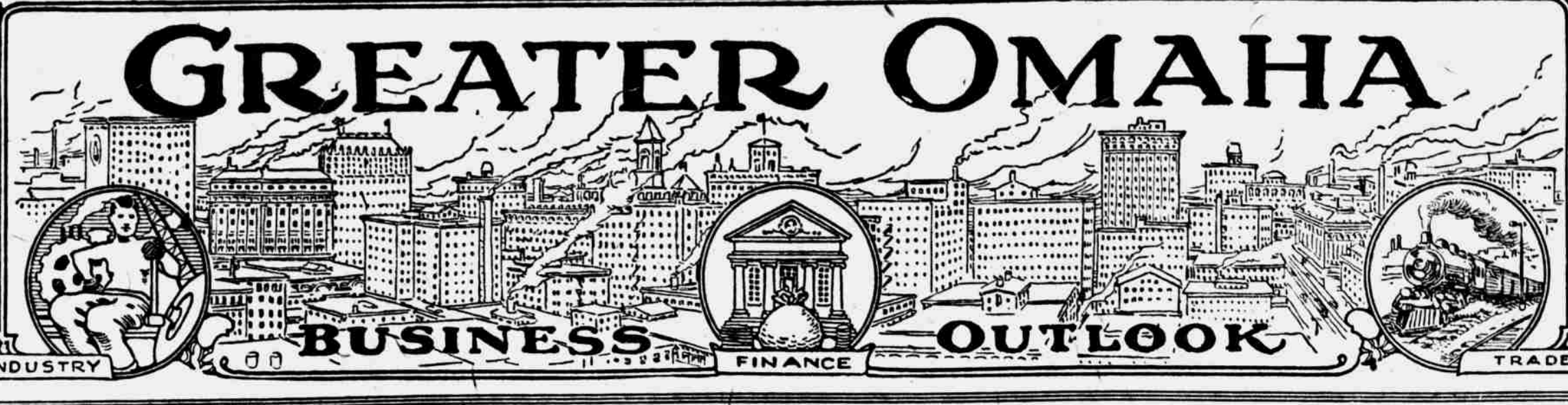


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A Home Is a Haven for the Business of Living

MAN'S greatest business in life is the business of living. And nothing contributes so much to the success of this business as does good housing.

Civilization is built up on this idea.

The most progressive and civilized nations have ever been the best housed.

Today the industrial value of home ownership is well recognized. It develops a pride, a self-respect, a stability of character that makes the home owner the man to be desired.

That feature alone has proved the deciding factor with many who desire to be a real success in the business of living.

But this home should be built to last, to be in as good condition when the payments are finished as when the payments started.

That means spending money where it doesn't show—for a year or so. It means good plumbing, good heating, good, sound timber framed by a builder worthy of trust, by a man whose bid may not be the lowest, but whose bid is based on the kind of construction that will cause the home to stand up bravely against the elements, a real haven for the business of living.

The man who can save and achieve a real haven to house his business of living has something that differentiates him from those not so fortunate.

His credit is better, he is more highly regarded by the community, and he is the desirable citizen.

Most homes must be built on loans.

As handled in the past, the mortgage has been pictured a home wrecker, a dreaded something to harass a man's old age.

Today the tendency is toward amortization, which is a gradual paying off of the principal, so that in time the home will be free and clear.

Amortization removes the only drawback to the ownership of a home.

Whereas it is hard to save \$4,000 to pay off in a lump sum, it is easy to pay \$38 a month for 10 years, plus \$20 interest charges, which latter decrease every month.

How many of us have bought things on the partial payment plan, meeting the payments easily, and meanwhile enjoying the luxury of possession?

Just so it is with a home.

And provided it is located right, one or two rooms can be rented that will cut the monthly payments in half.

The man who sits down and figures cold bloodedly whether it is cheaper to own a home or to pay rent doesn't understand what a home is.

With many people it may be necessary to rent; circumstances may be such that it is impossible for them to own a home, although this is more seldom the case than one imagines.

But where one could own a home if he desired and where he refuses to do so because he believes he can save a few dollars by renting—well, such a person really does not know how to live.

There is such satisfaction in proprietorship, such joy in possession, such interest in feeling that the premises are one's very own, that money ought not to figure in the process.

There is something about owning a home which cannot be written down on paper—a satisfaction that pays a dividend every hour of the day.

Further, it is not just to the children to bring them up in rented houses, if it is possible to bring them up otherwise.

The children may not realize it now; they may be getting along all right, apparently.

But they are being robbed of blessed memories and they will not appreciate the money that is left to them in the future if it is necessary to deprive them of a home in order to accumulate.

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