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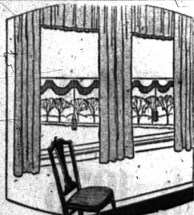
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Stephenson Highway Building
Progresses During Summer
Is Report

One of the most active summers in recent years in volume of construction in the north end of Detroit presages that the coming season will be equally active in subdivision sales, according to Jerome J. Williams, sales director for the B. F. Stephenson organization. A drive up the Stephenson superhighway, recently paved as far north as the Eleven-mile road, discloses hundreds of homes under construction along the entire route. Hubbard & Hubbard, builders, recently completed construction for the 75th home in that district, according to Mr. Williams, indicating the volume of building that a number of builders have reached.

The same concern has just completed foundations for a new \$10,000 Hazel Park Athletic club, to be one of the finest athletic clubs and recreational centers in Oakland county. The club was organized a few years ago when Hazel Park consisted of only a few homes and stores grouped about the school at John E. street and Nine-mile road.

On the Stephenson superhighway at Guthrie street the two-story shop building of English gable construction to conform with the style of architecture in its homes in Hubbard Gables, a Stephenson superhighway development. Mr. Williams reports that sales have picked up considerably during the last ten days in Stephenson superhighway subdivision No. 6 at the superhighway and Eleven-mile road and is making plans for an active campaign with the coming of cooler weather. A feature of the business transacted by his sales staff during the last few days has been the fact that a majority of the buyers have purchased with intentions of building immediately, he said.

Pointers Given On Factors For Making Money In Real Estate

The successful real estate investor, like the successful man in any line of endeavor, is capable of viewing an assemblage of pertinent facts and then drawing from such facts a sound, safe conclusion.

He studies every angle of the proposed transactions, for to overlook one single factor might be to invalidate the venture as a producer of financial benefits.

For example, he might be convinced that a building could be erected at a favorable figure and that a need exists in the community for such a building.

Carelessness in the selection of a building site might seriously discount the earning capacity of such a building.

Again a man might have the best available site for a certain type of structure, figure his cost, rental returns, etc., only later to find that the community has too few tenants to offer him.

Mistakes in real estate investment may best be avoided by consulting an architect capable of testing the project from the early preliminaries through completion and occupancy even to considering the direction of community development in future years.

The architect will overlook nothing which might have a bearing upon the worth and life of the building. Such problems are constantly under his scrutiny. He knows how to acquire the facts of the case and how to interpret them.

It is the actual planning of the structure, the selection of proper materials, the procurement of reliable bids, the supervision of the work, the architect enables the owner to obtain the most building at the least expense which, in terms of investment, means that there is less principal upon which to earn a return.

**HOME BUILDING HINTS
GIVEN BY DETROITERS**

Brown Says Minute Details Count
Consistently Toward
Perfection.

The proper way to go about building a home was briefly and fully summarized by Harry Z. Brown, president of the Brownwell corporation. "The homebuilder," said Mr. Brown, "embarks upon a serious venture which may mean everything to his future happiness and prosperity. It is, therefore, very important that he spare no thought to insure the most complete success of the step."

"The first consideration is location. In most cities there are always innumerable localities available to the lot buyer who intends to build. A good deal of foresight must be exercised in the choice. Nearness to schools, churches, stores, parks, recreation or playgrounds, accessibility to the downtown section, the volume of employment are all items that demand attention if the utmost of convenience and happiness is to result from home ownership."

"Then comes the attention to plan. One cannot plan too much. Yet, unless one is planning a very pretentious home, the best way of planning is to study carefully the prepared plans of reputable home builders. A great saving of time and energy is made through thus utilizing the accumulated experience and judgment of practical builders and engineers. Costly errors are best avoided in this manner."

**DETROIT TO VOTE
ON NEW SUBWAY**

Approximately 47 miles of subways will be given to the city of Detroit if the routes of the first four projects proposed by the Rapid Transit commission are approved by the voters at the November election. Decision to submit the plans to the people was reached by the city council.

Cost of the four routes will reach \$187,798,000, according to the estimates of experts. This total is exclusive of rails and rolling equipment. Of this sum Detroit will be called upon to expend \$172,011,000, and the remainder will be borne by Fordson and Highland Park, the municipalities through which the lines will run. An agreement already has been reached with these communities to carry the burden of construction within their respective limits.

To Rank With Greatest
The four lines proposed will provide the nucleus for possibly the greatest rapid transit system in the world, according to Colonel Sidney D. Wilson, chairman of the commission. These lines have been designated to provide a measure of relief for all parts of the city. No part of the city will be shown any section of the city, he said, and though one line may be built more rapidly than another, it is the hope of the commission to build all four simultaneously.

Public approval twice has been given to the financial plan for the construction of rapid transit lines, and the commission is convinced that the four routes proposed will be generally approved.

MCBRIDE PLANS NEW GARAGE

Edward McBride will build a garage on the west side of Woodward avenue. It will be a combination of stores and garage of brick and stone. For the present it will be one story high but the foundation of the top part of the building will be made strong enough so it can be carried up another story if it is desirable in the future.

There will be three stores and a display room in front. The stores will have dimensions of 17 x 60 feet and the display room will be 21 feet 8 inches by 60 feet. The whole building will be 85 feet 5 inches by 234 feet. The garage part will be 85 x 180 feet. Bids are to be taken on the construction in the near future. Fisher Brothers, Pontiac architects, are preparing the plans.

Pontiac Mortgage Co. Shows Rapid Growth

More than 800 homes have been helped in the financing by the Pontiac Mortgage & Investment Company, according to Vern C. Markley of that firm. Mr. Markley said the firm was organized in 1919 by Pontiac business men and that its capital was \$1,500,000.

About 1700 persons hold stock in the company. This, according to C. L. Groesbeck, secretary and treasurer, has paid dividends at the rate of eight percent.

"The company has paid a total of 29 dividends, giving the stockholders back 57 percent," Mr. Groesbeck said. "This totaled \$750,460. It is a record held by very few business firms."

"The company has been growing steadily with Pontiac and we are now financing 50 homes in Pontiac. These are being sold as fast as completed."

"Officers of the company are men of high calibre and capable of handling a prosperous business. They give their time without compensation. This is found in very few companies."

Mr. Groesbeck pointed out that the money of the company is invested in Pontiac and is not a speculative venture. Officials of the firm say the past is a fair indication of its future.

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