatment of the house and all materials are simple and durable, requiring little attention or repairs for years to come. The roof is covered with slate in various colors; the side walls are of stucco in a rough texture with gable ends of irregular weatherboards laid with wide exposure to the weather. The porch columns are of heavy hewn timbers mortised and tenoned together and held by wooden pins. The windows are steel cottage casements. The chimney is built of over-burned brick laid in an irregular manner.

The house has been so planned as to fit well on a plot having a frontage of forty-five feet, allowing space for driveway. The floor plans show six rooms and bath all of which are conveniently and compactly arranged. All rooms have cross ventilation and plenty of light. There is an attic which is reached by a movable stair from the second floor hall. A cellar extends under the entire house and contains the heating plant, laundry, etc.

Several Garage Structures Now Going up Here

The Mutual Savings and Loan association is building a garage at 564 Rose street. E. C. Roberts is the builder at a cost of \$200. J. G. Naden has taken out a permit to erect a garage at 1875 North Liberty street. O. C. Johnson is the builder and the permit estimates the cost as \$40.00.

MOVING STORING CRATING Larmer Transfer & Storage Phone 3131 We Also Handle Fuel Oil and Coal



"Advice is about the dearest or the cheapest thing in the world, depending almost entirely upon who's giving it." —says Praxty Cal.

LUMBER - MILLWORK - CEMENT SAND - GRAVEL - NAILS - PAINT BUILDER'S HARDWARE

Everything from the ground up. Now is the time to build.
Telephone 4116

CHAS K SPAULDING LOGGING CO.

Newberg Woodburn Douglas fir Lumber Salem Independence

General Office: 90 Northwestern National Bank Bldg., Portland, Ore.

NEW ONE STORY HOUSE
R. H. Sagnotty has taken out a permit to erect a one story dwelling at 705 S. 21st street at a cost of \$2000. W. D. Russell is to be the builder.

NEW DWELLING
H. C. Hummel, local contractor, is building for himself a 1 1/2 story dwelling at 535 North 23rd, in the Walnut park addition at a cost of \$4100.

When You Furnish Your New Home ...

or Make Over Your Old One

Consult a Home-Styling expert. You can depend on satisfactory advice here at the

IMPERIAL FURNITURE CO.



The planing and decorating of a home is no small matter. To get the best results in comfort and efficiency of arrangement you need expert advice.

We Recommend for Your Home

Universal Electric Ranges

Washington Parlor Furnaces

Tailored-Rite Upholstered Furniture

Blabon Linoleum

Northwest Cabinet Desks

Bigelow-Hartford Rugs and Carpets

We also handle Bed Room and Dining Room furniture from the Furniture Corporation of America, the largest makers of case goods in the world.

Imperial Furniture Co., Inc.

467 Court St.

When You Save with the Mutual

You gain the protection of the seventh largest financial institution in Oregon; you get full Six Per Cent on every dollar and guaranteed Safety —with Courteous Service.

FREE CALENDAR—Yours for the asking, whether you are a Prudential Saver or not. Calendar is of bronze (about 3 1/2 x 4 inches)—shows three months at a glance to Dec., 1932—for desk or wall.

SAFETY and 6% GUARANTEED on every dollar

Monthly Income Plan
You receive your 6% check on the first day of each month. You may add any amount any time.

6% Compound Plan
Six per cent is compounded semi-annually. \$5 starts you. Add odd amounts any time.

MUTUAL SAVINGS & LOAN ASSOCIATION

SALEM
344 State St.
Tel. 4944

SPECIAL Short Time Offer

SAVE 40c

Water Spar Varnish Enamel Velumina Flat Wall Paint

\$1.60 Value for \$1.20
Varnish and Velumina Offer
Pint Waterspar Varnish75
Quart Velumina85
Regular Price.....\$1.60
Coupon Saves You .40
Special Price \$1.20

\$1.80 Value for \$1.40
Enamel and Velumina Offer
Pint Waterspar Enamel95
Quart Velumina85
Regular Price.....\$1.80
Coupon Saves You .40
Special Price \$1.40

Weller Hardware and Paint Co.
428 Court St. Tel. 6514

We Give S&H Green Stamps

Good For . . . 40c
... when applied on the purchase of one pint Waterspar Varnish or Enamel, and one quart Velumina Flat Wall Paint.
Name
Address

Oregon Pulp and Paper Company

—Manufacturers of—

BOND — LEDGER — GLASSINE GREASEPROOF — TISSUE

Support Oregon Products
Specify "Salem Made" Paper for Your

Office Stationery