

Eugene Builders, Realtors Sponsor "Build-Your-Own-Home" Campaign

PER TO BUY
IN HOME THAN
TO PAY OUT RENT

The housing shortage over the past few years has made the "build-your-own-home" campaign of the country are being heard. Modern financing, the Federal Housing Administration, and local realty companies are all teamed up to make it easy and inexpensive for you to erect a home of your own. The cost of materials and the wage arrangements that are to home builders truly make it to buy than to rent. This is backed up by common sense when \$25 a month is being paid in rent, it is not bringing in a place to live, however, it is paid as a month's rent on a home it is not a good business investment. It is a pleasure in the form of owning your own home, a pleasure that cannot be sold. The realtors and building companies have started a campaign to show just how inexpensive it is to build your own home. In many cases loans can be arranged through the Federal Housing Administration, under specifications and applied by it. A \$5,000 home can be built for only about \$30 a month with extremely low interest.

DO PAY VISIT
BIG HOME SHOW

ECTADY, N. Y.—It is estimated that approximately 10,000 people attended the Home Show last month. A total of \$100,000 worth of business was done at the Federal Housing Administration booth. Forty-seven sales were reported by exhibitors. Amount of \$5,574.50 and 412 homes were secured with potential business estimated at \$243,800. The Administration's business in applications for home mortgage insurance on new construction was \$221,550; purchase of property, \$30,200; mortgage insurance, \$54,900; insured modern and repair notes, \$16,800.

nedd Personals

DD, Aug. 29.—(Special)—W. J. Mordick, Leroy Starnes and Margaret and Wilma, were shoppers Wednesday.

Smith of Noti was here on recently.

Lee Meyer has been working in the street and staying with his parents, Mr. and Mrs. Nevin.

Less Pugh and daughter, Mrs. Pugh, drove to Silver Creek Falls.

and Mrs. Willis Clark of Portland Sunday here with Mrs. Clark, Mr. and Mrs. Theissen.

TS WORKER SHORTAGE

icated article in the Washington Post, by R. C. Forbes, says that there is a shortage of particularly skilled workers. He already reports a slowing down in building operations because of the shortage of building tradesmen.

DE OUTLOOK BRIGHT

ett by the Federal Housing Administration from New York says that the outlook for the building industry is being maintained with confidence there will be a boom in those lines for six months.

ing—Fixtures—Repairs

R. REES
ELECTRICIAN
Res. 1358 High St.
Phone 1384

Plumbing
Fixtures
Lighting
Fixtures
Bathroom
Accessories

plete display can be seen at
Tillman Co.
Plumbing and
Electrical Supplies
Pearl Phone 842

Cellar Waterproofing Important Item For Consideration When Plans For New House Are Made

Whenever a house is to be built with a cellar, the possibility of the necessity for waterproofing should be considered and provided for in the specifications. There are, of course, communities where it is a certainty that no difficulties with water will be met. But in most places this is only a guess, and adjacent houses may have entirely different experiences. It is always possible to include a sum for waterproofing in a bid, so that if it is determined, after the excavation has been dug, that waterproofing is necessary, the owner has learned before letting the contract how much he will have to pay for it, and it will not come as an unexpected extra expense. If it proves to be unnecessary, he has just that much more to put into other features of the house. There are a few things more discouraging in a house than a few inches of water in the cellar—unless it be a foot or two! There are three ways in which cellar walls and floors may be water-

OLD TENEMENT IN NEWARK RENOVATED UNDER FHA PLANS

NEWARK, N. J.—A dilapidated tenement building has been transformed into a modern apartment house, increasing the income of the owner, and providing livable quarters for 26 families. This work was done with the aid of an insured loan made by a private financial institution under the Modernization Credit Plan of the Federal Housing Administration. The property was acquired about a year ago by Edward Kohn, of the Mount Prospect Building and Loan Association. In planning its rehabilitation, Mr. Kohn gave particular attention to the children who would live in the building. Not the least important change in the property, was the establishment of a playground in the back yard.

Back Yard Bad
Originally each building had its own small yard, which was generally filled with trash. The bare grass plots resembled a muddy trench after a heavy rain. The fences between the yards were removed and the space paved with concrete. Today, the children of the tenants can play baseball, push doll carriages or jump rope, far from the hazards of the traffic in the streets. The buildings originally included

24 apartments, and brought an annual rental of \$1,080 from the five families who inhabited the building in its poor condition. Following the modernizing, an annual income of \$11,500 is realized. The modernization loan which financed the work was in the amount of \$30,000. The 111 rooms were redesigned and completely renovated. New floors were put in, a central heating plant, new piping and plumbing, and even a new roof was added. Many window sills which had rotted away were replaced and plaster which had fallen off the walls and ceilings had to be replaced.

Value Up \$53,000
The value of the property has risen from \$17,000 to \$70,000. The four-room apartments rent from \$35 to \$38 a month and were 100 percent rented before the work was completed, according to Mr. Kohn.

"Inspired by this improvement," Mr. Kohn said, "our neighbors are beginning to fix up and paint up and the whole community is feeling the influence of this operation."

OIL-O-MATIC HEAT
Best Burner Installed
Average \$325—with
1000 Gal. Tank
Williamson Co.
Phone 536 153 E. 10th

HOME LOANS



to meet your individual requirements, whether you want to

BUY • BUILD • REMODEL REFINANCE

No Finance Fee—No Commission—No Hidden Upcharges—Low Interest Rate—No Delay

Get all the facts about all types of home loans, including our PFF HOME LOAN that never comes due. Then choose. We are happy to leave the decision to you.

PACIFIC FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION
825 Willamette

For Home or Office BETTER LIGHTING



In many homes and offices today, according to actual survey, incorrect lighting threatens the eyes. During building or remodeling, provide for the installation of plenty of outlets to give ample light in every room. Be sure, too, that the new lamps come up to—not only the standards of beauty—but the still more important standards required for better illumination.



Eugene Water Board

ONLY CREDIT NOW BEING ISSUED IS ON FARMS, HOMES

Use of modernization credit, which was slowed considerably by elimination of movable equipment from the list of items for which insured loans might be obtained, has increased substantially in Oregon in recent weeks, according to Jamieson Parker, state director of the Federal Housing Administration.

ending agencies attained a volume of more than \$130,000 during July, the director stated. "That was almost \$25,000 more than was reported for the month of June, in amounts under \$2,000. "All of the credit now being issued under the Modernization Credit Plan," it was explained, "is being expended for the improvement of home, business and farm properties. "As of July 31 there had been reported a total of 974 loans under the revised regulations, for an aggregate amount of \$398,220. Total amount loaned in Oregon since the introduction of the Modernization Credit Plan in this state is now in excess of \$6,000,000," Parker revealed. "Individual transactions under the several classifications of modernization loans have reached a total of almost 19,000 in Oregon." During the time that loans for the purchase of washing machines, re-

frigerators and other movable equipment were eligible for insurance, there were almost one hundred lending agencies participating in the program. Fewer than half that number have reported loans in Oregon under the revised regulations. Total amount loaned throughout the country under the Modernization Credit Plan had reached a total of almost \$415,000,000 up to the end of July. **JUNE SETS HIGH MARK** Building activity throughout the country showed a bigger volume in June than during any previous month in seven years, with a rise of 51 percent over May figures. A report of the Federal Housing Administration shows that there is steadily increasing volume of residential construction financed with long-term insured mortgages.

MILL WORK
For Your New Home
J. O. OLSON MFG. CO.
Business Office at 663 Willamette

Let Your RENT DOLLARS Buy a HOME!



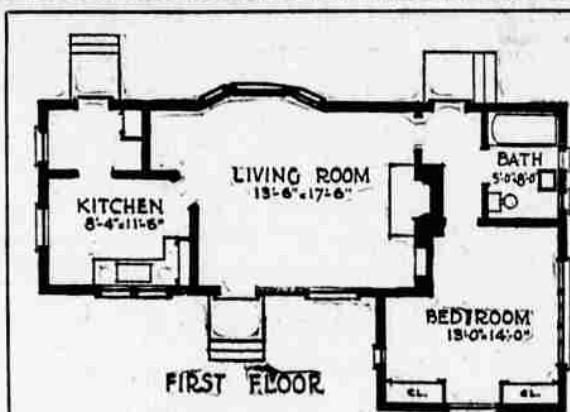
The Same Amount of Money You Pay for Rent Each Month Will Actually BUY a Home Today.



You Can Have the Home You Want

\$18.53 Per Month
Pays for This Modern Home in 180 Payments
(Including interest, principal, taxes and insurance)

This Colonial Bungalow, with its attractive exterior, convenient floor plan, appeals especially to the small family and the newly-weds. While it is designed for economical construction, the lines suggest a much more expensive home. Floor plan may be altered to meet individual taste. Any of the dealers or loan companies will help you with all details in building, in fact you can spend the winter in this cozy home if you will let them help you. As you know, it is almost impossible to find a home to rent, and this condition is becoming more serious daily. Do not take the chance of being ordered to vacate this winter—build your home now.



FIRST FLOOR
KITCHEN 8'-4" x 11'-6"
LIVING ROOM 13'-6" x 17'-6"
BATH 5'-0" x 6'-0"
BEDROOM 13'-0" x 14'-0"

The down payment can be as low as 20 per cent with any reasonable number of years to repay the balance. Now you are assured of full value—not only on sound construction, but on the present and future desirability of your home's location. Now you can build or buy with full confidence that you are getting what you pay for—and that you can achieve full ownership while keeping within your income. Any family now paying rent should consider seriously the advantages of building now—stop the waste of income that is going into worthless rent receipts.

LUMBER YARDS The Booth-Kelly Lumber Co. Eugene 85 Cavanah Lumber Co. 131 W. 8th Phone 572 Eugene Lumber Co. Railroad at Grand Phone 426 Fegles Lumber Co. 1845 Franklin Phone 1386 Gabriel Powder & Supply Co. 199 W. 8th Phone 208 Twin Oaks Builders Supply Co. 609 High Phone 782	PAINTS Ludford's Bass Huster Paints—Nat. Lead Products Phone 749 713 Willamette Waldorf Paint Co. Pittsburgh Paints and Wallpaper 1038 Willamette Phone 1963
BUILDING SUPPLIES Scobert Building Supply Co. 45 W. 7th Phone 528	PLUMBING Edw. J. Yenne Plumbing Co. Plumbin, Heating, Sheet Metal, Montag Oil Burners 11th and Oak Phone 1824
PLANING MILLS Midgley Planing Mill Co. 4th and High Sts. Phone 1059 J. O. Olson Planing Mill Office 663 Willamette Office Phone 1879 Factory Phone 2560-W	MONEY TO LOAN Pacific First Federal Savings and Loan Assn. Frank M. Cashman, Pres. 841 Willamette Phone 311 C. A. Chilton & Co. Loans to Build or Refinance 123 East 10th Phone 474
ELECTRICIANS Castellio and Stocker 1027 Willamette Phone 234	

Ask for Booklets
of Floor Plans and Building Suggestions

Any of the Supply Houses and Loan Agencies can supply you with booklets containing a large variety of floor plans and exterior designs, helpful suggestions on interior decorating, and the best way to finance your new home.