

pecially be it for a home in the residential section. What may appear as undesirable topography may have wonderful possibilities for landscaping that only the trained eye of the landscape architect may visualize.

**Should Examine Titles**

Titles to the property should be examined and descriptions checked. The plans and specifications must be prepared, and constitutes a very important step.

Secure the services of a competent architect in formulating your plans. They are posted in the essentials that are best fitted for the type of building under consideration. Be sure that you understand every detail of the plan, so there will be no costly changes after construction is started.

After plans and specifications have been definitely decided upon, bids should be asked for, and it is at this point where Messrs. Hokum and Bunk must be eliminated. These two fellows are always on the job, usually with the lowest bid and flattering promises, that make you wonder "how they can do it" in view of the other figures you have. The lowest bidder may and often does prove to be the most costly in the long run, and the savings you hoped to make are turned into a deficit and you will find yourself in the "red" instead of otherwise. You may specify the best of materials and workmanship, but it goes for naught if the job is placed in the hands of an unscrupulous contractor who, as a general rule employs low grade labor. Cheap classes of material and poor workmanship usually are close neighbors and constitute the stock in trade of the bid-

der whose figure is unreasonably below that of several other bidders.

**One Method Only**

There is only one method open if you would have a completed job that embodies permanence, low maintenance cost and complete satisfaction, and that is to employ only those whose reputation is established beyond question. If you are not familiar with such men or firms, several ways to acquaint yourself with them are open to you: Consult your banker, real estate board, chamber of commerce, or the builders' association. The fact that a building contractor is a member of these organizations is quite in itself sufficient evidence that his reputation is good, otherwise he could not be an associate member.

Important also is the fact that a contractor member of a builders' association is pledged to carry out plans and specifications to the letter and renders a service free from entangling arguments with other trades, as all differences are amicably settled thru the medium of arbitration, thus reducing costly delays to a minimum or eliminating them entirely. Contractors affiliated with such an association employ only the best skilled home labor, thus benefitting the community as a whole.

**Good Time to Build**

Build or remodel now might well be taken as good advice. The supply of material and capable mechanics at this time enables the contractor to select the best. This is a strong argument that reacts in favor of the prospective builder. During the rush periods, these factors are not in evidence, and the contractor is often forced to employ help that does not always augur well for the best results.

A reliable contractor is rightly zealous of his reputation, and will under no circumstances allow himself to become engaged in a battle of low and unscrupulous bidding. His motto of fair dealing as measured by the golden rule should have your stamp of approval.

Avoid financial embarrassment by keeping within your means, arranging to have sufficient funds to carry the job to completion. Before signing your name to a contract have it understood how and when payments are to be made, and when you sign an agreement be sure you live up to it. Open and frank discussion will never hurt anybody, and work will progress rapidly, without bothersome delays, harmony will prevail and good honest 100% value building will result, one of which you can be proud, and one that is a credit to you, the contractor and to the community.

**A Good Rule**

It is a good rule to engage a reliable local contractor, as he is familiar with all conditions in the community. He will employ local labor, engage only reliable sub-contractors, as he knows what they can do; and above all, he is a substantial member of the community and is on hand to adjust anything which might develop after building is completed.

The comfort and feeling of independence that results from home ownership is nothing short of a blessing. Civic pride is enhanced, your credit and prestige is greatly strengthened, making life for you and your associates more worth while and your community a better place in which to live.

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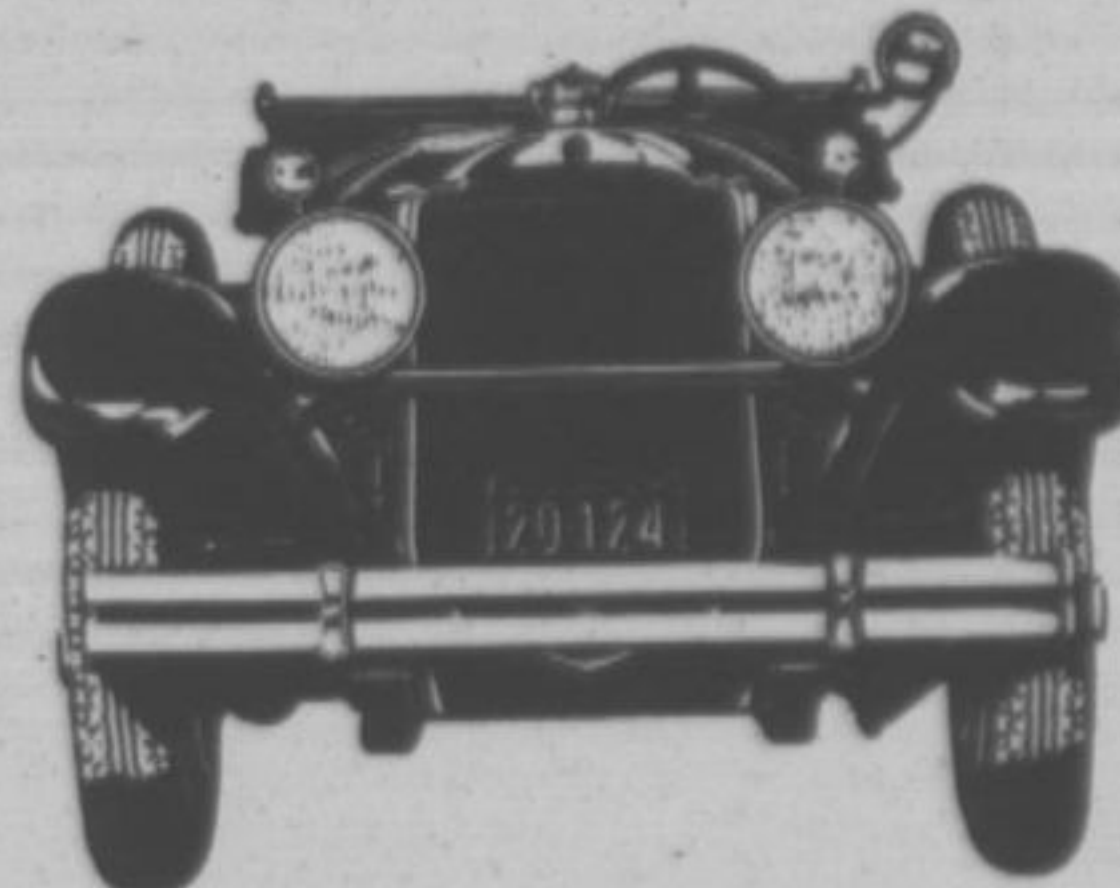
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