

NOVELTY FINISH FOR WOODWORK IS VOGUE AT PRESENT

Emphasizing the woodwork of a room by giving it novelty of treatment and finish is a decided vogue at present. As a rule the baseboards, moldings and trim about doors and windows are inclined to be narrow, but what they lack in dimensions is made up for in color and interesting design.

For in the living room and the dining room, ivory still continues as popular as ever. To give it the new touch, however, the ivory should be trimmed with lines of rich yellow or sienna that verges on brown. This color is usually applied along the grooves and panelings of the woodwork and may even be used for decorative motifs in corners of door panels, to simulate carving.

Gray enamel is another good standby in color for such rooms as the hall, living and dining room, especially if they be on the sunny side of the house, and can stand the cool effect this hue is likely to give a room. To make the gray distinctive, bright green, a deep bright for the touching up of the woodwork. Orange is often very smart, too, combined with gray, but should be used with discrimination not to make the woodwork too prominent in the decorative scheme of the room.

Wiped and Stripped Treatments
An excellent treatment for doing over old woodwork is to give it one of the new wiped treatments. This consists in painting the wood a plain color, as gray or tan, and then wiping away to leave only what color will stay in the grain. A varnish finish, of course, makes it more difficult to work the paint into the wood and in this case a second color applied over the first tone of paint allows one to obtain a polychrome effect by wiping away the second application, leaving the first surface in a delightful blend with the top coat.

Striped woodwork is still another of the fads of the hour and much woodwork is made to resemble metal, gold, bronze and silver. The metalized effect is best chosen for rooms of generous dimensions and ones that in design lean toward the periods of the Old World.

Painting Colors
Pink woodwork has been achieved successfully in many up-to-the-minute bedrooms. When it hints strongly of rose in its make-up, it is quite charming as a trim for paneled walls of soft gray or rich Dresden designs in pastel colors.

Pale blue merging into green also is attractive for a certain type of bedroom and may be further decorated with motifs of silver or dark-tinted blue. Pale green and pale yellow are still other colors to be used when repainting the woodwork in the bedroom and are particularly winning in the cottage type of chamber.

Still more daring than all these pastel tints for woodwork is red, very near to scarlet, used in a breakfast room seen lately. This gaudy trim was carefully handled, however, to set off walls of shining black, decorated in Chinese motifs of gold, red and yellow, and the woodwork was narrowed down to a very fine line.

Reversing this scheme, black is often used for a touch on the woodwork where walls are of very gray hue, and sometimes is used for the trim entirely, enlivened, of course, with motifs in yellow, green or orange, that make it a feature of the room.

SUPPORT URGED OF HOOVER PLAN

Intermittent employment conditions in the building trades keep young men from entering the building field, and account in large part for the high hourly wage rates, which give a false impression of actual earnings, declares the committee on seasonal operations of the construction industries in a report endorsing Secretary Hoover's recommendation that the building season be extended throughout the year. The message of Secretary Hoover to the building and material industries appeared in the August issue of Building Age.

The seasonal operations committee points out that worn enough during the period of seven to ten months in which they are actually at work, to support their families for the entire year.

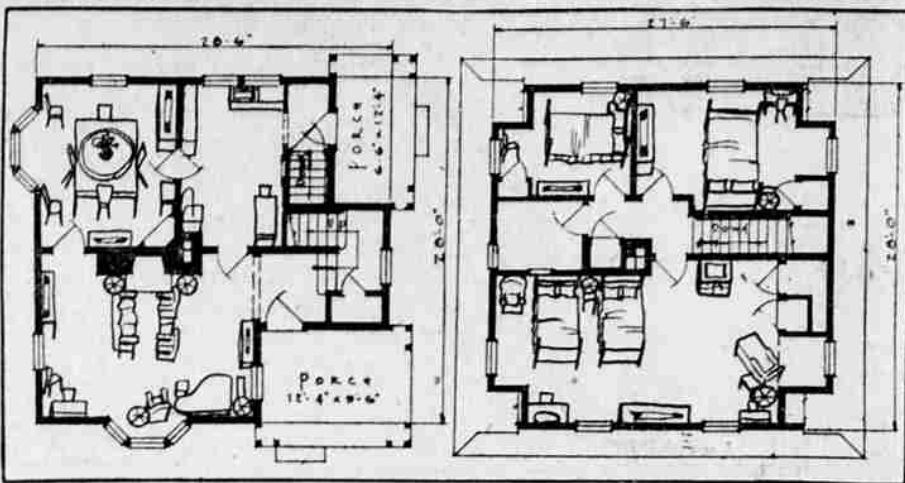
American Building In Healthy State

America is in no danger of following ancient Rome into decay, according to Prof. William A. Boring, director of the school of architecture of Columbia university, in his annual report. The resemblance of American public buildings to those of Rome, Prof. Boring states, should not lead to the conclusion that the final stages of the Roman empire will be repeated here.

"The majority of American buildings are of a new system of construction," he declares. "Students are guided by personal and independent thought in design, and instruction in the achievements of the past lead to productive imagination and finally to vision. This is the power to give definition to ideas; and our problem in the school of architecture is to stimulate the imagination and train the vision of the students."

ROADS IN BRITAIN
The island of Britain, including England, Wales and Scotland, has 177,000 miles of highway, and an average of 242 persons to every mile of road. The United States has an average of 75 persons to a mile of road.

DUTCH COLONIAL HOME IS ATTRACTIVE TYPE



PLANS SUPPLIED

Detailed plans and specifications of this home may be obtained at low cost by writing to the Home Plan Editor, The Guard.

IT is said that the thrifty Dutch settlers of the early colonies evinced the gambrel-roofed house as an evasion of the tax on two-story houses.

Here is one in which the gambrel is used with a practically square house. Unusual features of this house are the fact that the gambrel is turned to the front and the porch is on a corner.

Two bays, one in the living room and one in the dining room, are attractive both from the exterior and interior. The room arrangement is rather unusual, and very convenient. The front door opens into a small alcove off the living room. The stair leads up from this alcove, with a coat closet two steps up.

Opposite the bay in the living room is a cozy fireplace, fitted with a wood mantel of enameled birch in Colonial pattern. The built-in corner cupboard



Courtesy, Curtis Companies, Clinton, Ia.

built in the dining room is also a modern reproduction of authentic Colonial woodwork.

Every bit of wall space in the kitchen is utilized. The sink is provided for below broad double windows. The range is close to the dining room door, and the dresser just a step from the sink. There is also a built-in ironing board and worktable. An alcove off the kitchen is just right for

built-in refrigerator and for the handy basement steps.

Upstairs, the main bedroom occupies the front half, with two smaller bedrooms and bath at the rear. In each there is ample wall space for the needed furniture, and in each there are windows on two sides and a good closet.

In the average community, construction of this home should cost about \$6400.

BUILDING, LOAN ASSOCIATIONS IN U. S. ARE GROWING

With \$4,900,809,495.10, in assets, the 11,854 building and loan associations of the United States have recently forged to the front faster than any other financial institution, according to the figures reported by Dr. Horace F. Clark, associate professor of engineering economics, Iowa State college, and of the American savings, building and loan institute, in their new book, "Elements of the Modern Building and Loan Associations," issued today by the MacMillan company, after two years spent in research. They have secured the most accurate and complete information on the whole field of building and loan associations operating in the United States, at a cost of something more than \$20,000 for making their investigations.

This is the first report of such figures since those given out last summer by Secretary Cellarius at the convention of the U. S. League in Cleveland, O. Since that report, the associations have grown to the extent of \$717,809,615.19—an increase in one year as great as the total assets of the building and loan associations of 1907. Total assets of those of the 8085 national banks of the United States and 13.5 percent of those of the 21,283 state and private banks.

Ohio Invests Much
The state of Ohio is reported to have invested more money in real-estate mortgages through these associations than any other state in the Union, with Pennsylvania a close second. Pennsylvania figures for December 31, 1924, are not yet available and may show that these two states have about an equal amount of such money. New Jersey is third, and all three of the leading states have assets well over the half billion mark; Massachusetts, Illinois and New York rank next in order according to their accumulated savings.

Great strides have been made in the last few years in the matter of eliminating unjust practices, and today these associations are said to provide one of the most satisfactory places for the investment of funds.

SAVINGS YIELD A HIGH RATE OF DIVIDENDS WITH MAXIMUM SAFETY, DUE TO THE CO-OPERATIVE NATURE OF THE ASSOCIATIONS.

The book will be used by classes of building and loan association men, real-estate men and others in local chapters of the American savings, building and loan institute, in the United Y. M. C. A. schools, and in many colleges. It shows in detail how better appraisal methods have increased the safety of association funds; how various "plans" of collecting savings have been developed to meet the needs of different communities; and just how these associations promote the home ownership of their members. It is one of the greatest modern texts.

England Offers Building Subsidy

Recent legislation of the new labor government in England providing for the erection of 2,500,000 homes in the next 15 years through a subsidy by local and national government, will be watched with great interest as to its results.

A previous attempt in England to relieve the housing shortage by the erection of homes through governmental agencies stopped short because of inadequate estimate of the expenditure involved. During the period of government aid from 1919 to 1921, however, 60,000 homes were constructed.

Antiquated Ideas In Barn Discarded

The builder who is called upon to erect a modern barn at moderate cost can save money for his client by getting away from some of the antiquated ideas that some farmers still retain. For instance, the old idea that a barn has to be of towering height leads to nothing but additional expense and no gain.

In these days of silos for the storage of feed, a barn that gives any more than necessary clearance space is a waste of money. On these pages is a barn that was constructed at a material saving, with the walls only seven feet high.

MERCHANT MARINE PLAN TALKED OVER AT CHAMBER MEET

WASHINGTON, May 23.—Discussions of agriculture and the merchant marine by Secretary Jardine and President Leigh C. Palmer of the emergency fleet corporation, and consideration of resolutions comprising the concluding business today of the convention of the chamber of the commerce of the United States.

Another cabinet member, Secretary Hoover, told the delegates last night that reorganization of the administrative functions of the government is necessary for elimination of waste in overlapping agencies.

He advocated three primary reforms—grouping of all agencies of the same major purpose under one administrative supervision; separation of semi-judicial and semi-legislative and advisory functions from the administrative functions; putting the former under joint minds and the latter under single responsibility and relieving the president of a vast amount of direct administrative labor.

The government, he declared, can have no definite and consistent policy for conservation and use of national resources so long as responsibility is spread among several departments. He cited the "recent occurrences in the oil leases" and "our deplorable lack of a definite and organized merchant marine" as examples of what may happen under divided responsibility.

It is important, Mr. Hoover asserted, to bring kindred agencies together under one authority "so that their overlapping edges can be clipped and their fights stopped."

Secretary Jardine, urging careful study of the entire freight rate structure said that if American business is to make any "significant" contributions to the solution of farm problems, it must get down to brass tacks, find out what these problems are and what they involve and then offer its help to the farmer in solving them.

Spring Water has Poison, is Report

PORTLAND, Ore., May 23.—Water from a spring on the farm of Mr. and Mrs. John Luke, near the seat of McMinnville, is being analyzed by State Chemist Albert S. Wells, to ascertain whether deposits of silicon dioxide in the water caused the death of their son, Morris Luke, April 3.

W. S. Breaker visited the Luke's place following their son's death in connection with the insurance policy and at that time the possibility that the water may have been the cause of death was suggested.

Preliminary test shows the presence of silicon dioxide and a confirmatory analysis is being made. Attending physicians said the boy died from tuberculosis.

SECRETARY IS SPEAKER

SPOKANE, Wash., May 23.—Hubert Work, secretary of the Interior, and Elwood Mead, United States reclamation commissioner have accepted invitations to address the fourth annual convention of the Columbia Basin Irrigation league, which has been for July 1, at Pasco, Washington, it was announced here.

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LIVING COSTS ARE UP TO WOMEN

Vice-President of National Consumers' League Says They Alone Can Bring About Reductions



Mrs. Edward P. Costigan

WASHINGTON, May 23.—"The one reform women could bring about by their own efforts and without the help of men, is the one they pay the least attention to—lowering the cost of living."

So says Mrs. Edward P. Costigan, vice president of the National Consumers' League, and chairman of the living costs committee of the National League of Women Voters.

"Women are the buyers of the world," she maintains. "They should dictate to the dealers, rather than be exploited by them."

It is essentially a feminine inclination to be picturesque instead of practical she has found, and this works to the advantage of the shopkeeper and to the disadvantage of the husband or wage earner.

"Then inherent dramatic instinct makes women quick to respond to the emotional appeal," she says. "They love to help the poor, relieve the sick, stricken the feverish brow and reform criminals, but they find little interest in practical issues like investigating the prices of bread and eggs."

Mrs. Costigan believes that club women could do much good for their communities if they studied less Browning and drama, and set out to investigate local market conditions.

"Prices can never be lowered except by organization of the consumer," she says. "Women must lead the conditions in their own communities, who gets the excess profits and how to remedy this. Much more could be avoided if women bought more intelligently and consistently and dealers could depend on them to do so."

"Whenever women have organized resistance to excessive prices, they have brought them down. In New York City, the daughters of a certain community in a co-operative cafeteria, and also a group operating apartments with reasonable rentals. In Minneapolis, a large creamery is run on the co-operative basis. Wherever you can bring about competition, you can bring down prices."

"If women could only visualize the human side of this sort of reform, they would be quick to enter in. After all when you bring down prices you are helping eliminate poverty and the social consequences that stem from it—and what could be more humanitarian than that?"

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