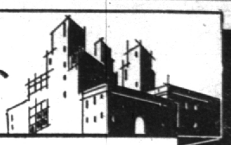




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TERMITE PROVES COSTLY MENACE TO BUILDERS

The subterranean termite is the real hand of the modern under-world. Like many a human bandit, he comes from a once honorable family of ancient lineage. His insatiable appetite for cellulose, the chief constituent of wood, has brought about his disgrace. This appetite of the termite is costing forty-five million dollars a year in damage to buildings, according to estimates of entomologists in the U. S. Department of Agriculture. Termites have existed on the American continent for millions of years. Their fossil remains have been found in glacial deposits many million years old. Their comparatively recent recognition as a menace to the safety of homes and other structures is evidence of their successful effort to adapt themselves to the changing conditions of civilization.

Start With Roof And Work On Down

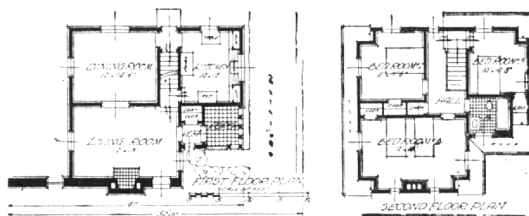
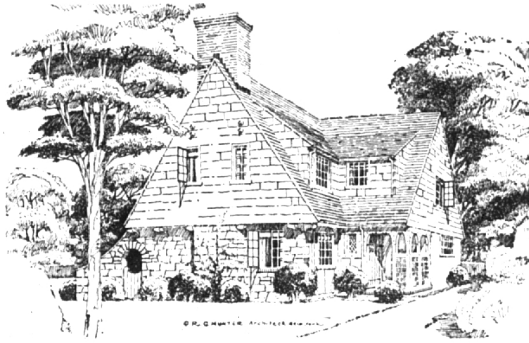
In most things it's best to start at the bottom and work up, but when you modernize a house you can go into reverse—and it's not a bad idea at that. The roof of a house is important. It's all there is between the home and rain, snow, and broiling sun. Of all the house, the roof is probably the most neglected. Just because it's way up out of sight people forget about it, and it goes through the years wearing away. People "hope" it's all right. When a roof starts to leak shabby that's a sign that it has obdured its usefulness. Then is the time to cover it.

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VERY COMPACT



Architect R. C. Hunter of New York City designed this small home with good sized room therein but with a very compact plan. Note the door that leads directly to the stair landing so that one may ascend the stairs right from the kitchen and also go directly to the front door without passing through the Dining Room. Field stones form the lower story and shingles are used on the gables forming the second floor.

OWNERS FIND HOME IS GOOD INVESTMENT

Throughout the last few years of economic depression, the old and fundamental soundness of careful investment in a home and lands has again been enunciated. Amidst the chaotic deflation of almost every known type of investment, money placed in a good home which was not purchased at an excessive cost, has continued to return, year in and year out, its full measure of dollar-for-dollar value.

Money saved through investment in a home in which the owner expects to live is money placed beyond the reach of any future economic upheaval. Money buys a service which is needed through-out the life of its owner.

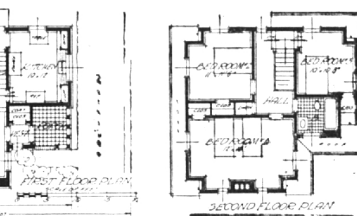
If one has ever thought of the desirability of owning his own home and has failed to make the dream come true in the past, do your decisive thinking on the subject today, because existing circumstances demand it. Never since the American settlers first built their homes of logs has it been so easy, from a financial standpoint, for the average family to acquire a good new home on terms which they can afford.

Unusual conditions, peculiar to the period in which we are living today and which are unlikely to be repeated within a generation, have produced this situation.

First, for nearly five years American building developments have been going along at an all-time low ebb. Naturally labor and material costs are low as yet here is no building revival to boost them out of sight.

Secondly, to stimulate the lagging recovery of the great building industry, which is normally the second largest industry in the United States, the government has set up the Federal Housing Administration to administer the National Housing Act, whereby new low cost home loan arrangements have placed the cost of living in and buying a new home on a par and in many cases lower than prevailing rents.

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HOMEMAKERS PREFER BLONDE FURNITURE

By RUTH McNERNEY
Homemakers are discovering that blonde backgrounds are flattering—not only to people but to some pieces of dark furniture as well. What is a blonde background? It's like this, you see blonde or bleached wood, furniture seems to call for fragile pastel tones in walls and trim or for the lush fruit and gem shades. Heretofore, dark furniture has somewhat limited their use in large wall areas. But blonde woods immediately okay this decorative right-about face, or is it blonde-about face?

Here, for instance, is a prospecting for an inviting living-room with wood paneled walls, flat-varnished and waxed. The ceiling is painted shell-white while the baseboard and molding are enameled ebony. A sofa with a band of exotic yellow acacia wood is upholstered in tan, as is a neighboring armchair. Tables, bookcases, and side chairs are bleached maple and set on upholstered in duergnet and larkspur blue the base being acacia wood. Beige curtains and draperies, and accessories of the wine tone and blue complete the picture. To blend your tones, use a neighbor cabinet and coffee table of platinum-toned blonde finish, while your sofas, occasional chairs, tables and desk are a sunny honey blonde. A honey blonde lamp base has a left blue shade which makes the sun cover on your chair, the glassware and the candles. Sepia brown draperies hang at the windows.

Brackets and blonde also beautifully hung pieces of blonde furniture have walnut bases. This combination goes well with a wicker sofa, a brown rug, cream woodwork and ceiling. Blonde and ebony, blonde and nut brown are other effective combinations.

The youngest generation appreciates beautiful backgrounds also. One small girl's room has rose-colored walls and a white ceiling. The furniture is blonde maple; the bedspread is of pink and white. On the peppermint green painted floor are rose and white blind rag rugs.

A bedroom with blonde mahogany furniture has aquatone painted walls and a rug in a deeper sea color. Ceiling and woodwork are white. Bedspread, bench covering and pillow are ash rose. The draperies combine ash rose with aqua. It's fun to mix your own blonde combinations. For example, have sage green painted walls with pure white painted ceiling and woodwork, combined with yellow accessories. This background is decidedly effective for blonde mahogany, yellow lacquered or burnt maple. If your room has gray, tanwood or grayed blonde wood furniture, have light gunmetal gray painted walls and woodwork. For a gray ceiling, coral upholstery, draperies and accessories. You'll also be in fashion if you select one of the duobinet shades to combine with the blonde woods—upholster the pieces and tan draperies in fuchsia, egg plant or elderberry blue—paint the ceiling a very delicate ivory—feature accessories in harmonizing shades of blue-green.

Unusual Window Treatment
An unusual window treatment recently observed makes use of yellow lacquered or burnt maple back with brown rope. The narrow wooden valance is enameled in the same color as the curtains, with a fringe edging the color of the tie-back rope. Venetian blinds are finished in two shades of cocoa color enamel.

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Timely Tips For Home-Builders

There should be a direct entrance from the garage into the main hall or other passages of the living quarters. Usually one finds an entrance through the kitchen. This is many times inconvenient, annoying and even embarrassing. If there is not a quick access to the front porch or entrance, find a place other than the kitchen where a door may be placed.

Homes can look younger if practical considerations are taken into account in the ever-fascinating game of selecting color schemes.

The application of two coats of Portland cement paint to concrete masonry walls has proved to be an effective and durable treatment for waterproofing this type of wall. In instances where repainting and exterior wall treatment costs appear to be excessive, the application of three coats of Portland cement stucco may prove to be the most economical and satisfactory method for maintaining the exterior masonry wall.

SIGNS OF DECAY First signs of decay may already be appearing on your building—a leaking roof, paint-thru surfaces, sagging doors, rusted steel metal. All these things, unless remedied at once, mean a rapid accumulation of expenses.

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