THE SMALL HOME
FINANCING • PLANNING • BUILDING

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For Complete Statement See Page 3
A Louis 16th Pattern

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No doubt you have carefully planned the windows of your new home—the eyes of your house. But have you thought of the “sockets” of those eyes—the frames that hold the windows?

If your home is to be cozy and warm in winter and cool and clean in summer, the windows must be set in weather-tight “sockets” or frames that will not leak water or air or dust.

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M y friend, Alonzo Torriani, is a sculptor—as volatile as any member of his race, as much a Bohemian as any artist I've ever known, but incidentally the possessor of considerable good sense. He is married, and the father of two brown-eyed, curly-haired "be-bes," as he calls them. They live in a beautiful old rambling house in an attractive suburb. The building curls under great elms and maples on a triangular piece of property—it's what the realtors call a "choice" location.

Duplicates of Alonzo's public-building sculptures stand about the garden—a boy-and-goat fountain near a crabapple tree, the slim figure of a dryad in a niche of the shrubbery, and quaint statues of saints near the studio. This last used to be a tumble-down shed, a blacksmith-shop. For which property was the blacksmith's home in the days before the filling station down the street got all the blacksmith's trade. The blacksmith was just about to give up when Alonzo discovered his house. But he wouldn't come down one cent below $2,800. And he wanted cash. Torriani couldn't pay it. But he could draw.

He made sketches in color of the house and shop as he intended them to be. One drawing showed the exterior as it would look with a roof of green shingles, new shutters painted green, the old spindle-work of the porch swept away and replaced by a simple stoop. In another, the artist showed the barn moved next to the house, joined with it by means of a spacious hallway and remodeled into a substantial, well-heated studio-building. He planned a fireplace where the old forge had stood and pictured the inside walls lined with an insulating wallboard.

In short, Torriani made a picture of every dream he dreamed about the old blacksmith's cottage and shop. I never saw the drawings, but I know they were beautiful, for I have been in the house many times since his dreams were realized.

However, the point of my story is how he got to realize them. When his drawings were done, he took them to the local banker and got to realize them. When his drawings were done, he took them to the local banker and got to realize them. When his drawings were done, he took them to the local banker and got to realize them.
Creosote stains allow the grain of the shingle to show through, and produce a surface almost rug-like in softness.
SHINGLES FOR SIDE WALLS

There Is A Natural Beauty About Them That No Art Can Imitate

By H. Vandervoort Walsh

Professor in the School of Architecture, Columbia University

As independent as man may think himself to be, he is entirely enslaved by the conditions of the world in which he lives. When he creates something, he either borrows his ideas from nature or learns enough about natural laws to direct them. Many an invention by man is but the adaptation of some mechanism, used by an animal or plant for countless generations.

When man cast about for a method of covering his house to keep out the rain, it is not strange that he consciously or unconsciously borrowed that used by the fish to protect its body. Covering a roof with small, flat units of stone, burned clay or split wood, and arranging these units in courses, but breaking joints, is only an adaptation of the scales on a fish. This kind of protection keeps out the weather, and yet is flexible enough to let the body of the house beneath it move. The rafters and side walls may settle, the wood may shrink, but the covering of shingles is...
not broken, for each unit can slip a bit under or out from its neighbor. The expansion due to the heat of the sun and the contraction from the cold of night will not break the covering for the same reasons. We will never be able to improve on this method, even though we may manufacture new materials for the units employed.

Not only can we cover the roof with shingles, but we can safely apply them to the side walls. When the units are made of wood, we secure a type of wall covering which is unsurpassed in texture and color by any other material. It is a logical wall surface for a wooden frame, and has many advantages in its favor. Wall shingles are weather resisting, and can be left without paint to weather to exquisite colors. White cedar shingles take on a pearly gray that cannot be matched with pigments. Those made of redwood turn a rich brown that is the envy of the artist's palette. In the hands of the ingenious architect, the possible effects of color and texture with creosote stained shingles are many. When not laid too regularly, the shingles give the wall a softness of texture that cannot be reproduced by stucco, brick or wood siding.

Very old and picturesque cottages are scattered throughout our land which have been covered with hand-split shingles. They have withstood the ravages of hundreds of years. The irregular shapes and the unmatched thickness of the hand-split shingles give the walls of these homesteads a charm which is hard to duplicate in the modern counterpart, cut out with the saw. Splitting the shingles along their natural grain also gave them a resistance to the weather which we do not find in the sawn ones.

Yet it is possible to catch some of the qualities of the old hand cut shingles by laying our modern ones so that the lines of shadow made by their butt ends are wavy or broken. Such an arrangement will relieve the effect of monotonous uniformity inherent in any product of the machine. The weather qualities can be overcome by dipping the shingles in creosote stains. Even the picturesque, washed-out effect which old shingled walls developed, when the white-wash which had been applied to them gets old, can be imitated with creosote stains. But in doing all of these things considerable care and judgment must be exercised or else the artificiality of the processes may be too evident.

Shingle covered walls do not have the smooth, combed, horizontal lines of walls protected with siding. They give a more picturesque texture. The vertical joints continually counteract the importance of the horizontal courses, and if the lower edges of the shingles are laid in an irregular manner, the horizontal and formal appearance of the wall will be completely eliminated. Those houses covered with shingles that have been allowed to weather naturally fit into the landscape in an intimate way. The color blends with nature, for it is a natural shade, created by the sun and rain. The surface of the wood is broken down slightly. The softer parts are washed away, and a delicate grating of hard fibers remains like a veil over the body of the shingle. In certain lights, we see reflecting through this delicate net the golden tints of the wood below. Have you ever seen this richness of color on a shingled house in the woods as the last, fleeting rays of the sun have strayed through the trees to light up a patch here and there of the wall? If you never have, you cannot imagine it from words. The loveliest brown velvet never gave off such rich yellows, golds, reds, browns and grays. Have you ever watched the rippling light, reflected upward from the sea, in the early morning, dancing across a silver gray wall of cedar shingles? If you never have, you cannot picture it in your mind. Only the interior of some
An Early Farmhouse, Near Boston

rare shell will show you the same silver and gray colors. The sand and the blown grass, the scrub pine and knarled cedars adopt to their own the house of cedar shingles as they do no other kind.

In addition to the beautiful natural effects which can be obtained with shingles, there are offered those innumerable opportunities of rich color which creosote stains produce. These colors, unlike paint, allow the grain of the wood to show and they give a surface which is almost rug-like in softness. A combination of harmonious browns, tans, reddish browns, and yellow browns may be used on the same wall by using shingles which have been dipped into these different tones. This mixing of various shades is often overdone, but, when good taste is used in the selection, many beautiful results are possible.

You do not need as many shingles to the square on the side walls as you do on the roof, for more of their length can be exposed to the weather. You can show as much as seven and a half inches as against four and a half on the roof. The choice of woods is wide, but red and white cedar, cypress and redwood are considered the most durable and satisfactory. There are, of course, different grades of shingles, just as with most building materials. For example, cedar shingles are to be obtained in four grades, A, B, C, and D. The first grade is suited to houses of quality, since in it only edged grain wood is used, which is the nearest that the sawed shingle comes to the old, hand-split shingle in durability. The lengths which are common are 16, 18, and 24 inches. The widths vary but the smallest permitted is 3 inches. They are sold in bundles of a thousand. In the best grades they are parallel, uniform in thickness and free from feather tips.

While one cannot stress too much the importance of using edge grain shingles, there are other requirements that must be met for durable construction. One of these is to use thick shingles. They should not be less than two-fifths of an inch in thickness at the thick end. They should not be more than eight inches wide. They should be laid a slight distance apart, and the nails must be of proper quality.

One of the most commonly neglected features in laying shingles is this matter of nails. Good shingles should be laid with nails that are absolutely rust resisting. The ordinary wire nail will last ten or twelve years, but a rust resisting nail, such as one made from galvanized cut iron or wire, zinc coated, will last many times longer. Often the shingles are blamed for a faulty roof or wall whereas in reality the nails are at fault. Certainly it is folly to attach a high-grade roofing material of the best wood shingles with cheap nails which will rust out in a short span of years and allow the shingles to work loose. For this reason we stress the use of rust proof nails.

Now, when shingles are laid on roofs, it is customary in some localities, to nail lath on the rafters, so that the undersides of the shingles can be aerated and kept from rotting in dampness. However, this is not possible when they are laid on the wall, for cold air would then leak through too fast for comfort. Sheathing boards, nailed with tight joints, and covered with waterproof building paper make the proper base for shingles that are put on walls. Sometimes laths are nailed on top of the building paper and to these the shingles are fastened, in order to allow air to circulate under them; but a better method of getting the utmost durability is to have them dipped in creosote before they are laid. Properly treated in this manner, their life will be about doubled. If, however, they are painted with creosote, after they have been laid, we must be absolutely sure that they are thoroughly dry, otherwise the creosoting may do actual harm. That is one of the advantages of buying factory dipped shingles, since accidents of this kind are eliminated. But raw, untouched shingles of cypress or cedar are extremely durable on the side walls, and they take on colors which they never would approach, if dipped in preservatives.

So, you see, the structural principle of using small units of any suitable material to cover the walls of the house is as sound as the scales on the fishes. The water is shed, but the body can move without cracking or tearing the protection.
FIVE ROOM MASONRY BUNGALOW

Italian Exterior Detail On An American Plan

SMALL house architecture in America has a quality of its own. We do not always call it American. Perhaps the only style given an American name is the Colonial, but when we have done with the designing of a house having details taken from the Spanish, or English, or Italian so much more has been added to meet the requirements of home life in this country that the result is truly American.

Design 5-B-31 illustrated here is typical of what happens to an Italian cottage after it has been transformed by American designers. We may call it Italian, but it is really American, and in making it our own we have not hesitated to borrow the Italian's close clipped eaves, his roof of tile, the casement windows, the arched entrance, as shown in the house on the cover, the plain stucco walls. There is probably no such house in all the Mediterranean countries. But that is their loss, for here is a home of charm, of individuality, with a beauty of line and proportion, and with a plan of such direct convenience that any nation might be glad to call it its own and be proud of its craftsmen and designers.

Tile is used freely throughout this house. Everyone is familiar with the use of tile as a substantial and durable material for the construction of exterior walls, but in a different form it has great possibilities for decorative effects. In interiors of homes, tiles are appropriate in many rooms and constitute a background for furnishings correct in color, texture, scale and pattern. Because they are in small units and can be assembled in an almost endless variety of ways, they possess a distinct originality and individuality. Colors, tones, and varieties of tiles can be selected and applied to suit many different kinds of surroundings and spaces.

From a purely practical standpoint, tiles are even as durable as they are beautiful. Their colors do not fade; their surface does not wear off; and they retain their original freshness and attractiveness with only an occasional wiping with a damp cloth.

In a small home, the most frequent use of tile is in the fireplace, bathroom, and vestibule, and occasionally in the floor and wainscot of the kitchen and laundry. Tiled floors in the living room and dining room are becoming more popular. Porch and terrace floors are now tiled for ultimate economy as well as for beauty in appearance, for the first cost is the last.

The tendency today is toward greater use of color. Shades of tan, blue, yellow, gray, and green are particularly satisfying, and any result may be secured from a simple neutral pattern to an elaborate design incorporating vivid and positive colors.

In the small home shown here the roof is covered with tiles in variegated reds and tans.
Large red quarry tile ornament the vestibule floor, and the bathroom floor is laid in tiles of black and white. Dull red tones of tile in the hearth of the fireplace add color and texture to the living room. The home builder, of course, may find it desirable to use the tile in other ways, or to omit it entirely from the exterior, but this is a matter of personal taste and of the amount of money he wishes to spend.

Opening off the living room is a flagstone terrace, which in the summer time may be covered with an awning. The living room may be entered from this terrace or through the vestibule at the center of the house. The living room is divided from the dining room by a wide arched opening. The ceiling of the living room is higher than that of the other rooms, giving it the proportions due a room with so large a floor area. The

vista from the front door of the living room carries through the dining room and on to the rear across another open terrace, thus giving an aspect of spaciousness unusual in a house of this size.

The kitchen is scientifically small. Everything is within easy reach and stepping distance. The range is set within a recess so that it does not protrude into the kitchen, and above it is provided a hood to carry off the fumes and odors of cookery. The refrigerator is accessible from the grade entrance. A closet takes care of brooms and cleaning implements. Adequate cupboards flank the sink. Into the corner cupboard is built an outside door for keeping foods chilled in cool weather. Notice also the built-in china closet in the dining room, the linen closets in both hall and bath room, the recessed bath tub, the niche for the telephone in the hall between the bedrooms, the cloak closet off the vestibule.

The house is planned to be built with walls of solid brick or hollow tile with stucco finish.

Lot size: This house will go on a lot as narrow as forty-five feet, but of course the more ground the better the setting.

F.acing: Designed to face south or east. Reversed drawings may be secured for other exposures or to take advantage of peculiarities of the lot.

For price of plans and statement of service turn to page 38.
A STUCCO HOUSE WITH INGENUOUS PLAN
A Handsome Exterior, Beautifully Arranged Rooms, All Designed
To Make The Most Of A Narrow City Lot

The working out of a design of a six room house for a narrow lot requires real ingenuity. Of course, the exterior must be beautiful. No one wants to build a homely house. And yet what chance has the average narrow house to be beautiful? The restricted width of the front and the extreme depth of the side give a frame essentially of ungainly proportions. Yet since there are many narrow lots, narrow houses are inevitable. Here the designer, by the careful massing of the roof planes, and the insertion of dormers at just the right places, has given us a contour of striking individuality. He has given the house further vivacity by a happy use of contrasting materials. Such an effect could only be obtained by an artist.

In a house designed for a narrow lot, the plan necessarily must be somewhat long, with the rooms in line, one behind the other. Here a distinct advantage has been made of this necessity. Living room, dining room, and porch, placed in line, are separated by wide openings, forming one long vista, which at once increases the apparent size of the rooms and gives a most pleasant architectural effect. The feeling of spaciousness is further accentuated by the wide groups of casement windows and the glazed porch at the rear.

Another interesting feature is the arrangement of stairway and kitchen entry. The placing of the basement stairs directly under the second story stairs is economical of space and materials. The entry to the kitchen places the ice box where it is readily served and gives a desirable entrance to the basement without passing through any part of the house. The kitchen has good cupboard space, well disposed. The long, narrow shape of this room makes it especially convenient, as every housewife knows.

As indicated in the sketch, the house is designed for stucco over wood construction with a brick chimney. The roof is of shingles and the casement windows of steel, though they may be frame. In the finish of the walls, the combinations of textures and colors of the various materials is of utmost importance. The stucco should have a fairly smooth surface, and it may have one of a number of tints—warm gray, light buff, or the faintest pink. The bands of rough sawn siding or shingles under the eaves should then be stained to match or in a contrasting color, not as dark as the roof. The door should be of oak, which may remain natural color, or it may be stained oak color.
The dormer above the living room bay window has a way of nestling back into the roof, suggesting coziness within.

The doorway and windows to the sun porch with their many small panes make a delightful transition between house and garden. The low stoop in front entrance on the upper right hand corner, although of somewhat different design from the one illustrated on the opposite page, is nevertheless included in the working drawings.

This house will go nicely on a lot no wider than forty feet, providing the city ordinance permits, and still allow ample room for a driveway at the side. The open view from the living room, through the dining room and sun porch, has been especially designed for a lawn or garden at the rear.
GRACEFUL COTTAGE OF GOOD PROPORTIONS

FIVE room bungalows have long deserved wide popularity. They are economical to build, give much accommodation, and are in better scale with the cottage idea than bungalows of larger size, which necessarily must spread out more extensively.

The bungalow illustrated here, Design 5-K-16, is remarkable both because of the skillful way in which the plan is worked out and because of the extremely pleasing exterior.

The home builder will wisely consider all the details of the plan, noting the way the rooms are arranged, the large number of windows, the amount of wall space, and the equipment afforded. In this way only can he visualize the particular advantages of this house.

Taking up each room by itself, we find first of all the vestibule. Here is a laverory, which, though extremely convenient, may be omitted if necessary to economize. Immediately beyond the vestibule, in the living room, is a coat closet. The living room, twenty feet long and fourteen feet wide, is of good size. The uninterrupted wall spaces are ample for large pieces of furniture. At one end is a handsome fireplace, flanked on both sides by bookcases.

At the front is a broad window opening with four casement sash.

Through a plaster arch we pass into the dining room. This room is ten feet wide, twelve feet long, and is bountifully lighted with four casement sash along the side and with French doors opening to the garden terrace at the rear.

A swinging door opens directly into the kitchen, which is equipped in modern style for greatest efficiency. Immediately inside the door is the china closet. Below are drawers for cutlery and below these bins for food. Immediately at the right is the sink. This is placed directly under broad casement windows, insuring for this working center excellent lighting and a minimum amount of moving about for the person who must work here.

Passing the kitchen to the bedroom hall we find at the front a bedroom twelve by fourteen feet, in which may be accommodated twin beds. Three window openings light and ventilate this room and there is a generous closet.

To the rear is the bath room with a recess tub, towel closet and the other usual fixtures. The rear bedroom is also of good size, twelve feet wide by eleven feet six inches in depth with broad windows to insure cross ventilation.

The exterior speaks for itself. It is gracefully designed, beautifully proportioned, having the quality of concrete masonry for which it was designed to be built. The exterior finish is of textured stucco, roof of tiles or slate.

Construction: Exterior walls of concrete masonry, stucco finish.

Size of lot: Approximately 50 feet.

For price of plans and statement of service, turn to page 38.
Motto renter probably wonder many times a year, "How can the money I pay out for rent be changed from sheer expense into an investment?"

This question often leads to another, closely akin to it: "How can I buy a home on monthly payments no greater, or but little greater, than the rent I pay?"

There are four possible answers. First, you can save about half the sum required, borrow the other half on a first mortgage, then get your home and set aside enough each month to pay off the mortgage when it comes due (which usually is three or five years)—or maybe you will pay only part of it and renew the balance for another period of years.

Second, you can save about one-quarter of the amount you need and borrow half on a first mortgage and the rest on a second. The second mortgage you will pay off on the installment plan. Probably when the first mortgage becomes due, you will renew it—"let it take care of itself when the time comes."

Third, you can buy a house on contract from a builder or real estate man, your contract binding you to make a "down payment" and then to pay interest and a monthly installment on the principal until the debt is cleared. This seems just what you want, but you know that you will have to pay the seller a goodly profit for the terms he gives you. Ignore the fourth possible answer to your question for a moment, and you will face another problem: "In each of these plans for acquiring a home, a fairly large sum is required to start with; if I go on paying rent, it will take me years to save that amount. How can I actually get into my own home without going through those years of struggle?"

Strictly speaking, there is no way out of this dilemma. You have to save some amount, in some way, before you can get the home you want. Most family budgets are so full of every-day necessities that they prompt the question, "How can I save out of our limited income?" What they want is a painless method.

Moreover, if you have a "money sense" by which you realize how dimes grow into dollars and how dollars propagate their species, you will want an answer to the question, "How can I save so that the money earns the most interest and is, at the same time, absolutely safe?"

First and second mortgage men and builders or real estate dealers cannot help you here. But we said there was a fourth answer to your question, how to get a home on monthly payments no greater, or but little greater, than your rent. It is the building and loan association. It supplies answers also to these later problems.

R. HORACE F. CLARK and Mr. Frank A. Chase of the American Savings, Building and Loan Institute, define a building and loan association as "that form of co-operative savings institution, the funds of which are invested primarily in long-time loans on real-estate security," adding, "Most of them are mutual savings institutions. Most of them loan only on homes."

-Which means simply this: A building and loan association is comprised of members who save a little each month, put all their savings together and lend them to members who want to build or buy homes, and then divide the profits from such loans among each other.

Now, let's suppose that you join such an association, and see exactly how it works at every point of your dealings with it. As we trace these workings, the answers to your several questions will be disclosed. In watching the association work, we will follow the description given by Dr. Clark and Mr. Chase in their book on "Elements of the Modern Building and Loan Associations," which is a classic on the whole subject.

Just suppose that you want a home so intensely that you accept a program of great self-denial in order to set aside $25 a month. (This may be supposing a lot; but we will take this figure arbitrarily—the principle is the same whether your monthly savings are $25 or $50.) You want to put this where it will yield you more than the interest your local bank pays on savings accounts but where it will be just as safe as in a national bank. Building and loan association memberships do pay, on the average, a higher rate of dividends than banks pay on savings deposits. But are they as safe? Yes, and safer. According to the national Comptroller of Currency, 6.71 per cent of the national banks in existence over a period of 60 years failed. In these failures the creditors received an average of 84.03 per cent of their claims. Over a longer period there have been only 88 failures of building and loan associations—less than 1 per cent of the total number operating in 1924. In 1929, for instance, there were five failures—one-twentieth of 1 per cent—in which the losses totalled seven one-thousandths of 1 per cent of the total assets.

Fairly convincing; isn't it? So, for this greater safety and higher rate of interest, you go to the office of a building and loan association and, instead of "opening an account," become a member. You learn that the membership-shares in the association have a "par value" of $100, that the monthly payment required is 50 cents a share and that, within certain limits, a member may "take out" as many shares as he can pay for.

ORDINARILY, if you merely desired to save, you would convert your $25 a month into payments on 50 shares of stock. At the end of 200 months you would receive the full value of your paid-up shares, $5,000, plus the interest—or, at the end of a shorter time, you would receive the $5,000 without additional interest.

But this won't meet your present situation. You want to put your savings into a home long before the end of 200 months of self-denial to the tune of $25 a month. And the chances are that your building and loan association can accommodate you. There are several different kinds of shares which will be discussed in due time, so that you can arrange a savings plan that will suit your particular budget and solve your particular home-buying problem.

Here, then, is an answer to your question, "How can I save out of a limited income?" The association helps by getting you to save regularly. If you have a definite motive for saving something, no matter how little, out of each month's income, you will find it easier to accumulate money than if you merely decide to put aside what is left over from necessary expenditures. The duty to pay a definite sum on your association shares supplies that motive.

Suppose, now, that you save $1,800 by this method. You want to build a home for a total cost of $5,000. You could borrow $2,500 on a first mortgage, and the remaining $700 on a second. But you would have to pay a fairly large discount for the second mortgage, and you would face paying off the $2,500 in one lump sum (Continued on Page 28).
When you buy the lot for your home do you get anything more than so much ground area? The answer lies close to your interests, for a real home is more than a number of rooms skilfully planned and furnished.

Think of your home for a minute in a most general manner. That is easy enough for most of us since dreaming costs us nothing. Try to picture it as a whole. There is a low lying familiar building, always rambling outside the limits of your pocketbook, flanked by trees, open turf, gardens, flowers. There is privacy. You do not think about fireplaces, closets, bathrooms, kitchens. You think only of the setting. If you had been inclined to draw out the picture further you might have thought of schools, streets, neighbors, but not a single thought about heaters, porches, bookcases. That is a sound basis on which to start.

The modern high class real estate man is a scientist. He has studied all the factors that contribute to value in properties. When he analyzes land area he can fairly estimate its real value. Understand, I do not say price, because that is a totally different matter. In determining value he goes through all the factors that make the property what it is. Here are some of his processes.

First, he thinks of the general location of the property, whether or not it is in an area of high or low land values such as may have been established in the district. Then he thinks of environment, which is just another name for the character of the neighborhood. Environment has to do with schools, playgrounds for the children. Under environment he also considers the planting about the property, the setting of the house with reference to the direction of prevailing winds, the lay of the property as to whether or not it must be graded, filled, or drained. Then he thinks of the legal restrictions that lie against the property for its protection, what provisions are made in the zoning laws to protect the property from depreciation through the erection of undesirable buildings nearby, and what fire and police protection is afforded. These all have a bearing on setting.

After the land has been evaluated in this way, the real estate operator thinks of a particular piece of property from an investment point of view. He has an item of “trend” to which he gives consideration. By trend is meant the price classification into which the property is likely to work. The property may be high priced now. Will it become still higher, or will it tend to become lower?

When you think of children you are led inevitably to think about schools. If your house is to be located where children must cross busy thoroughfares and railroad tracks, you will want to be reasonably moderate about that. The children of the neighborhood will gang up. That is inevitable. Is it likely to be the kind of gang you can countenance for your own offspring? Thinking of your house and its setting can you avoid bringing your neighbors into the picture?

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WHEN A DINING ROOM IS NOT NEEDED

Other Corners Make Pleasant Dining Places

HOW pleasant is a large, well proportioned living room, and what a luxury it becomes for the small home builder, for few of the small and inexpensive homes have them. In design 5-C-9 illustrated here, the fine large living room is obtained not by increasing the outer dimensions of the walls, and thus the expense, but by omitting the dining room. Meals for the family may be served in a sunny corner of the kitchen, or in the fernery, a delightful little room with windows on three sides. Or if there are guests, what could be more charming and informal than a table set in one end of the living room with a fire blazing cheerily in the grate.

Another very convenient feature of this house is that the first story is complete in itself. If funds are limited and the family is small, the second story need not be finished. There is a bedroom on the first floor and a hall that leads directly from the bedroom to the bathroom and linen closet. Moreover, the bedroom and bathroom are so separated from the living room and kitchen that there will be privacy. If the second floor is finished, it offers two bedrooms, each with good closet space and cross ventilation, a lavatory with a large linen closet for second story supplies and two huge storage spaces under the roof.

The basement makes provision for laundry, furnace, fuel room, and storage space. The central chimney, it will be noticed, has three flues, one for the furnace, one for the fireplace, and one for a coal burning range in the kitchen. If a gas range is used, the third flue may be omitted. The refrigerator is most conveniently placed with respect to the outside entry at the head of the basement stairs and also to the kitchen, where the housewife prepares the food. The kitchen is well lighted, having not only a large double window on the outside wall, but the possibility of floods of light and sunshine from the fernery.

The exterior is exceedingly simple. It has been designed for the family who wish to keep costs as low as possible. But it has a good deal of charm. The proportions are essentially good. The lines are easy and have a just-right feeling. The house is low, and clings to the ground, as all small houses should, in a homely fashion. Then for trimming, there are

(Continued on Page 30)
TWO EXTERIORS
FOR A FLEXIBLE PLAN
Very Small Houses May Be Roomy And Beautiful

THROUGHOUT New England one will find many houses that look like design 4-A-36 on the outside, with its distinctive stucco panels starting at the level of the second story windows and spreading to the corners. The trellises around the side porch furnish a setting for vines and flowers. Houses such as this, from their very simplicity, lend themselves favorably to landscaping.

Design 4-A-37, with its quaint bonnet roof and combination of shingles and stucco siding, is of English leaning. The entrance and the side porches are railed with scrolled-out spindles and tapered posts. Window panes on each side of the front door and in the door itself furnish additional light to the living room, which, you will observe, has outside exposure on three sides.

Meals before an open fire are luxurious moments for most of us, opportunities that are had only too rarely. To the person who lives in one of these homes, such opportunities are always present, for the living room and dining room are combined into one large room, where the dinner table may be set as near the fire or as far from it as one desires.

One of the features of this plan, seldom found in a plan of so small a house, is the hallway leading directly from the kitchen to the second story, through which one may pass without entering the living room. One may also enter this hallway from either the grade entry or the side entrance and pass upstairs without disturbing members of the family in the living room.

The bedrooms are well proportioned, neither too small nor too large for economical construction. Though the plans show twin beds in only one of the bedrooms, both are large enough for this arrangement. In fact, the closets are really built for two, each one having shelf room as well as ample wall space. The linen closet is conveniently located with respect to the bathroom and the bedrooms.

The bathroom is provided with a convenience not often found even in larger homes. This is a built-in towel closet, which is so divided that each member of the family may store separately his supply of towels and washcloths.

In studying these designs, the thing that strikes one most forcibly is the possibility of economical construction. The contours are rectangular, though pleasing. The materials that go into the construction and the finish are of the simplest, wood.

(Continued on page 30)
THE AVERAGE MAN'S HOME

Reduced Building Costs Without Sacrifice of Appearance or Durability

THIS simple and attractive one-story cottage reminds one of some of the charming and much admired old rural cottages, the walls of which were built of stones of small size. Here, however, the walls are constructed of structural tile, a modern material. The exterior surfaces of these units have a pleasant color, and they may be had with a plain surface or with an agreeably textured surface. Stucco for an exterior finish is unnecessary. These tiles are set with broken mortar joints, insuring a well insulated wall.

Inexpensive houses of this type are receiving more and more attention. Home builders who must be most economical about their homes if they are to build at all, so that their investment will not run up such heavy charges as to represent a disproportionate part of their income, are finding in houses of this sort a solution of their problem.

Although this house does answer to a certain extent the present day question of high building costs and upkeep, it has been designed so carefully that it provides fully for the necessary requirements of space and accommodation. The rooms are of good size, well fitted out. Here, as in many small houses, we have the application of the apartment house principle to the separate dwelling—small floor area, compact equipment, no waste space, plenty of conveniences.

From the porch one enters a well lighted living room which overlooks the front lawn and the side yard, and with wall spaces well suited to the placing of comfortable and necessary furniture. Beyond the door at the rear of this room is the dining alcove with its built-in seats, table under the window, china cupboard, and a useful "pantry" closet. All this is but a step or two to the rear to the neat, well lighted, and efficiently arranged little kitchen. Here, within easy reach, are the stove, the sink placed directly under the window, the cupboard in the corner, and space for the work table. The rear yard is seen from the rear window. Below this window is a door to the grade entry.

Returning to the dining alcove or the living room, one may enter directly the hall in the center of the house. From here it is but a step into the well arranged bathroom with its built-in tub, or into the front bedroom overlooking both the front and side yards, or into the rear bedroom which overlooks rear and side yards. Large linen and coat closets are conveniently placed in the hall, while in each bedroom there is an additional closet. In the ceiling of the hall, as the plans show, is a disappearing stair, which may easily be drawn down to permit trunks and boxes to be carried into the storage space above.

Lot size: Approximately thirty-five feet.

Facing: Designed to face west or north. Reversed plans may be secured for other exposures or to take advantage of peculiarities of the site.

For price of plans and statement of service turn to page 38.
PLANTING A SMALL HOUSE FOUNDATION
A Most Important Influence, For Good or For Bad

By Francis Asbury Robinson
Member American Society of Landscape Architects

There is probably no detail about the ground plan of a property that immediately gives finish and setting to a newly built house more than the foundation planting. Yet how frequently is this detail left to incompetent hands.

The great desire seems to be to immediately encircle the entire foundation with a band of shrubs in an effort to hide every bit of masonry that supports the structure, possibly on the basis that all foundations are ugly.

The resulting effect after several years is that of the house vainly struggling to get out of the woods, to rise above the underbrush that chokes it, no matter how skillfully this "underbrush" has been selected for its flower, foliage or fruit effect.

The other extreme, not so frequently seen, is the house with a beautiful and expensive cut stone foundation carefully preserved to view by omitting all planting of any kind whatsoever. In this case the owner must feel that such a display of expensive stone work adds to the grandeur and dignity of the dwelling.

Of course, you have guessed before this, that the best solution is a happy mean between these two extremes. The entrances need attention by a planting that shall mark their position in the scheme. Most frequently, symmetrical plants fairly high and, if possible, vertical in general outline will serve to emphasize and bring out the verticality of the doorway.

In so many cases pointed evergreens suit this purpose admirably, but those of (Continued on Page 31)

Planting List for Foundation Plan at Left

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<thead>
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<th>Key</th>
<th>Quantity</th>
<th>Botanical Name—Common Name</th>
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<tr>
<td>1</td>
<td>2</td>
<td>Juniperus virginiana—Var. Silver Redcedar</td>
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<tr>
<td>2</td>
<td>4</td>
<td>Pinus montana mughus—Mugo Pine</td>
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<tr>
<td>3</td>
<td>6</td>
<td>Taxus cuspidata—Japanese Yew</td>
</tr>
<tr>
<td>4</td>
<td>1</td>
<td>Taxus canadensis—Canada Yew</td>
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<thead>
<tr>
<th>DECIDUOUS SHRUBS</th>
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A BASEMENT TO BE LIVED IN

A DAMP, MUSTY BASEMENT IS NO LONGER A NECESSARY EVIL

There is a proverb to the effect that "out of sight is out of mind," which unfortunately is often applied to the building of a home. The foundation being out of sight is sometimes looked upon as one place where costs may be cut, even if construction must be sacrificed a trifle.

But this inconspicuous part of the house—the foundation—is none the less a vital part, and it deserves the most thorough care in its planning and construction. It is not uncommon to find basements occupied by families, especially the so-called "English basements." In the basements of many residences may be found billiard rooms, workshops, laundries, garages, summer kitchens, and other conveniences, which call for more space and a livable atmosphere.

A dry basement is desirable—in fact a necessity—not only because of these increasing household uses, but as a preventative of rust, mold, and rot, which attack any furnishings and articles stored in a moist atmosphere. Dampness has too often been accepted as a necessary evil. That it is not at all necessary, however, is proved by the numerous dry basements now in use even in unfavorable locations.

Since the basement wall also forms the foundation for the house, it must be sufficiently rigid to prevent settlement and unsightly cracks. It must also withstand the pressure of earth against the outside, must be thoroughly watertight, and of course must be of lasting materials.

Perhaps at this point it would be well to explain something about the general construction of a basement wall in order to understand better the various waterproofing measures that can be taken. Everybody knows that below the basement wall at ground level.

As a further means of securing a dry basement, waterproofing the wall with two or more coats of cement-sand plaster or with hot tar or pitch. This should preferably be applied to the outside face of the wall. If the mortar joints have hardened. The wall surface should be thoroughly dampened. A similar coating may be applied on the inside surface if desired.

Another common method of wall treatment is to cover the outside surface with hot tar, pitch, or suitable asphaltic preparation, using a broom or fibre brush. The wall must be clean and absolutely dry when this coating is applied, or the coating may not adhere perfectly and water may seep through the wall. The cement plaster treatment is generally more satisfactory. In extremely wet soils, builders sometimes use both treatments, applying the asphaltic preparation on the plaster coating after it has hardened and the surface has become dry.

To summarize the important points in keeping the basement dry:

First, avoid water pressure against the outside by suitable drainage.

Then, if monolithic concrete is used make it dense, watertight, using plenty of concrete. If building units are used, take special care in filling and pointing the joints. If these directions are carried out, neither of these types should require special waterproofing under ordinary conditions.

However, in special cases or where construction has not been such as to prevent leakage, waterproofing the wall with two coats of cement-sand plaster or with hot tar or pitch. This should preferably be applied to the outside face of the wall.

These are simple precautions, yet their neglect may lead to considerable annoyance. The attention and effort necessary to build a waterproof and dampproof basement is surely worth while.

sonry, such as concrete block, or building tile, or brick, depending on the local situation and the preference of the owner. Concrete block walls are usually less expensive than monolithic concrete walls. Where factory made concrete blocks, tile or brick are available, and where the ground water conditions are not too severe, these forms of materials may be used advantageously.

And now assuming that your wall is all built, what can be done to waterproof it? Sometimes the actual waterproofing of the walls can be avoided, or at least simplified by providing proper drainage outside the wall. If the subsoil does not have good drainage, a line of drain tile placed entirely around the outside of the footing and connected to a suitable outlet can generally be relied on to carry off excess water. The excavation above the tile should be filled to a depth of one or two feet with gravel, cinders, or some other material of a porous nature, through which water can seep easily. Back filling may then be completed with earth. If for any reason it is impossible to run a line of tile around the house, it may be placed on the inside of the footing and slightly below it. All down-spouts from roof gutters should be connected to drains or else arranged so as to discharge water onto drip slabs pitched away from the basement wall. Where down-spouts are not used, a concrete gutter should be built against the basement wall at ground level.

As a further means of securing a dry basement, two or more coats of good cement plaster mixed in the proportion of one sack of portland cement to two cubic feet of clean sand, should be applied to the exterior surface of the basement wall just as soon as the mortar joints have hardened. The wall surface should first be thoroughly dampened. A similar coating may be applied on the inside surface if desired.

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A HOMEY COLONIAL COTTAGE

With An Open Sunny Plan

Do you know the difference between a cottage and a bungalow? In America nearly every house of one story is called a bungalow. Perhaps this is because we have associated cottages with the idea of more humble dwellings. However, the term bungalow originated in India as a name given to a shelter built for the protection of traveling Europeans. It was primarily of one story with wide verandas.

Whatever the proper use of these terms may be, to the American the bungalow means a one story house. It means comfort of a practical, definite sort. It is the modern cliff dweller's apartment taken out and given a chance to expand in its own yard. It carries with it all the conveniences of the apartment house plus space and airiness. There are no tiresome stairs to the second story.

But, like many flats and apartments, the bungalow does not always have privacy. The division between living and sleeping quarters is sometimes not distinctly drawn. This little house, 5-D-37, has been scientifically designed to separate these two essential parts of the home. The design has a decidedly interesting Colonial exterior adapted to a very livable type of bungalow plan.

If the original scheme of orientation is followed the living room and dining room will be placed to the south and sunlight will be admitted through east, south and west openings, insuring a bright and cheerful interior. Reversed drawings may be secured for north or west exposures, or to take advantage of peculiarities of the lot.

Introduction of a disappearing type of bed in the living room is a good feature for an occasional emergency. An attractive fireplace is, of course, the center of interest in this room.

The basement extends under only a portion of the house, sufficient, however, to provide for fuel storage, heating space, a small laundry and storage. The basement area may be readily extended if the builder desires more space.

A porch somewhat secluded and protected from the winter winds adds to the coziness of the exterior.

Wide shingles, stained or painted white, are recommended for the exterior. Dull green shutters, a gray green roof and cream or white trim are suggested for a pleasing color scheme. Cream colored stucco with the trowel marks showing is also suggested as an alternate treatment for the front porch walls.

For price of plans and statement of service, turn to page 38.
Many houses built today are too big. They have too many one-purpose rooms and too much space to heat. The owners have too much furniture to buy, too much tax to pay, too much house to keep for the living accommodations provided.

One room equipped with a Murphy In-a-Dor Bed gives the service of two in an old type house. The sleeping porch is an upstairs sun room by day. The den or living room becomes a guest room in reserve. One room serves as a playroom and children's bedroom, leaving the living room free from the toys and noise of romping children.

Behind any standard three-foot door there may be a wonderfully comfortable full size Murphy In-a-Dor Bed, that does not interfere with the constant use of its concealing closet as wardrobe or dressing room.

Surprising, to those not informed, is the harmony between a Murphy In-a-Dor Bed and the other furniture. Authentic styles and beautiful finishes may be selected for any scheme of furnishing, from simple to lavish. Surprising, too, is the ease with which a Murphy In-a-Dor Bed is swung on its pivot and lowered, balanced by special springs, to solid rest upon the floor. Installation, also, is easy. No special construction is needed. Nothing gets out of order.

Murphy In-a-Dor Beds exemplify modern efficiency. They cut the cost of homes—in single or in multiple dwellings—without affecting the living capacity. Follow the trend of home building. Build as though you expect to live in your home forever. Build as though you intend to sell your home tomorrow.

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Miami, Fla. . . . . 234 Columbia Bldg.
Orlando, Fla. . . . . 14 S. Church St.
St. Louis, Mo. . . . . 313 N. 10th St.
Detroit, Mich. . . . . 7th Fl. Kresge Bldg.
Birmingham, Ala. . . . . 513 N. 21st St.
Cleveland, Ohio . . . . 1140-42 Hanna Bldg.
Kansas City, Mo. . . . . 1114 Grand Ave.
Dallas, Texas . . . . 1101 Pacific Ave.
Houston, Texas . . . . 2101 Main St.
New Orleans, La. . . . . 313 Dreads St.
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It is only a matter of seconds to change the children’s playroom to a restful bedroom

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Write for "More Home in Less Space." Full-color illustrations show all styles and finishes of Murphy In-a-Dor Beds and pictures them fitted into various rooms of differing decorative schemes.

If you are planning to build or to invest in any type of residential building, you should get and read this book. Write for it today.
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THE ARISTOCRAT OF REFRIGERATORS

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Before You Build Read These Books

Published by the Advertisers in the Small Home
Sent Free Unless Price Quoted

Brick


Building Tile

Circulars on Denison Matt Faced Tile Construction. Mason City Brick & Tile Company, 314 Denison Building, Mason City, la.


Closet and Wall Beds

Circulars and information will be sent by the Murphy Door Bed Company, 22 West Monroe Street, Chicago.

Flooring


"Just Inside Your Threshold," suggests ways to individualize your floors. E. L. Bruce Co., Memphis, Tenn.


"The Story of Oak Floors." "How and Where to Use Oak Floors." Oak Flooring Bureau, 1274 Builders Bldg., Chicago.

Hardware

Circulars and information will be sent by Russell & Erwin Manufacturing Co., New Britain, Connecticut.

Heating

Booklet describing six sizes of pipe furnace adapted to houses of all sizes by the Hess Warming and Ventilating Company, 1248 South Western Ave., Chicago, Ill. Heating plans and estimates furnished free upon submission of sketch of house.


Booklet that will help you to decide the kind of a heating plant for your home. H. A. Thrush & Co., Dept. D., Peru, Indiana.

Incinorators


Insulation

"Build Warm Houses," Samuel Cabot, Inc., 141 Milk Street, Boston, Mass. Samples of Cabot's Heat-Insulating Quilt will also be sent on request.

"House Comfort That Pays for Itself." Wood Conversion Company, Cloquet, Minn.

Samples of Beaver Insulating Board Company, Inc., Buffalo, N. Y.

Joist Bridging

Complete literature on Duplex Steel Bridging to take the place of wood bridging. Genfer Steel Company, Youngstown, Ohio.

Landscaping

Beautiful booklet illustrating flowering plants for flower beds or gardens on request. The Triangle Farms, Circleville, Ohio.

Lumber


Metal Lath For Plaster or Stucco

Complete literature on metal lath. Genfer Steel Company, Youngstown, Ohio.


(Continued on page 24)
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ILGAIR Electric Ventilator

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MR. BUILDER:
The day is here when no home or apartment is truly modern without an ILGAIR Electric Ventilator.

Practically every architect you talk to is for it—almost every modern building plan published specifies it, and good housekeeping authorities everywhere recommend it.

Nowadays it's the home where there's an ILGAIR Ventilator installed in the kitchen which sells or rents at the top price.

Install an ILGAIR Electric Ventilator in the next home you build—make it a sales and rental feature. Write for price and data sheets and 48 page illustrated booklet.

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It takes only a two-cent stamp, and a minute's time, to investigate. Clip and mail the coupon, and see for yourself.

NATCO TEX-TILE
Natco Tex-Tile, with its rich range of beautiful colors, is an ideal building material for the small home. Its texture face has all the charm and distinction of the finest face brick. The units are 8 x 5 x 12 inches, and lay up a self-insulated wall that is moisture proof, heat and cold, requires no furring, painting, varnish, or maintenance, is permanently beautiful and permanently satisfactory.

THE SMALL HOME

BEFORE YOU BUILD
READ THESE BOOKS
Published by the Advertisers in the Small Home
Sent Free Unless Price Quoted

(Continued from page 22)

Paints and Stains
Cabot's Stained Shingles and Creosote Shingle Stains. Booklets will be sent by Samuel Cabot, Inc., 141 Milk St., Boston, Mass.

Refrigeration
"Herrick Refrigerator Recipes," and also a booklet describing Herrick models for ice or electric refrigerators, outside icing models, and water cooler models. The Herrick Refrigerator Co., 1162 River Street, Waterloo, Iowa.

Sewage Disposal
"How to be Safe Without Sewers," also free plan sheets for septic tanks will be sent by Chemical Toilet Corporation, 859 E. Brighton Ave., Syracuse, New York.

Shingles—Composition

Shingles—Wood for Walls and Roofs
Cabot's Stained Shingles and Creosote Shingle Stains. Booklets will be sent by Samuel Cabot, Inc., 141 Milk St., Boston, Mass.

"Making Old Houses into Charming Homes"; Weatherbest Color Chart; Portfolio of Color Photogravures; "The Construction of Weatherbest Thatched Roofs"; Weatherbest Stained Shingle Co., Inc., 415 Island Street, North Tonawanda, New York.

Ventilation
Forty-eight page booklet describing the new and improved built-in illigair Kitchen Ventilator with cabinet, exhaust fan, automatic shutter, and all necessary hardware. Electric Ventilating Co., 2860 North Crawford Ave., Chicago, Ill.

Waterproofing
Complete literature on waterproofing foundations and basement walls. Genflex Steel Company, Youngstown, Ohio.

Weather Strips
Literature and information will be sent by Chamberlin Metal Weather Strip Company, West Lafayette Blvd., Detroit, Mich. Also a free estimate for weather stripping your home.

Windows—Frame
"What About Your Window Frames?" complete catalogue of frame details and specifications, and "Casement Window Frames." Anderson Lumber Co., Dept H-1, Hayport, Minn.

Windows—Steel
Complete literature on steel casement windows; steel lintels for door and window openings and fireplaces; and basement windows. Genflex Steel Company, Youngstown, Ohio.

Woodwork
"Beautiful Birch for Beautiful Woodwork." The Birch Manufacturers, 227 P. R. A. Building, Oshkosh, Wisconsin.

Literature on interior and exterior woodwork by The Curtis Companies Service Bureau, 635 Curtis Bldg., Clinton, Iowa.
The Milam Building — first of its kind in the world

—to be entirely equipped with an air conditioning plant to supply tenants with washed refrigerated air in summer and warmed air in winter. So they may keep windows closed all the year, and be comfortable, without noise and dust from the street.

The building is twenty-one stories high. Faced with granite, stone and tapestry brick. Polished cork tile floors. Elevator doors of hand etched bronze. Elevator cabs paneled in apple green leather and curly walnut. Entrance lobby paneled in curly walnut and on its floor a richly colored rug.

This is one of the most beautifully appointed office buildings in the country and is equipped throughout with Russwin Hardware. Its owners wrote: "Although Russwin cost more than others which were offered, we decided it was worth the difference."

The Milam Building, San Antonio, Texas

Owners — Travis Investment Company
Harry H. Rogers, Pres. — Russell C. Hill, Vice Pres.
San Antonio, Texas

Architect — George Willis, San Antonio, Texas

General Contractors — L. T. Wright Co.
San Antonio, Texas

Russwin Dealer — Builders Supply Co.
San Antonio, Texas

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This is one of the most beautifully appointed office buildings in the country and is equipped throughout with Russwin Hardware. Its owners wrote: "Although Russwin cost more than others which were offered, we decided it was worth the difference."
No Garbage Man Calls on Frank Holton

— because there’s no garbage to collect. And what’s more, there never will be, for the Kernerator destroys it all without odor, and with no more work than the weekly lighting of a match to the air dried accumulation in the Kernerator basement combustion chamber.

Think what the Kernerator can mean to you, too—no garbage cans to buy, to clean, to walk to in all kinds of weather. No trash pile in basement—the cause of 5 out of 4 residences fires. No garbage wagon on your driveway or stray scraps littered over the lawn.

Simply drop all garbage, sweepings, tin cans, papers, boxes, magazines, and broken orange through the handy hopper door in or near the kitchen. Non-combustibles are flame sterilized for removal with the ashes. No ugly cots—no gas, coal or other fuel needed. Selected for Home Owners Institute Model Homes in 30 principal cities.

Write for free booklet "The Sanitary Elimination of Garbage and Household Waste."

KERNER INCINERATOR CO.
20 East Water St. (Office in 89 could) Milwaukee, Wis.

KERNERATOR
THE CHIMNEY-HEATED INCINERATOR
Garbage and Waste Disposal without Leaving the Kitchen.

WHAT ELSE DO YOU GET WITH YOUR LOT?

(Continued from Page 14)

rights of way, or walk long distances in the four time trip to and from school each day, you may wonder if these disadvantages are not enough to overcome the many advantages the property might have.

In closely built districts playgrounds for the children count heavily. If your children must go long distances to find open areas—a space to run, coast, or skate—you may conclude, for the sake of your children, to consider other property.

How about the planting around the property? Certainly trees are worth something and they may be worth a great deal.

You cash in to a certain extent on your neighbor’s trees. If the district is bare and treeless, your first picture of the low neighbor’s trees. If the district is bare and treeless, your first picture of the low

...
BUY FROM THE MAKER
AND SAVE MONEY.

You can get a HESS WELDED STEEL FURNACE direct from the factory—with complete plans for installing, and have the fine satisfaction and economy we have given thousands of customers in every state in the Union.

Nels Larsen, Richville, Minn.; "The furnace we bought from you 14 years ago has always has been satisfactory. We have never bought any repairs for it. It is a fuel saver."

J. C. Curtis, Canton, N. C.; "In my opinion there is no furnace but the Hess. Have used one for the past seven years. For economy and upkeep in fuel consumption I highly recommend the Hess.

C. S. Risley, Mt. Dora, Florida, says; Very satisfactory and economical, taking about one-third the wood my fireplace does.

Mrs. Will H. Irwin, Galion, Ohio; "We are delighted with our Hess Pipeless Furnace. It has not cost us a single penny expense since we installed it in 1912."

L. Dunlap, Pendleton, Ore; "Our furnace was installed about 1914 and I never paid 10 cents in repairs. We have had, I think, 21 furnaces from you and never a word of complaint from any. My son now has an order in for two for his own use, expecting them this coming week."

Mrs. H. E. Chase, Milo, Maine; "The furnace has been perfectly satisfactory. No repairs. In constant use for 15 years. It is good shape for another ten years, as far as can be seen.

Ezra White, Roseville, New Mexico; "No trouble, no expense for upkeep. Do not see that a better furnace could be made. Have used mine for 13 years."

Ask for our 48 page booklet which tells you how to get the same heating satisfaction these customers have had.

Send us a sketch of your house and let us tell you how to arrange the work, and what it will cost. No charge—no obligation.

HESS WARMING & VENTILATING COMPANY
1220 South Western Avenue, Chicago, Illinois

BRANCHES AT: DETROIT  CINCINNATI  MILWAUKEE  ST. PAUL
When you build a home beyond the sewer line

and want to increase its value, facilitate the sale and provide a safe comfortable home to live in, there's one sure way to do it. Install sanitary plumbing and let

San-Equip Septic Tanks

solve the sewage disposal problem safely, economically and satisfactorily.

San-Equip Septic Tanks follow U. S. Health Service design. They are rust-proofed copper-iron—water tight—unbreakable and easily installed at a low cost. Not a failure among the thousands in use.

Write for our Free PLAN SHEETS
Also Booklets "How to Be Safe Without Sewers."

CHEMICAL TOILET CORPORATION
861 E. Brighton Avenue
SYRACUSE, N. Y.

Makers also of San-Equip Waterless Toilets

The Building and Loan Association

(Continued from Page 13)

or renewing the first.

Instead of this rather clumsy, rather expensive method, the building and loan association offers to lend you the whole $3,200. But if a bank or mortgage company can give you a mortgage only up to 30 per cent of the total value of the property, how is it safe for the association to lend you a higher percentage? Because of the principle of "amortization" or "killing off" the loan by monthly payments. You start to repay your loan at once and that makes the association's risk on your loan grow less every month.

So you apply for a loan of $3,200, giving full information as to how you propose to swing it, and agreeing to pay the current rate of interest—say, 7 per cent. And you agree to subscribe to 32 shares of stock, each share of $100 par value, to be paid for at the rate of $16 a month. You also pay a small fee for investigation of the property and, perhaps, the first month's "dues" or payment on the stock, and interest on the loan.

Your association's officers proceed to investigate every element of the transaction and, if they find everything satisfactory, make the loan. They make out a mortgage (or deed of trust) and a note (or bond) which you must sign. These papers protect both you and the organization.

Now, the interest on your $3,200, at 7 per cent, comes to $186.7 a month. So you agree to pay the association $34.67 a month—this interest on the loan, plus the $16 dues on your 32 shares. Now get this point: your shares begin to earn dividends at once. Your dividends are credited to your account. When your dues, plus the dividends they earn, come to a total of $3,200 your loan is paid off.

So you really are, again, a savings member of the association, as well as a borrower. If your association charges you—and every other borrower—7 per cent interest, its dividends will be about 6 per cent; because if it is well conducted its expenses are small, and because no one profits except the actual share-holding members.

At the end of six months your $16 monthly payments will amount to $96, and the 3 per cent half-yearly dividend, which, according to one method of computation, will amount to $1.20, will be added to it, making $97.20. For the next six months, your payments will earn dividends on $97.20, instead of only $96, and you will find yourself with a credit of $197.31 at the end of the first year.

By this method, at the end of 139 months, the total value of your shares will be $3,218.04—more than the value of your loan. In other words, your shares will have "matured." You will present your stock certificate or your pass-book at the office of the association. It will be cancelled, and you will be given a check for $18.04. Your mortgage will be returned to you and you will have completed title to the property.

Now review what has happened. You borrowed $3,200 and agreed to pay for it at the rate of $16 a month—that is, in 200 months, or 17 years and 8 months. Instead, you find that the debt is discharged at the end of 139 months—11 years and 7 months. This is because you have shared in the profits on the sums you have paid in.

One way of thinking of membership in a building and loan association is that you go into the banking business together with all the other members, in order to make a loan to yourself, and to any of the other members who may want loans for home-building or—buying purposes.

What has it cost you? Is the net cost of borrowing by this plan greater or less than the cost of financing a home by the mortgage or the contract method? In the case we have been following, you will have paid in a total of 139 times $34.67, or $4,819.13 for the use and re-paying of a loan of $3,200 for 11 years and 7 months. This figures out 6.47 per cent—and you may be sure that no first or second mortgage lender and no professional builder would be satisfied with that as the total yield of his capital.

So a building and loan association helps the family that wants to acquire its own home in five distinct, though closely related ways. It affords a safe way to invest savings at a relatively high dividend-rate. It makes saving easy by providing for the regular laying-away of small sums. Third, it makes the gruelling task of getting a start easier and sooner done. Fourth, it provides for payment of the cost of the property by monthly payments little or no greater than the rent on an equally good home. And thus it changes the monthly rent from an expense into a permanent investment.
An Important Factor in Lower Building Costs

WEATHERBEST Stained Shingles cost less than ordinary sidewall material. They save you money not only in labor, painting and repainting, but they give you extra insulation to reduce fuel cost. Their beauty, especially with a WEATHERBEST roof in contrasting color, is also a source of satisfaction. Lasting colors are assured by the WEATHERBEST hand dipped staining process.

Let us send color chart with portfolio of color photogravures showing a wide range of WEATHERBEST Stained Shingles in different combinations for sidewalls and roofs. Send 10c (stamps or coin) with coupon to cover mailing and handling. WEATHERBEST STAINED SHINGLE CO., Inc., 424 Main St., North Tonawanda, N. Y. Western Plant—St. Paul, Minn. Distributing Warehouses in Leading Centers.

You can lay WEATHERBEST Stained Shingles right over old sidewalls and old roof to give your old home modern appearance, make it warmer, and save repair and repainting expense. Send kodak picture or photograph of an old house and let our Service Dept. furnish free sketch and suggestions for remodeling and reshingling. No obligation.


Home of W. Woodland, Utica, N. Y. given new Value and Beauty with WEATHERBEST Stained Shingles right over the old sidings.

Remodel the Old Home with WEATHERBEST

WEATHERBEST STAINED SHINGLES FOR ROOFS AND SIDE-WALLS

WEATHERBEST STAINED SHINGLE CO., Inc., 424 Main St., North Tonawanda, N. Y.

Gentlemen:
Enclosed is 10c (stamps or coin). Please send WEATHERBEST Color Chart, Portfolio of Photogravures showing WEATHERBEST Homes in color, some with floor plans. Also enclose book on Modernizing and Reshingling old homes.

Name: ____________________________
Address: __________________________
Bluefield Blend
is New Winthrop Color

The house in Park Ridge, Illinois, was the first one roofed in Bluefield Blend—a new color harmony for Winthrop Tapered Asphalt Shingles.

Blue predominates in this blend of heather blue, heather green and reddish purple. It makes a cool, dignified blend that is suited admirably to brick with buff tones and to stuccos of light colors.

Bluefield Blend comes ready to lay right from the bundles. It is the fifteenth Winthrop color—all permanent, all the colors of natural slate, crushed and embedded in the everlasting asphalt.

With the Winthrop range of colors to select from, you can fit your house—no matter what type—into its surroundings. You can have solid colors, blends, patterns or mottled effects. There's a variety of styles, too, for the laying of these exclusive shingles.

Winthrop are the only tapered asphalt shingles. Their thick butts cast attractive shadow lines, lie flat and close, and double the wearing thickness. Winthrops are fire-resisting—bear the Class C Label of Underwriters' Laboratories.

SAMPLE FREE
Let us send you a sample of Bluefield Blend and literature, illustrated in color, on the other Winthrop colors. Write today. Ask for Bulletin A-19 and for samples—if you wish to see Bluefield Blend.

BECKMAN-DAWSON
Roofing Company
223 West Jackson Boulevard
CHICAGO, ILLINOIS
Factories at Chicago, Detroit and Lockport, N. Y.

TWO EXTERIORS FOR A FLEXIBLE PLAN

When a Dining Room Is Not Needed

(Continued from Page 16)

the shutters across the front, and the latticed entrance. The finely divided window panes contribute greatly to the cottage-like effect.

As to the best way to face this home, much, of course, depends upon the local surroundings and the prevailing breezes. But in general perhaps a west facing would be best. In most sections of the country, where the weather is temperate, one likes the south and west breezes and sunlight for the living room. The fernery should also be a sunny place. If the front entrance is toward the west, we have south and west exposure for the living room and south and east for the fernery. The east morning light in the fernery for breakfast would be quite delightful. If, though, the lot faces south or east, it would be well, in most localities, to build the house reversed. Reversed drawings may be secured for this purpose.

Construction: Frame, masonry foundations, wall finish of wide siding or shingles, double hung windows with small panes, shingle roof.

Lot size, approximately forty feet.

For price of plans and description of service, turn to page 38.

WHY NOT PLANT GLADS IN YOUR FIRST YEAR GARDEN?

No flower is easier grown.
Have a Flower Bed in Full Bloom in from two to three months after planting.

Special Introductory Offer
One each of twenty-five different gladiolus bulbs postpaid for A DOLLAR!

Every one guaranteed to be a different color. Illustrated catalog free.

THE TRIANGLE FARMS
Circleville, Ohio
Dr. B. R. Bates, Prop.
A Small House Foundation

(Continued from Page 18)

close fine-grained texture should be used rather than the open branched varieties.

The latter are generally out of proportion with the fine details of the doorway and eventually make huge trees, entirely out of place so close to the house.

The next important points that need planting are the corners. Here the straight sharp line of the house makes a very harsh note as it rises from the ground to the roof cornice. The softening of this junction with the ground and the reinforcing of this exterior angle by bulky planting seems to "tie" the house to the ground and give it necessary support at an important point in the composition.

Large deciduous shrubs make the best backbone for this planting with lower ones planted in such a way as to carry the foliage line down to the ground. Sometimes, if the planting is large enough, a few coniferous evergreens may be introduced to brace up such a planting with shrubs, either deciduous or evergreens, to face down to the ground.

The remaining portions of the foundation between the entrances and corners should generally be left unplanted unless a service wing needs to be screened from some view from the lawn or garden.

By allowing the foundation to be exposed here and there, we get the impression of solidity and strength, and by contrast covering certain other portions of the foundation, we soften its harsh aspect and make the entire house seem to settle down naturally into its background.

The planting should be, as far as possible, refined in character because of its position near the fine architectural details of the house. Shrubs conspicuous for their flowers should be in the majority and foliage of fine texture will be far more pleasing than coarse.

One of the principal effects of evergreens, beside their formality and dense texture, is the winter aspect. Keeping their rich dark green color in the winter months, they add a warmth which the deciduous plants with their bare branches utterly lack. In the north, the snow caught on their branches makes a picture that no other plant can equal.

In the accompanying planting list (page 18) you will note that evergreens play an important part in the foundation planting of this house.

Strive then to steer a happy course in your foundation schemes between the extreme of barrenness and the extreme of overplanting. In no other way will satisfaction and success result.
the lot next to the one you are considering is missing. If the man who takes looks for these restrictions in the deed, roads, and so on. Our expert reckons the limits of the little businesses and manu-

everyday quaintly fashioned and thus inviting to

TIMETESTED INSULATION

CABOT'S Quilt

IN SUCCESSFUL USE FOR OVER THIRTY YEARS

When a house is built with Cabot's Quilt as an insulator, it makes it so much warmer that a smaller boiler and smaller radiators and piping can be used. This saves enough money to pay for the cost of all the Quilt and its installation and leaves a profit beside. Thereafter the Quilt pays dividends from year to year by reducing fuel consumption. Exactly the same economies apply to any other kind of building often insu-

lated with Cabot's Quilt.

 WHAT ELSE DO YOU GET WITH YOUR LOT?

(Continued from Page 26)

ing may do what he pleases, the realtor will make a definite adjustment for that in the value of the lot.

This has all had to do with environment or setting. The second large factor in the real estate expert's evaluation is, as I have said, trend. Now, determining trend is a matter of judgment. Unfortunately things sometimes happen to neighbor-

hoods and environments which cannot be anticipated. But in general our expert knows that if a district is fundamentally

well situated every bit of property within that district will tend to increase in value as the district is improved, as buildings are placed on it, sewers built, streets and sidewalks installed, and as trees and foliage develop. Given a certain piece of property to evaluate, he measures the character of the district and whether it will tend to become better or worse. He knows to what extent any undesirable elements are securing possession. He takes into account the kind of people who live there and whether they find it an increasingly pleasant and agreeable place to live. That gives him a basis on which to estimate value.

A gentleman speaking to me the other day about his property gave the trend of his neighborhood a plain but unimpressive name because he had taken a chance. He had built his home in a midsection of an unprotected property with a gorgeous setting. His house was set back among the trees, and looking out he had the vista of a great river valley. All would have been lovely if everyone who built along that street had had his vision about it, but they did not. Now he has a factory behind him and a railroad at the side of him and an apartment house on an adjacent lot. The people who built at the side of him did not share his enthusiasm for a large front yard, and since there were no restrictions in the property they built as they pleased. They built far in front of him, and unfortunately put up houses that were much beneath the character of his own. He would gladly sell his home for less than he paid for it.

Needless to say, you must pay more for a property situated in a district where the neighborhood is made than is necessary where much is to be done and where you must necessarily assume some hazard, but if you follow the expert's method you have analyzed closely and have applied common sense to the solution, and you are as safe as anyone can be.

We speak of "history" as being one of the major elements to command your interest in selecting a site. We mean his-

tory in a somewhat legal sense, and as it has to do with title, taxes, and assess-

ments that may lie against the property. It is so obvious that you must have a clear title that it hardly seems worth while saying anything about it here, but from the fact that titles are often clouded per-

haps we may just offer a word of warn-

ing. Do not buy your home site without

information about your property given to you by the realtor. He has analyzed closely and has applied common sense to the solution, and you are as safe as anyone can be.

What Else Do You Get With Your Lot?

(Continued on Page 34)
This is an age of color. Conventional monotony is being supplanted by new and beautiful exteriors just as the older styles of interior decoration, furniture, and hangings are giving way to the more pleasing modes. Common brick is in harmony with this trend. Charming and original exterior effects are easily accomplished and are permanent. Brick masonry avoids upkeep expense; it needs no paint or repair. First costs are but little, if any, higher than less durable construction. Any slight increase is a safe and highly profitable investment, for it saves, many times over, the inevitable upkeep expense of most other materials. Brick walls reduce fire hazards, afford highest resistance to earthquake, flood and hurricane, and amply protect against extremes of heat and cold. For these reasons, a brick-built home always has high resale value. "Homes of Lasting Charm," an interesting book of 120 practical small home designs is unique in that all homes shown have been actually built and lived in by satisfied owners. The home builder can select with assurance that no inconveniences will be discovered after building. It includes suggestions for beautifying garden and grounds. Write for it.

Are you acquainted with the

CHARM

OF

COMMON

BRICK

Brick books for your use

- Homes of Lasting Charm 25c
- Skintled Brickwork 15c
- Multiple Dwellings of Brick 10c
- Farm Homes of Brick 5c
- Brick, How to Build and Estimate 25c
- The Heart of the Home (Fireplaces) 25c

Name ____________________________
Address __________________________

Check above books wanted, or send $1.00 for all of these books.
A beautiful home cannot bring the utmost in satisfaction to its owners unless properly heated. Even the most modest cottage depends on a good heating plant.

Hot Water Heat, Thrush Equipped, provides all of the benefits and conveniences anyone could ask for in a heating plant. It automatically controls the fires throughout the day and night and because of the scientific principle involved, it increases heat transmission which means fuel economy. It may be put on old or new plants with a resulting saving of fuel of 20% to 40%.

On a new plant it costs very little because the economy in installation it makes possible greatly offsets the cost of Thrush Equipment. Ask your heating contractor about it today. Insist on a Thrush Equipped Hot Water Heating Plant if you want the best. Buy for the life of your home. The saving of fuel alone will pay for the installation in a few years time.

H. A. THRUSH & Co., Peru, Indiana
for Healthful, Economical Heating
THRUSH SYSTEM
OF HOT WATER HEATING

WHAT ELSE DO YOU GET WITH YOUR LOT?

judge about them. There are people who make the grubbing into titles their life's work. Let them do it. It is better to spend the modest fee these people charge than to find, when too late, that your title has some dark spots against it that you cannot efface without heavy costs.

Your investigation is only half done when the "title grubber"—the abstractman—has done his work. For an abstract is only a collection of facts—the history of a property—and we all know there may be many a foul blot on history. When the abstractor guarantees his search he only certifies that all the items of history are recorded—not that the title is clear. If you make a mistake about this you will find yourself in a numerous company of disappointed investors who found after surveying and buying that the title was not yours.

While your surveyor is setting the corner posts have him also locate the level of the sewer so that you will not find to your misfortune that your basement level is too low for drainage.

Up to this point we have not thought of area at all, but there will come a time in your study when you must think of area. It may be that your problem will be the very simple one of selecting a rectangular lot with so many feet of frontage, but it often happens that lots are quite irregular, and irregular lots are frequently difficult to build on. This is especially true if the restrictions in the deed call for the house to be set back a definite distance from the front line, or if there are restrictions in the building code of your city which states a definite clearance between the side walls of your house and the lot line.

When the lot is violently irregular, the kind of house that an architect would design for it must follow an irregular plan and outline with a resulting greater expense in building. The money you may save in buying an irregular piece of property may be over-balanced by the excess money you must spend in working out a specific plan to fit its contours. This does not mean that irregular lots are not to be thought of. On the contrary, many of our most beautiful residential sections are being laid out with the streets following the natural contours of the land, and necessarily must include lots of many shapes.

What is the right price to pay for your lot? That is largely up to you. There is an old and somewhat worn rule that the price of the house should not exceed four times the price of the lot, or be less than three times its price, but it is easily conceivable that one would be justified in paying a thousand dollars extra, more or less, to get a location in a district where all the facilities, environment, and setting are most peculiarly suited to its requirements. The important thing is to know all that you must pay for the land before making the final purchase. If there are sewers, sidewalks, and streets to be put in at a later time, the original purchase price of the property should be properly discounted so that in the end the whole cost of the site will not mount up disproportionately to the cost of your house. If your funds are definitely limited, remember that the extra money you put into a lot cannot go into your house.

Buy environment, setting, transportation, marketing facilities, improvements, appreciating values, and a good title. And get an architect when you build. You pay for him anyway, whether you get him or not.
TODAY—just as in the long ago—the best defense for man or property is steel! Wheeling Arch Lath makes the walls of your home fire-safe. For the protection of your family, take the precaution to specify these Wheeling "armored walls."

Arch Lath is made from a solid sheet of steel and in the making all the steel is used. This insures added rigidity, easier handling and a more substantial base for plaster, while saving also in the amount of plaster required. The work can be done faster, because the second coat can be applied almost immediately; about one-half the amount of plaster is used and it spreads smoothly and evenly.

Wheeling Arch Lath is so designed that it grips the plaster at many angles. The perfect "keying" of Arch Lath—its rigidity and uniformity of results—practically eliminates the unsightly, costly nuisance of cracking.

Arch Lath gives to any home, large or small, the protection and beauty of fire-proof, smooth, unbroken walls; its final economy has been proved by satisfied home-owners all over the country. Consult your architect or contractor.

WHEELING CORRUGATING COMPANY, Wheeling, W. Va.
BRANCHES: NEW YORK PHILADELPHIA CHICAGO MINNEAPOLIS ST LOUIS KANSAS CITY CHATTANOOGA RICHMOND

Wheeling Spanish Metal Tile
For a roof of enduring beauty at low cost, use Wheeling Spanish Metal Tile. It is proof against rust, leak and lightning. Permanent and highly practical as well as artistic and attractive. Write for full information.
FOR intriguing charm and beauty in woodwork, nothing excels Michigan-Wisconsin birch in the wonderful new stain effects developed especially for this northern cabinet-wood.

You can now have a different color effect for each room—from light, cool green to deep, mellow brown, from delicate orchid to rich, rare ebony, in a range of shades and tones that will satisfy the most ultra-modern or conservative taste.

These new transparent stains bring out the full richness of the beautifully figured birch grain. And, being "in the wood" dyes (not several surface coats), they assure a finish that will not chip or "craze".

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Homes Shown In This Issue

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