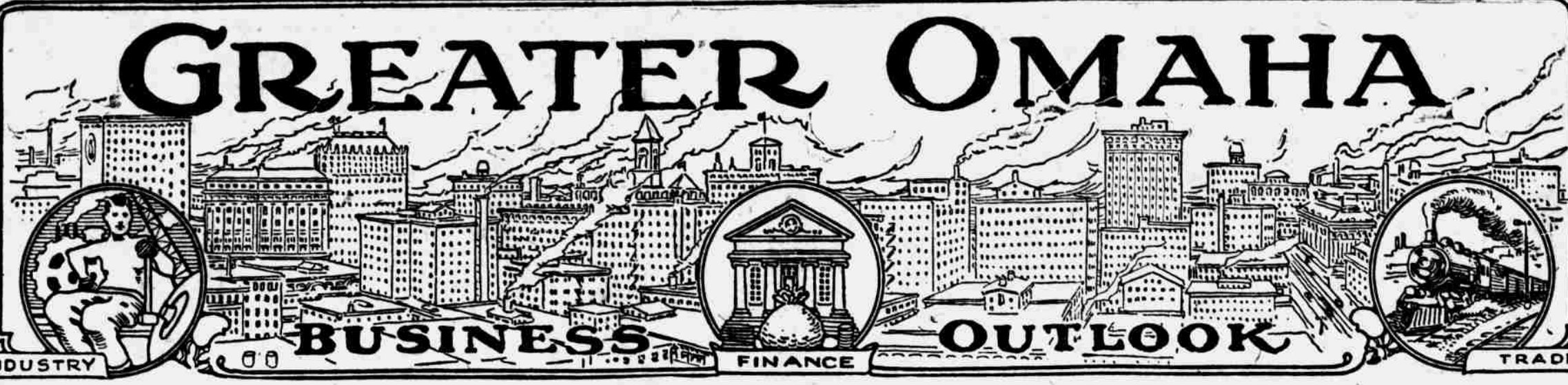


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Build a Home Now! Prices of Material Are Going Up; Not Down

Immediately after the armistice was signed all that portion of the public interested in building began to make inquiries about prices and to determine how many and what classes of buildings were needed.

The almost total cessation of building during the war had created an abnormal demand for construction which was added to extensively and rapidly by a desire for expansion in all lines of business.

It was easy to see that the demand for new buildings of practically every class was so great that it probably could not be filled this year.

With this tremendous demand for all classes of buildings from the most modest cottage to the most modern apartment house, hotel, office building and industrial plant confronting all parts of the country, most builders decided the prices were too high and must soon come down.

The result was, very few building projects were undertaken. A few men, however, believed the high prices were here to stay and that if any change in the price level were to follow, that change would be upward rather than downward.

These few men began to build. They are now beginning to reap the rewards of their foresight or will begin to do so largely because their buildings are completed or about completed and can be rented at prices that justify the high cost of building.

The majority of the public has continued to wait for a drop in prices.

The prices, however, have advanced slightly. A six months' study and observation of conditions which apparently caused the high prices, is causing a change of attitude of builders and capitalists towards high building prices.

The predominant opinion of the business world today is that there will be no reduction in prices.

Men are beginning to see that the cause is very largely one of labor in producing building material and in constructing the buildings.

The business world does not believe labor is going to ask any less for its services and that present high prices will remain for many years.

Delegates attending the convention of the National Association of Real Estate Boards the last week in June were unanimous in their belief that building prices are not going down.

These men recognize that increased rents make the percentage of return on a building erected now just as large as the percentage on pre-war houses when both rents and costs were lower.

Paul Murphy, director of the government's "Own Your Home" movement, says the country is 1,000,000 houses short now and predicts a housing famine next fall.

A report recently made public by the educational service of the Department of Labor says that there is no likelihood of a fall in prices.

This report says: "The rise in price during the war was not a result of a great demand for the goods or of a scarcity."

"It was largely brought about by the inflation of currency."

"Although war orders are a thing of the past the extension of credits still exists and there is very little to indicate an early contraction of credits."

This report brings out the fact that there was a depletion in the stocks of all commodities during the war and that, therefore, the big armies of unemployed which were predicted did not materialize, but that there is almost a shortage of labor.

These facts which the department's report point out leave nothing upon which to base the prediction that labor prices (building prices) will drop.

Financial interests of the country showed considerable hesitation towards building immediately after the armistice was signed, but are now taking a different attitude.

The following statement by Walter Stabler, controller of the Metropolitan Life Insurance company, is a fair example of the attitude of financial men toward building:

"There were several reasons why building has not gone on. The first was there was not money enough.

"Second, was the uncertainty as to the cost of erecting buildings.

"They are certain to cost materially more than they ever have cost and I see no reason to look for lower costs of these buildings.

"There has been a reluctance on our part, and on the part of other lenders, to make loans based upon present cost, because we did not feel certain at all that these costs were to be permanent or reasonably permanent. I am satisfied that they are, and if we are to do any lending of money, if there is to be any building done, we have got to face the situation and loan on existing prices.

"As a compensation for that, rents are higher.

"The rents that are obtained today will pay the builder for erecting these houses."

There seems to be but one position to take with reference to building and that is BUILD NOW.

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