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HOME BUILDING THE OBJECT OF ALL ACTIVITIES

By THEODORE H. MILLINGTON

You have heard women say that they preferred a career to home-making. The joke on them is that it is impossible for them to get away from home-making. Oh yes, she may choose a career and she may be very successful, as many women are, but she still has to have a home. In the broadest sense, wherever one lives, that is one's home.

If we ourselves do not build, then the rent we pay is our compensation to someone else for building for us. One has to have a place to live and one must pay for it or live on charity, be a vagrant or a confined criminal. So there is no more of an honorable way of avoiding to pay for home-making than there is of paying for food.

Now all this is so self-evident that it seems trite to write about it. However, my reason for writing is that my curiosity for facts has led me to the conclusion that our failure, beginning in 1926 and progressively increasing until this year, to build homes to keep pace with the increase of population was a main cause of our depression and its long continuation and I want to call the reader's attention to the results of this neglect and its result.

I wish to remind the reader of the wave of crazy speculation in stock and real estate, beginning in 1924. The diversion of money from home building to speculation threw men out of employment by the millions, stopping their income and therefore their purchasing power. At the same time the boosting of stock prices increased the dividend requirement upon the corporation. They had to earn more profit in order to pay a reasonable dividend on the increased price of the stocks or the stocks would fall in price.

Therefore the corporations had to raise the selling price of their product to the public and cut wages. That created the vicious circle of less income, higher prices, drop in sales, more unemployment, more welfare expense for the unemployed, more taxes, still higher prices and lower wages. Fools were speculating in the stocks of corporations who were laying off help because of decreasing sales.

Study the following official figures and draw your own conclusions as to who made unemployment and therefore depression.

Home Building in 267 Principal U. S. Cities? 1921 equals 100%

Year	Number Families	Cost	Percent
1921	224,545	\$ 937,352,739	100 %
1922	191,292	\$2,461,546,297	262 %
1923	406,095	\$1,996,903,260	203 %
1930	125,322	\$ 601,269,847	64 %
1935	22,033	\$ 76,370,924	8.1 %

While the drop in home building from 1921 to and including 1935 was 92%, the population had increased 25%. The drop in home building from the high point of 1925 down to this year was about 32% when compared with 1921.

All other building activities suffered the same neglect with the result that every line of business which was in any way connected with building was practically closed.

INSULATED HOMES BETTER FOR ANY SEASON OF YEAR

Metallic, Rigid, Flexible And 'Fill' Types Are Commonly Used

Four types of insulation for homes are in general use throughout the country today.

Rigid or board form of insulation, blanket or flexible form, metallic foil, and the so-called "fill" type of insulation became more generally used recent years as the public learned the fuel-saving as well as comfort-inducing qualities of such modernization projects.

Multiple uses of insulation materials, according to good authority, often contribute savings in construction costs that should be credited when studying the economic value of insulating materials. Some rigid insulating boards have sufficient structural strength to be used as sheathing. Used in

WAR VETERANS INVEST BONUS MONEY IN CARs

World War veterans invested nine percent of their 1931 bonus funds in automobiles, a recent survey shows, according to W. R. Tracy, vice president in charge of sales for The Hudson Motor Car Company.

HOUSING FORUM CONSTRUCTION TYPES

What type of construction should be used for a house? Should it be fireproof?

There are many factors that will determine the type of construction that is best for a house, and they must all be considered before a decision is reached. First, there is the matter of cost. Naturally a house should be as well built, within reasonable limits, as the pocketbook of the owner will permit. Next the type of architecture of the proposed house should be considered. The wall covering should be in keeping with the architecture, so that there will be no incongruities. For instance if the house is a Cape Cod cottage, clapboard siding is perfectly appropriate but for a French manor type, clapboards would hardly be suitable; stone or brick or stucco should be used. Having selected the outside covering then the method of construction can be decided upon. Next material available in the vicinity and local customs of building should be considered. Where consistent with the

If this record does not prove that, when the people diverted their money from the employment of labor in building and turned it into stock and real estate speculation, it became a major cause of the depression, then I am a Chinaman. And, if resumption of home-building and every other kind of building is now resumed, as it appears to be doing, is not the only real and permanent cure of depression and unemployment, then I am two Chinamen.

The end of all man's activities is home building and home making. Whether a man is a day laborer or a bank president, whether he realizes it or not, the end of all his efforts is the HOME. It is a fundamental law of nature and for ten years this country has sinned against that law and the punishment for that sin has been terrible!

Already the racketeer has sensed the fact that money is now beginning to flow into the channel of home building and he has already begun to raise prices on lots and materials thus increasing the cost and delaying the time of full re-employment of the unemployed.

Hanging is too good for such vultures and a prospective builder or buyer will do well to watch his step. Home building is still a buyer's market and, if a buyer knows his stuff, he can get price and terms to suit.

If the idle capital and its owners in this country had common sense it would build two million homes this year and, if they do, there will be no unemployment, no welfare, no W. P. A. or other government meddling.

But, you say, it is cheaper to rent than to build. Sometimes it is, but if everybody followed that idea the rent would go so high that people could not pay it but would have to live in tents.

The eternal law of supply and demand is always at work and just now rents are sky-rocketing.

Taxes! Nonsense! If one rents, the taxes are included in the rents, so one pays home taxes either way, so father is on the spot. He must have a home and he must pay for it. But, the consolation is that nothing he can do will bring him one-thousandth part the pleasure and comfort and pride that a home brings.

HINTS ON HOUSING

Tips On How And What To Improve

Weatherstrip
 These wintry days we shovele on the coal, or our oil burners run full tilt to keep our houses warm enough to be comfortable. Many of us do not realize that we are trying to heat outdoors, because our windows and outside doors are loosely set and unweatherstripped, and the cold air slips in with the same appalling ease that the warm air slips out. In severe, considerable expense and more comfortable if we had our windows and outside doors thoroughly weatherstripped.

Fireplaces
 If fireplaces are made for heat and not just as pleasant features of already well heated rooms, they should not be too deep and the sides should be set at a fairly wide angle to reflect the heat out into the room and not just across the other wall of the fireplace.

Front Hearth
 The front hearth—that is that part of the hearth that is outside of the fireplace itself—should be not less than 18 inches deep. Logs break up when they burn, and flaming embers roll in all directions. A narrow front hearth is dangerous in such a case, as these embers may roll beyond the hearth and burn the floor or rug. Besides, a wide hearth looks better; it has a more generous feeling. The largest hearths seem more at home with plenty of hearth in front of them.

Insulation
 If you build a house without a basement be sure the first floor is well insulated. A wooden subfloor, heavy waterproof paper, a layer of some rigid insulating material—the thicker the better—or a blanket insulation between 1-1/2 and 2 sleepers and then the finish floor should keep out the cold. Incidentally the space below the floor should be ventilated to prevent dry rot from attacking the wooden members.

Ingenious
 From Stray Notes, Manager: What are you doing with your foot on the desk? Clerk—I've lost my eraser and I'm using my rubber heel instead.

No Sense
 Conductor—Can't you see the sign: "No Smoking?"
 Clerk—Sure sign, but blast me, half of 'em are nutty. Pipe that one on the starboard: "Wear Princess Claire Corsets." Show me yours and I'll stop smoking.

Thick Walls
 A thick wall is always attrac-

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