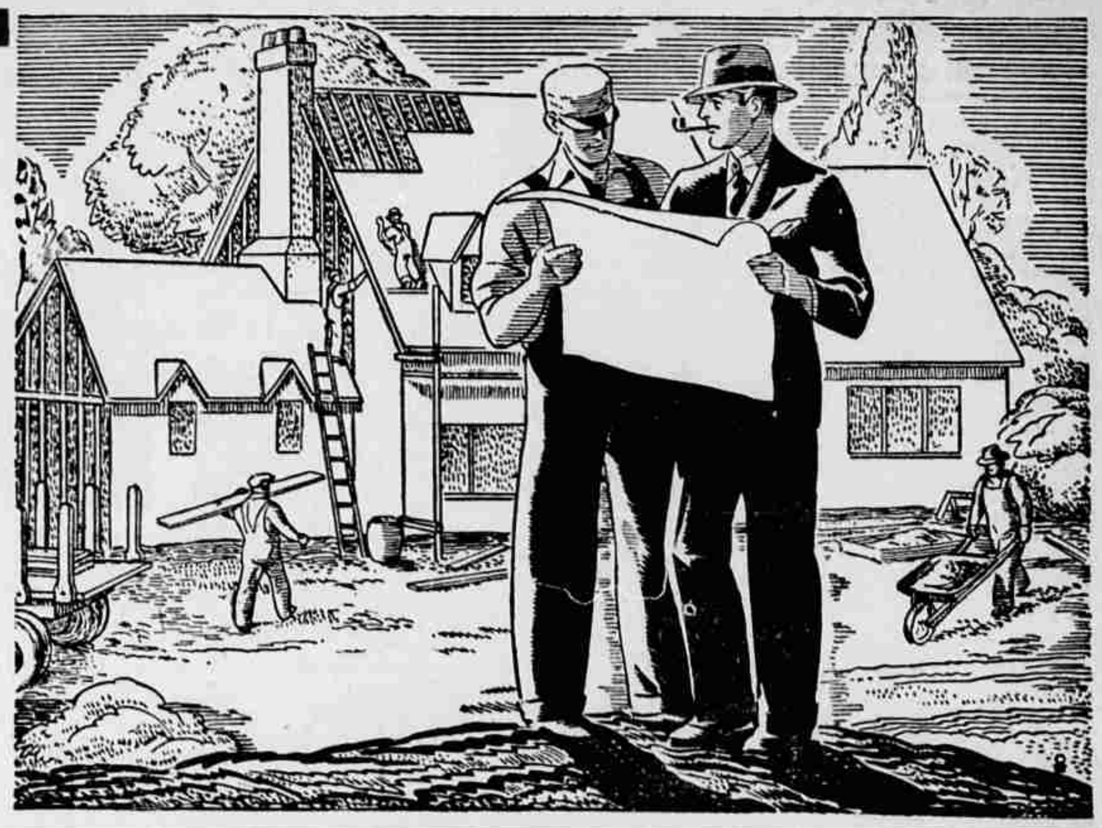
The Time Has Arrived

To Talk Over Home Problems

...and Do Something About Them!



Let's go out and look at our homes and see what five years of neglect has done.

Let all of us that are paying rent stop paying someone to own a home when we could just as well be paying the profits to ourselves and have life's greatest satisfaction—that of owning our own home.

From a purely dollars and cents standpoint we cannot afford to delay improvements longer. So many reams have been written on the economy of keeping our homes in repair that the point need not be argued—we have simply been pinching pennies and losing dollars.

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Home Repairs Made Easy

Through insured credit of the National Housing Act money is available and easy to get at all building maintenance and supply dealers for repairs, additions and alterations. You pay nothing down and repay the loan in easy monthly payments.

Check This List:

Home needs paint?
Plaster needs repair?
Should decorate interior?
Plumbing is out of date?
Need more electric outlets?
Kitchen is too small?
The fireplace you've wanted?
Need another bedroom?
Add a room to basement or attic?
A new roof?
A new kitchen sink?
A modern bathroom?
A shower?
A sprinkler system?
New cement walks?
A new garage?
New floors?
Summer cabin?

All these and many more may be had on easy monthly payments.

Loans For New Homes

Low interest, long term loans for building new homes and re-financing old homes is provided under Title 2 of the National Housing Act. This plan is undoubtedly the most liberal and best finance plan ever offered. With a good lot and perhaps a small amount of cash you may build a new home, finance it with only one mortgage and repay like rent or less than rent. Outstanding features are:

Long term loans.

Interest and principal as little as $7.00 per month per $1000.

5% interest.

½% service fee.

½% mortgage insurance.

Modern appliances may be installed and included in the mortgage.

Monthly payments include everything.

The time to start planning that new home is NOW!

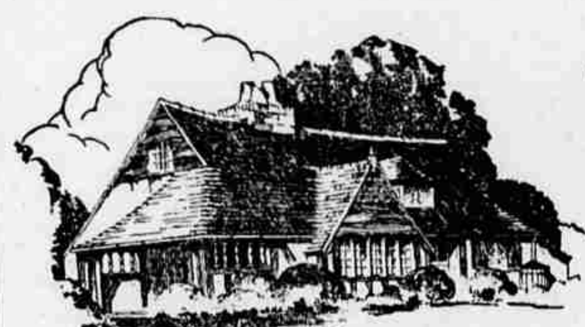
Purchase of Modern Appliances

The National Housing Act provides for the purchase of modern appliances under the insured credit plan, both gas and electric. Three years to pay is offered in most cases. Can you afford to deny yourself the things you have wanted for so long when they may be purchased with no down payment and a few cents a day? Check your needs on this list:

Refrigerators
Ranges
Water Heaters
Washers
Ironers
Dishwashers
Furnaces
Laundry Trays
Water Systems
Heaters
Air Conditioning

Examples of Construction and Remodeling Loans and Monthly Payments

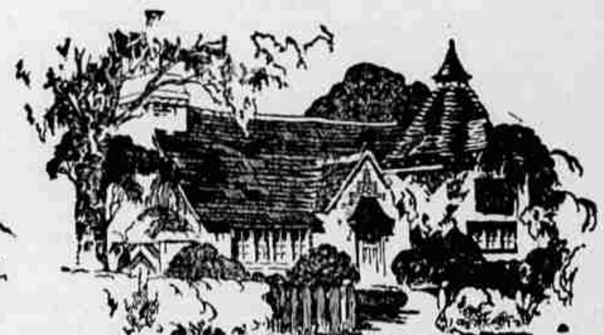
The number of years mortgages may run is determined by the type of construction and the loaning agency. The amount of the loan will also vary.



Very good homes of four or five rooms are being built at surprisingly low cost. Note the low monthly payments necessary to retire a $2000 mortgage in 10 years:

Am't of Loan	Time	Monthly Payments
$2000	10 years	$22.87

A modernizing loan to be repaid in 12 equal payments: $100—you pay $8.78 per month.



Compare the cost of this $2500 mortgage, to be retired in 15 years, to the rent you are now paying:

Am't of Loan	Time	Monthly payments
$2500	15 years	$21.84

Take two years or longer to repay loans for repairs: $200—You pay $9.18 per month for two years.

For only $30.22 per month you can pay for a real fine home in only 12 years. Note this example:

Am't of Loan	Time	Monthly payments
$3000	12 years	$30.22

Repaying a modernizing loan in three years: $200—you pay $6.39 a month.

What a wonderful home you could build with a $5000 loan—and perhaps you will when you learn how easy it is to repay:

Am't of Loan	Time	Monthly payments
$5000	18 years	$39.30

Add a room and repay in 3 years. $500. You pay $15.97 a month.

Your Dollar Never Bought So Much Before

The Firms Listed Below Can Supply Your Needs and Arrange a Loan

BOOTH-KELLY LUMBER CO.
Eugene 85 — Springfield 55

CAVENAH LUMBER CO.
131 West Eighth — Phone 572

CASTELLOE and STOCKER
Universal Appliances—Electrical Contracting
1027 Willamette — Phone 234

CHASE CO., PLUMBERS
936 Oak — Phone 243

CLARKE ELECTRIC CO.
Monarch Appliances and Wesix Water Heaters
845 Olive — Phone 514

DELTA LUMBER CO.
Complete Building Supplies
Third and G Sts., Springfield — Phone 24

EUGENE LUMBER CO.
Railroad Ave. at Grand — Phone 426

EUGENE WATER BOARD

FIRST NATIONAL BANK

FORD-NELSON MILL CO.
Ford's Kozy Kabins
409 East Eighth — Phone 1782

GABRIEL POWDER and SUPPLY CO.
199 West Sixth — Phone 208

GIUSTINA LUMBER CO.
West Second St. — Phone 156

JOHNSON FURNITURE CO.
Furniture, Floor Covering, Wood Ranges
649 Willamette — Phone 1188

LANGE and GREENFIELD
Painting, Decorating and Roofing.
Complete Line Paints and Wallpaper.
981 Oak — Phone 2384-M

McMORRAN & WASHBURNE
Frigidaires and Hotpoint Ranges
Broadway and Willamette — Phone 2700

MIDGLEY PLANING MILL CO.
Millwork—Paints
4th and High — Phone 1059

NORTHWEST CITIES GAS CO.
Electrolux Refrigerators, Ranges, Appliances

J. O. OLSON MFG. CO.
Frigidaire Commercial Cases and Cold Storage Rooms,
Kelvinator and Crosley Household Refrigerators,
Millwork and Fixtures.
Showroom 787 Willamette — Phone 2560-W

RUBENSTEIN FURNITURE CO.
Westinghouse Refrigerators and Ranges
115 West Eighth — Phone 690

LUDFORD'S PAINT STORE
Bass-Heuter Paints—Wallpaper
973 Willamette — Phone 749

SCOBERT WAREHOUSE CO.
Building Supplies—Cement, Brick, Tile, Roofing
45 West Seventh — Phone 528

C. P. TILLMAN CO.
Plumbing and Electrical Supplies
858 Pearl — Phone 842

U. S. NATIONAL BANK

WALDORF PAINT CO.
Pittsburgh Paints—Wallpaper
1038 Willamette — Phone 1963

H. W. WHITE ELECTRIC CO.
Hotpoint and Apex Refrigerators
Detroit, Estate, L. & H. Ranges
85 West Broadway — Phone 254

EDWIN J. YENNE PLUMBING CO.
Furnaces, Gutters, Tinning, Plumbing
1077 Oak — Phone 1824