

Help for the Man Who Wants to Build

Cost of Home Should Measure Up With Income

By the Architects' Small House Service Bureau of the United States, Inc.

When a man proposes to build a home there are a number of things which he must consider very carefully. The first is his financial ability. How much can he afford to invest in a new home? To overestimate his ability to pay is to invite worry and trouble as constant companions. To build without at least one-fifth of the total cost in hand is not only bad business; it is extremely dangerous.

If the prospective owner tries to build with insufficient funds or overestimates his resources, he may find himself paying a high rate of interest on at least part of the money he must borrow and his most frequent guests will be bill collectors.

Remember that in addition to payments on the principal and on the interest of loans on a home, allowance must be made for some or all of the following expenses: (a) Renewals and repairs, (b) property tax and special assessments, (c) insurance, (d) water tax or rent, (e) accessories, and (f) improvements.

Payments Must Be Met
The real problem lies in getting a satisfactory home, one that will not absorb too much of the family's income, nor yet be below its general living standards.

The amount that can be paid for a house depends partly on what interest rates are charged for the money borrowed to make the purchase and the rate at which the principal is to be paid off. These fixed payments must be met regularly, and they must be met from the family's income. It is therefore always best to leave some margin of safety to provide for illness or other emergency.

Budgeting the income is the only rational way of determining any family's home-building limit. Such a budget will not automatically solve the problem, but it will help to determine his logical, practical, and comfortable home-building limit.

Valuable Booklet
A booklet, "How to Own Your Home," published by the United States Department of Commerce, Washington, D. C., deals with various problems that the home builder or home buyer must face. It contains a veritable mine of valuable information. In fact, it deals with almost every problem that the home owner must face. This booklet costs only five cents, and contains information that it would take years to gain by personal experience.

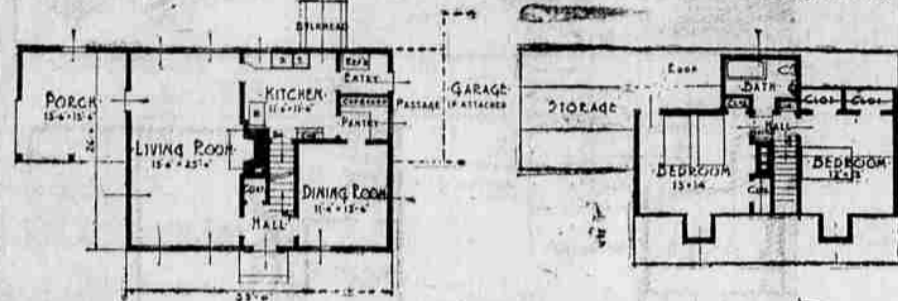
If a family pays a sixth of its income for rent, it may be able to devote one-fourth or more to buying and maintaining a home, for the amount thus used may include both rent and savings. Rent, or payments on a home, may require anywhere from one-eighth to one-third of the family income, depending upon the special circumstances in each case. Families accustomed to living in apartments sometimes fail to allow for the cost of fuel for heating purposes.

The average home costs about twice the annual income. Every family wants to spend its money so that it "goes the farthest," and the exact amount to be spent on a home can be determined wisely only by carefully checking over the family's needs and its expenses. Copyright 1928. The Architects' Small House Service Bureau of the United States, Inc.

Five Room Cape Cod Colonial



Design No. 5-G-1



Charming Home Has Substantial Architecture

PEOPLE grow weary of jazz architecture. When they do they turn to such substantial architecture as this, design 5-G-1, a house that does not go out of style. Imagine the charming quality of this home set in an expanse of green turf with fine trees about it. No one could pass it without admiration.

The partially enclosed porch at the left suggests the ell of many of the early Cape Cod houses. Balancing this on the opposite side is a garage which may be attached to the house by a passage. The boathouse of this house are not limited to the exterior by any means. Inside we have a plan with most delightful rooms. The arrangement of them is convenient. There is no waste space.

The living room is unusually large. Receiving the fireplace gives this room even more area than usual. A French door leads to the porch. On the other side of the house are dining room, kitchen,



pantry, rear entry. The pantry may be converted into a breakfast nook. The entry contains the refrigerator and lends ready access

to the garage. The kitchen is conveniently planned, providing good light and ventilation. The stairway to the basement goes from the kitchen.

In the second story are two excellent bed rooms and bath, five closets and large storage space over the porch roof.

The house may be finished with either clapboards or shingles, preferably painted white. Weathered gray shingles with white trim could be used if preferred. The roof, to be in keeping with the architecture, should have wooden shingles, the chimney painted white with a black band at the top.

Construction: Wood frame, exterior finish clapboards or shingles. Roof of shingles.

Facing: East or south. May be reversed for other facings or to take advantage of peculiarities of site.

Lot size: About 60 feet with porch as shown. If the garage is added additional footage will be required. If the porch is omitted, a 40-foot lot will be the minimum.

Complete working plans may be obtained for this and other designs shown in this series. For further information see editor's note.

EDITOR'S NOTE: Working drawings and specifications for the house shown above may be secured at moderate cost through the Home Building Editor of this paper. This service is presented to our readers through co-operation with the Architects' Small House Service Bureau. The Bureau is controlled by the American Institute of Architects and has the endorsement of the United States Department of Commerce. Questions from our readers regarding home building will be answered at no charge by the technical department of The Architects' Small House Service Bureau. Address the Home Building Editor, enclosing a stamped, addressed envelope. Copyright 1928—The Architects' Small House Service Bureau of the United States, Inc.

What You May Want to Know About Building

Questions addressed to this paper will be answered by the Architects' Small House Service Bureau of the United States, Inc. Enclose a stamped addressed envelope.

Q—I am planning to build a small house. I have a hard time deciding what kind of heating system to install, whether a warm air circulating system or hot water. The house will be a six room cottage. What kind of heating system would be most suitable for my house?

A—A high grade installation of either type will give you fine satisfaction. You pay more for hot water, but the basement space is freed; the heater can be located almost anywhere in the basement, radiators go under windows where they interfere less with furniture. On the other hand, warm air costs less, the air is more easily conditioned or humidified. Hot water is the most constant type of heating, but warm air under adequate thermostatic control is easily regulated. If economy is a consideration, use warm air, but get a high grade furnace, installed under factory supervision.

Q—Sometimes ago a question was asked if a basement could be waterproofed. You answered that it could. I have a basement and am having quite a bit of water trouble. I would appreciate it if you would tell me if there is any way to get out at least some of the water.

A—The thing to do with a wet basement depends on the circumstances. Usually all that is necessary is to pitch the grade away from the walls and connect the down spouts to sewers. If there is ground water, footing drains must be installed, the wall itself made waterproof, and the ceiling of the basement floor above it. In case of a little dampness, special paint made for the purpose may be applied to the inner surface of the wall effectively. Try the simplest processes first. If they don't work, go at the job systematically as suggested above.

Q—I am considering installing a one pipe steam heating plant. Some advise me that the one pipe is satisfactory provided proper valves are used on the radiators. Others advise that it cools off too quickly and recommend a two pipe system. I will appreciate your opinion.

A—Undoubtedly the one pipe steam job is the least expensive of all types of piped heating. You pay less, but you get less. It is worth its cost when properly designed and installed by an expert heating contractor. However, you must expect the heat to go off more rapidly in a one pipe job than in a two pipe or hot water job. It is largely a question of what you can afford.

Q—Please advise what causes damp spots on ceilings during the summer time. These spots appear here and there and discolor the paper.

A—It may be there are plumbing pipes that are cold and attract moisture which drips on the ceiling plane. Possibly there is a leaking pipe. Are you sure the roof does not leak? The difficulty is not in the plaster itself. Damp spots such as those you describe are almost always due to leakage.

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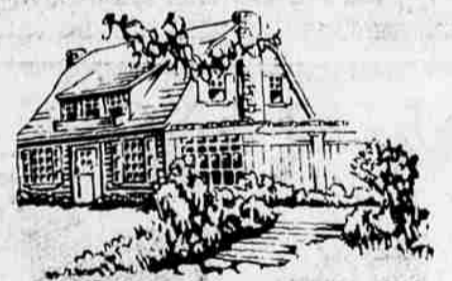
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EAGLE POINT PTA ANNUAL ELECTION FRIDAY, APRIL 12

EAGLE POINT, Ore., April 10. (Special)—The annual election of officers of the Parent-Teacher association will be held next Friday afternoon, April 12, at 3:00 o'clock. The nominating committee will report their choice of officers, but nominations from the floor will be received. Reports from the carnival committees will be heard and the event is being looked forward to with much interest by the Parent-Teacher circle.

Mrs. Charlie Edmondson and daughter, Mrs. Rodney Baker and children, Dorothy and Donald of Butte Falls spent Saturday afternoon with Mrs. Howlett and Miss Hattie at the Sunnyside hotel.

Mr. Rodgers and Charlie Edmondson attended the stock meeting in Eagle Point Saturday afternoon.

Mrs. Spencer, Mr. Throckmorton, Mr. and Mrs. Ross Kline, Mr. and Mrs. Grayson, children and family and Mr. and Mrs. Clarence Tobinette were visitors at the home of Mr. and Mrs. W. L. Childreth the past week. Mrs. Childreth is feeling quite well and is able to be out and about again.

Mr. and Mrs. C. E. Cowden were supper guests Saturday evening at the home of Mr. and Mrs. Percy Haley.

Mr. and Mrs. Bob Jones of Grants Pass were attending to business in the Eagle Point vicinity Saturday afternoon.

Miss Ollie Jimken, Lola Conklin and William Clifton of Jacksonville spent Saturday evening with Mrs. Howlett and Miss Hattie at the Sunnyside hotel.

Mr. and Mrs. Mary Vaughan are week-end visitors at the home of Mr. and Mrs. Helms and family.

Mrs. Fernland and son of Brownshoro delivered a load of wood to David Prince last week.

Mrs. John Greb, who has been in the Jacksonville sanitarium, returned home Sunday and is very much improved.

L. R. Waters of Portland visited Friday at the home of Mr. and Mrs. A. C. Mittelstaedt. Mr. Waters was en route to Klamath Falls.

Mrs. Howlett and Miss Hattie Howlett attended the play, "The

Great Plummer Branch of Promise," given at Talent. They report that it was great.

Mrs. Truman McClelland has returned home again from Ashland where she visited a few days with her cousin, Mrs. Mildred Brown.

Mr. and Mrs. Gates of Grants Pass and Mr. and Mrs. Frank Brown were among the guests at the Sunnyside hotel Sunday.

The people of the community have presented Rev. Morgan with a new wheel chair which he greatly appreciates. It will be a great help to him and he is very anxious for the good weather, so that he can be out and enjoy the sunshine.

Lola Hildreth and father, Mr. Pentel, spent Friday afternoon visiting friends in Eagle Point.

Mr. and Mrs. Roy Stanley of the Mt. Pitt district were in Eagle Point Saturday.

Mr. and Mrs. Percy Haley and Mr. and Mrs. Nick Young visited Mr. Haley in Central Point Sunday.

John Robertson delivered wood to H. W. Ward and to H. L. Gonyon the past week.

Mr. Helms and family, who have resided for some time in the house owned by Harry Lewis have removed to the house owned by Earl Hanson and is removing Mr. Helms fell from the truck and broke his arm. Dr. Sears, our local doctor, was quickly on the spot and attended to the injured man. He found that the break was not as bad as it might have been.

SPOKANE-PORTLAND AIR PASSENGER SCHEDULES TO BEGIN ON MONDAY

SPOKANE, Wash., April 10.—(Special)—Regularly scheduled air passenger service between Spokane and Portland, via Yakima, will start Monday, April 15, by the Manner Air Transport, it was announced for the service, which will include daily round trips, excepting Sunday, have been completed.

Two four-plane ships, a Trimble air sedan and a Ryan biplane, both powered with Wright whirlwind motors, will be used until such time as business warrants their replacement with the tri-motored Ford plane, which Pilot M. R. Mauer is now bringing from Detroit to Spokane.

The westbound plane will leave

Fells field at 7 a. m., arriving in Yakima for a 15-minute stop at 8:30, and arriving in Portland at 10:30. The eastbound plane out of Portland will leave at 3 o'clock, arriving in Spokane at 6:30 p. m.

Bushman Likes Cuba.
NEW YORK, April 10.—(AP)—Francis X. Bushman is in love with Cuba and a Cuban. Back from the island he stressed its

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