

# THREE BILLION IN 1922 BUILDING

## Americans Break All Records in Home Construction.

# SPEND BILLION ON HOUSES

Exceeding Outlay for All Construction in Any Year Up to 1917, Survey Shows—Strikes, General Unrest and High Costs No Block to Building—New Business and Industrial Structures in Country Represent an Outlay of \$650,000,000.

Total building construction in the United States during the first nine months of this year reached the unprecedented sum of \$3,000,000,000, S. W. Straus of New York announced in making public a nation-wide survey of the building situation, showing that a "wave of home building by private owners has swept the entire country this year."

More Americans became home owners during the present year than in any previous year in our history, declared Mr. Straus, explaining that expenditures for building up to October 1 exceeded the previous record year of 1920 by \$1,000,000,000. He said that while this was significant of prosperity, "even more significant, however, is the fact that about \$1,000,000,000 has been spent in homes in America since January 1."

Home ownership in the United States, Mr. Straus commented, was a "splendid stabilizer, because people who own their own homes are not susceptible to the teachings of dangerous radicals."

Referring to this year's record construction, Mr. Straus said:

"The nearest approach to this was in 1920 when, during the corresponding period (January 1 to October 1), a little more than \$2,000,000,000 was absorbed by the industry. For the same period in 1921 and 1919 the amount of money spent in new buildings was slightly in excess of \$1,500,000,000."

### Home Building Has Doubled.

"Thus, it is shown that new buildings in the United States so far this year represent the expenditure of about twice as much money as at any previous similar period in the history of the country, excepting 1920, and we have passed that record year by a billion dollars. Moreover, building material costs were at their peak in 1920, so the gain in actual new building space this year is even greater than the figures indicate."

"Even more significant, however, is the fact that about \$1,000,000,000 has been spent in homes in America since January 1. To appreciate this it must be borne in mind that our home building program for the first nine months this year represents a larger outlay than was made for buildings of all kinds during any previous year in the history of the nation prior to 1917, and the indications are that for the entire year our home building program will represent a larger outlay of cash than was spent for all building purposes during any year before 1919."

"While statistics are not available showing what percentage of this billion dollars represents new individual home ownership, the statement can be made with safety that nothing before has ever compared with the wave of home building by private owners that has swept the entire country this year. In 1920 there were 25,000,000 families in the United States, 11,400,000 of whom owned their own homes. This amount has been enormously increased, however, as there was a gain of 71 per cent in permits for one-family houses in 1921 and this year will show a greater gain. It is anticipated."

### Strikes No Block to Building.

"It is important that in the face of various obstacles the building industry during the year of 1922 has been able to show such a marvelous growth. When we consider the many serious strikes and the general unrest that exists abroad, it is truly remarkable that so much new building has been done this year. It demonstrates the fundamental strength of American business as nothing else can do, and the figures which have just been quoted should be a note of optimism to the entire business world."

"However, it is even more important that there has been such a large increase in home ownership in the United States. This is one of the best proofs that Americans are coming to understand the value of thrift, for no phase of thrift is as significant of right thinking and right living by the public as home ownership."

"The total amount of money spent so far this year for buildings of business and industrial types has been \$650,000,000."

### SWALLOW TRAVELS FAR

Birds Ringed in England Are Found in South Africa.

The sixth swallow ringed and released in England to be ultimately recaptured in South Africa has been reported to Mr. H. F. Witherby, ornithologist and student of bird migration.

The swallow in question was ringed as a nestling near Windsor, Berkshire, on August 20, 1921. On January 8, 1922, the bird was caught by Mr. Egbert Greet in the kitchen window of his house at Bredaek, Jansenville, in the Cape Province.

The journeys made by the five others which have been recaptured were from Staffordshire to Natal, Yorkshire to the Orange Free State, Lancashire to Cape Province, Yorkshire to East Greenland and Strlingshire to the Transvaal.

Mr. Witherby's ringing scheme embraces also starlings and various other birds.

Baby Drowns in Bucket of Sour Milk. Falling head first into a bucket of sour milk, Morris Schwichtenberg, eighteen months old, was drowned at Monroe, Mich.

# Uncommon Sense

By JOHN BLAKE

## REAL COURAGE

To be feared of a thing and yet do it, is what makes the prettiest kind of a man.—Robert Louis Stevenson.

IF YOU have read "Kidnapped" you remember the quotation. It was spoken by Alna Breck after the boy, David, had stood for a minute terrified on the brink of a roaring torrent, and then, still stek with the fear of it, leaped across.

To Alna Breck, the leap meant little. It required no courage for him to make it, for he knew very little of fear. But for the boy, who did the thing he feared as he feared death, it was a real act of heroism.

The only real courage consists in doing the thing we are afraid to do. The hulking prizefighter of the John Sullivan type, who has as much imagination as a grizzly bear, is not brave. He is sure he is going to win. It takes no courage to go into a winning fight.

The bully is never brave. In fact he is always a coward. Feeling sure that his superior size will carry him through, he picks quarrels as a pleasant method of passing his time.

Put this same bully into the ring with a large hungry tiger, face him with a man who looks as if he enjoyed shooting bullets as much as the bully enjoys thrashing his physical inferiors, and all the courage oozes out of the bully.

You will never know whether you are brave or not until you find yourself in a position where you are afraid to do something that ought to be done.

If you do it, you have courage. If you shrink from it and quit, you have not.

Never mistake a physical willingness to take a chance, to attempt some dangerous thing for the kind of courage that counts.

It is not a brave but a very foolish man who walks a tight rope over Niagara falls. It is a brave man, who not wanting to die, and knowing that an operation may send him out of the world, cheerfully goes to the table, to take the one chance that may mean his continued support of his wife or his dependents.

Often the timid school boy, who fears to quarrel, and tries his best to keep his peace with his fellows, gets the name of coward. But when this same boy has to fight for what he thinks is his honor, or to save a little boy from a bully, he becomes a very dangerous fighter.

Real courage is not daunted by pain. The boy or the man who fights when he is afraid to, stops being afraid of anything, pain, or a black eye, or punishment. He fights because he has courage, and he usually wins.

There is more real courage in this world than you fancy. It is behind all great achievement. If you have it, you are fortunate. But don't be sure, either that you have or that you haven't it till you have done or refused to do something you were afraid to do.

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### THE CHEERFUL CHERUB

I have a cinder in my eye, A feeling that I much despise. I s'pose I should rejoice because I haven't one in both my eyes.



### "What's in a Name?"

By MILDRED MARSHALL  
Facts about your name; its history; meaning; whence it was derived; significance; your lucky day and lucky jewel.

### MARJORIE

MARJORIE, sometimes spelled Margery, is one of the many popular derivatives of Margaret, which has gained a place of its own as a separate name. Since it was evolved from Margaret it necessarily signifies "pearl" and was taken from the Persian term for the jewel.

When Margaret was subjected to the influence of other countries and became Marguerite in France; Margherita in Italy and Spain, the Scotch favorite was the lilted name of Marjorie. Margaret Ethel took it to the land of the thistle and seems to have contrived to make it almost the national Scotch name. Margaret gained vogue in England through the famous Margaret of Anjou, Margaret Beaufort, mother of Henry VII, and her granddaughter Margaret Tudor.

But the oldest of all derivatives is Marjorie. Bruce's daughter is perhaps the most famous of the Scotch women so called. It was readily contracted to Maisie—who does not recall "proud Maisie" of the ballad? The surname Marjoribanks was derived from the barony of Ralio granted to Marjorie Bruce on her marriage with the high steward of Scotland. Margery also flourished in Scotland where the little poem originated:

"My sister Margery, gentle May,  
Took all my little bones away."

May is an endearment evolved from Marjorie and Margaret. Edward Steadman wrote a poem combining the two names which runs:

"One can never quite forget  
Eyes like yours, May Margaret,  
Eyes of dowy violet.  
Nothing like them, Margaret,  
Save the blossoms newly born  
Of the May and of the morn."

# Mother's Cook Book

"Our cares are the mothers, not only of our charities and virtues, but of our best joys and most cheering and enduring pleasures."

## WHAT TO EAT

IF ONE has an old fashioned Scotch kettle with an iron cover there are so many toothsome dishes which may be prepared by cooking in it.

Chicken, the ordinary fried chicken, never tastes half so appetizing as when it is cooked in this little iron kettle, covered so tightly that all the flavors and juices are caught and stay in the delicious morsels of tender meat. Put the chicken with a little butter and sweet lard mixed into the hot kettle and stir until each piece is lightly browned, then add a tablespoonful of water, cover tightly and cook slowly, adding a tablespoonful of water occasionally as it is needed when the meat gets brown. The secret of this kind of cooking is in keeping as little water as possible to steam and cook the meat. Each piece will be moist, brown, and well cooked. The seasoning is added when the chicken has been first broiled.

Pot roast of beef, veal, pork or mutton are delicious cooked in this kettle in the same way.

## Parsnips.

Cook fresh hard parsnips in boiling salted water until tender. Peel and cut in halves lengthwise. In a frying pan have a tablespoonful or two of bacon or other sweet fat, lay in the parsnips, sprinkle lightly with sugar, salt and a dash of cayenne and brown on both sides.

Another way of serving parsnips is to cook them until tender, mash and drop a spoonful into a fritter batter; when coated, fry in deep fat. Serve hot with roast.

## Broiled Finnan Haddie.

Soak the fish twenty minutes in warm water, drain and dry thoroughly. Brush with melted butter and broil until browned on both sides. Transfer to a hot platter on which has been poured a cupful of cream or white sauce. Set into the oven a minute to heat the cream and serve hot with baked potatoes.

## Southern Crullers.

Beat together one egg and one-half cupful of sugar, then add one-half cupful of sour cream, one-half teaspoonful of soda and two to three cupfuls of flour, with a little salt. Flavor to taste; roll out as soft as possible. Chill before rolling and less flour will be needed to handle.

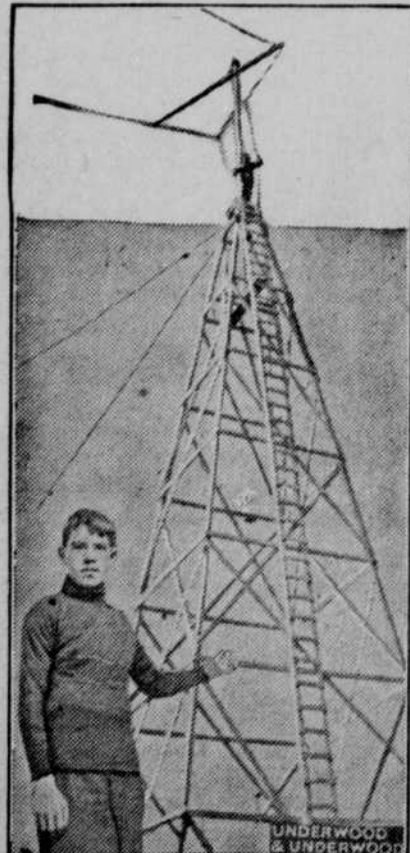
# WHY?

DO WE "SEE STARS" WHEN HIT ON HEAD?

EACH of the five senses—sight, hearing, feeling, taste and touch—has its special set of nerves through which sensations are recorded in the brain. With the exception of the nerves of touch, which extend to all parts of the body, these perform special functions for certain individual organs—the nerves of sight being connected with the eye, those of smell with the nose, those of taste with the mouth and those of hearing with the ears.

Whenever the brain receives a sudden shock, such as would follow a blow on the head, the vision-nerves are disturbed in such a way as to produce the effect of seeing flashes of light or "stars," as the resultant impression is usually called. The extremely sensitive eye-nerves cannot be jarred without producing this effect of light—while a severe blow will often react in a similar manner upon the nerves of hearing, thus leading the person who is struck to imagine that he is listening to odd unusual sounds.

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At the left Peter Black, Jr., of Prince Rupert, B. C., stands beside the base of his radiophone aerial tower—at the right, he poses at the top of the 120-foot wooden structure to show his nerve.

The tower, which the fifteen-year-old boy built himself stands upon the roof of his father's hotel in British Columbia. So powerful is his set that he frequently hears Honolulu, while listening in to Seattle—500 miles away—or even to San Francisco, 1,300 miles away, is his regular evening diversion.

The boy has been a radio fan since the age of six and the building of the tower as well as every detail of installation is all his own.

He also built an airplane recently—but his father will not let him fly it—yet.

# Malcolm Works His Way

By JANE OSBORN

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"Oh, snakes!" said Tom Higgins, with resigned disgust, glancing at the leaves of a little black notebook that he had just taken from his coat pocket.

Malcolm Gimson, sprawled out on a hammock on the wide veranda of the Alpha Beta house, looked up with some interest.

"What's biting you, Hig?" is the way he showed his sympathy.

"Two engagements for the same time. You see, I've got to pay my own expenses this year. Dad's sailing close to the wind. So I got next to the student help committee and, hang it all, I somehow promised to see two people at the same time this afternoon about some work. There's a lady willing to give me board and lodging and a little money for what I can do mornings and evenings. You see, I can't board at the frat house here. I can't afford it. Then there's a job with one of the sight-seeing bus companies. You know, to go along and spiel through the megaphone two or three times a week. Somehow I arranged to see them both at four this afternoon. Snakes!"

Malcolm sat up, stretched and yawned. "I'll look into one of the jobs. There's no nourishment sitting around here, and I haven't anything to do till after my first class tomorrow morning."

"Well, suppose you go see the lady. Just size up the job. If this sight-seeing job falls through I might be glad to take it." Again Tom consulted his little notebook. "It's a lady named Mrs. Gregory Ginner, 80 Park lane. I'll do something decent for you some day, maybe."

At four promptly that September afternoon Malcolm Gimson appeared at the front door of the house of Gregory Ginner in Park lane. Emma Ginner opened the door and smiled and blushed a little, showing that, in spite of herself, she was a good deal interested in students, even when they were, or were supposed to be, of the "self-help" variety. Emma ushered Malcolm into the family living room, as being more appropriate than the front drawing room, and went to "tell mamma."

Malcolm watched the slender figure eagerly as it withdrew down the hall. Mentally he made a note that here was the girl he wanted to take to his junior ball. He had always rather inclined toward spirited brunettes, but his preference suddenly swayed over to the rather shy blonde type.

Mrs. Ginner soon appeared, an unaffected, motherly sort of woman. She explained that since the boys were away and Mr. Ginner was so much taken up with business, they wanted to have a young man in the family to look after the furnace nights and mornings, to take care of the walks and lock up nights when Mr. Ginner was away. They kept one maid, and there were little things around the house that the boys used to do before they went away. He could have a room on the third floor that one of the boys had had. Mrs. Ginner was sure he'd be comfortable. He was just the sort of boy she'd like, reminded her of one of her own sons.

Malcolm was about to say that he was looking up the position for a friend, but he was interrupted by Emma.

"But he doesn't look a bit like Fred," she said. "Fred has light hair and blue eyes and your eyes are brown, aren't they?" she said, turning to Malcolm.

Malcolm grinned and said they were.

"Well, goodness, but your eyes are sharp," said Mrs. Ginner, laughing, to her daughter. "I hadn't had time to notice what color his eyes really were—all I mean is that he is the sort of boy that our boys are—Mr.—" she looked up to Malcolm. "What did you say your name was?"

"Malcolm Gimson," he said, "but—" "Mr. Gimson," she smiled, "but I suppose we'll all be calling you Malcolm before long."

She quickly said something about the rate of payment for extra work, but Malcolm did not heed this. He was so intent on watching little Emma, who seemed lovelier every time he looked at her.

"Now, I guess everything is agreed on," Mrs. Ginner was saying. "You can send your trunk and things tomorrow morning. The room is ready. I am sure we'll get along well. Mr. Ginner has no end of admiration for a boy that is plucky enough to work his own way through college."

Mr. Ginner, thought Malcolm Gimson—why, yes, that was the fat father of the incomparable Emma, his own father-in-law some day. And he admired boys who worked their way through college; perhaps he would be more inclined to accept him as a son-in-law if he did work for himself instead of taking the allowance that came so regally and so freely from his Uncle Roger.

"All right," said Malcolm, rising and making for the door. "I'll be here tomorrow."

Tom was waiting in the lounge of the fraternity house for his friend "No housework jobs for me," he said joyfully. "And I'll make enough on this sight-seeing job to be able to live at the frat house. It was fine of you to look up that other job. If I'd gone I would have missed out on this, so you see you sort of saved my life."

What sort of time did you have? I suppose you can just phone the folks that something else has turned up."

"No," said Malcolm, "I'm going to take the job myself, if you don't want it."

"You take a job?" shouted Tom. "You, the richest fellow in the frat, with a trust fund of goodness knows how much and no folks at home to tell how to spend it—"

"Oh, of course I have a little money. But still there are hitches sometimes. Well, the fact is, I have my own particular reason for wanting to earn my own way this winter."

So in a day or two it was bruited about through the fraternity and finally all about the campus that Malcolm Gimson had lost his money but was taking it like a brick and not saying how it happened. Meantime he moved away from the frat house, went back only for the weekly meetings and was looked upon as a "darned good sport," to be willing to take a housework job rather than chuck college entirely.

Meantime Malcolm Gimson fell more deeply and deeply in love. He decided that the time to tell the charming Emma of his sentiments was at the junior ball. By Christmas he had asked her if she would go to the ball with him and was infinitely relieved when she accepted, with the entire approval of her mother.

Then came a telegram from Malcolm's uncle and guardian, Roger Smith, who had apparently decided to travel five hundred miles to visit his nephew. It was disturbing and Malcolm did not conceal from the Ginner family that he was disturbed.

Emma came a telegram from Malcolm's uncle and guardian, Roger Smith, who had apparently decided to travel five hundred miles to visit his nephew. It was disturbing and Malcolm did not conceal from the Ginner family that he was disturbed.

"I'm asking an enormous favor," he said to Mrs. Ginner. "He'll be here only a day—while he is here would you mind letting me pretend that I am boarding here, not working? I'll explain it all sometime." Mrs. Ginner agreed, but later was puzzled over the request. If the uncle believed that the boy were not working then it must be that he had enough money sent him to make it unnecessary; if he had the money, what did he do with it? Perhaps he had lost money gambling or something, and was working to pay a debt of honor. It was too much for the easy-going Mrs. Ginner. So she kindly asked Malcolm to invite the uncle to a family dinner at which every one, including Mr. Ginner himself, would be primed to treat Malcolm like a paying boarder.

But something very unexpected happened at dinner that night. Mr. Ginner recognized in Roger Smith his very dear, old college friend.

"If I'd known that my nephew was boarding with the family of my old friend, how happy I should have been."

"You certainly ought to have been congratulated on having a nephew willingly work his way through college even when he has no money," said Mr. Ginner.

"Works his way!" exclaimed Mr. Smith, and then there had to be explanations. Mr. Ginner had forgotten for a moment the instructions of his wife.

Then all eyes turned on poor, embarrassed Malcolm.

"Well, now the cat's out of the bag," laughed the uncle, "why don't you tell us why you did it?" Malcolm looked very intently at Emma and Emma blushed.

"Because," said Malcolm, looking first straight into the eyes of Mr. Ginner and then at his uncle, "because the first time I came on an errand for a friend of mine, I decided that I wanted to—to—take Emma Ginner to the junior ball—"

"Wanted to take her to the junior ball!" mocked the uncle good naturedly. "Why don't you be frank and say you decided you wanted to marry her?"

There was a little startled cry from Emma and a gasp from Mr. Ginner. "That is what I might have said, sir," said Malcolm very solemnly. Then there was an awkward silence and then dinner progressed and every one was very merry.

That evening a little later Malcolm went on his accustomed trip to the cellar to tend fires and, Emma following his whispered injunctions, went with him. Standing in the coal bin together they plighted their troth, and five minutes later back in the family living room craved their families' blessings.

### "The Death Wave."

That the ninth wave of the ocean is more powerful and overwhelming than the preceding eight, is a superstition which existed in Ovid's time (before the birth of Jesus Christ). Today the fishermen of England speak of this wave as the "death wave."

Others claim that the tenth wave is most to be feared. In Scotland they believed a distempered cow could be cured by being washed in nine surfs, while the fishermen of Iceland say that there are three great waves which follow in succession, in which it is highly dangerous to launch boats. A legend of St. Patrick says the waves are caused by serpents which the saint inclosed in a box when he cast them out of Ireland. The mystic numbers 3, 9 and 10 seem to have been generally used in connection with the explanation of things among the ancients which were not easily understood.

### How the Aphid Breeds.

The amazing fecundity of the hop aphid is reported by the Smithsonian Institution. The mother aphid produces 13 generations in a year. As each generation contains on an average of one hundred individuals, it is revealed that her progeny—barring destruction from the attacks of enemies and other natural causes—will number well into ten sextillions aphids annually.

Gladstone and Manning. Manning's conversion to Rome was the severest blow that ever befell me. In a late letter the cardinal termed it a quarrel, but in my reply I told him it was not a quarrel but a death. Since then there have been vicissitudes. But I am quite certain that to the last his personal feelings never changed; and I believe also that he kept a promise made in 1851 to remember me before God at the most solemn moments; a promise which I greatly valued.—W. E. Gladstone to a friend after Cardinal Manning's death.

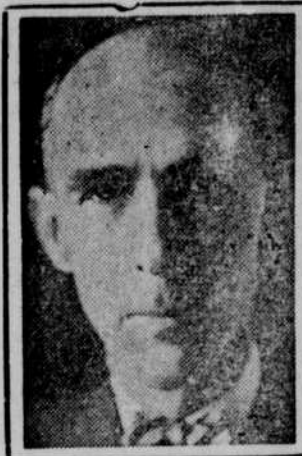
# Otto J. Bauman

Is the Logical Candidate

## County Treasurer

BECAUSE

1. He has been Chief Deputy County Treasurer for the past six years and deserves promotion.
2. His year of financial and business training especially qualify him to conduct an economical and efficient administration.
3. He is thoroughly honest and faithful to Public trust.
4. He has never held an elective political office.



Economy-Efficiency

VOTE FOR

Otto J. Bauman  
for COUNTY TREASURER



The Committee

# FOR LAW AND ORDER

Elect

# Shotwell



Judge Municipal Court

EQUALITY BEFORE THE LAW

# Dan Swanson

REPUBLICAN CANDIDATE FOR

## Commissioner of Public Lands and Buildings

Stands on his record in his dealings with our people and will appreciate your support at the coming election.

### SEARS FOR CONGRESS

VOTE FOR JUDGE SEARS FOR CONGRESS.

HE HAS SERVED YOU FAITHFULLY AND EFFICIENTLY AS A MEMBER OF THE STATE LEGISLATURE, AS SPEAKER OF THE HOUSE OF REPRESENTATIVES, AS A JUDGE OF YOUR DISTRICT COURT.

HE WILL SERVE YOU WITH EQUAL FIDELITY AND EFFICIENCY AS A MEMBER OF THE NATIONAL CONGRESS

WILLIS G. SEARS

It Pays to Advertise in the Monitor