

# Sees People Once More Owing Their Homes

## Kentucky Lumberman Touches on the Situation To-day as Compared with Recent Years. What He Says in This Regard Applies Equally to Canada These Days.

A recent interview given by Mr. Don Campbell, of Lebanon, Kentucky, president of the National Retail Lumber Dealers' Association, has special interest for Canadians. What he says applies with equal force to Canada. Indeed, the interview might be accepted as completely Canadian in its entirety by the simple changing of such words as "Federal Housing Administration" to "Dominion Housing Act." The matter of financing home building and home improvement may be amply financed in Canada through the Dominion Housing Act and the Home Improvement Plan. The interview with Mr. Campbell is so applicable here that the article is reproduced below in full for its possible value to readers of The Advance.

There is scant satisfaction in a home financed so as to become a burden. Americans have a native inborn love for the glowing cheerfulness which we constantly associate with home ownership. Our ancestors were home lovers, and that accounts for the fact that today we are an English-speaking people. Others came before the Anglo-Saxons, but they sought other things, eternal youth, gold riches from trade but the people who, colonized this new world of our were those, who came here to live, in search of freedom and home comforts, and the immeasurable happiness of the family circle, pleasant contacts with good neighbors; they built for permanence.

**Burden Grew Too Big**  
 Yet our economic system, which for half a century had been such that the very virtue responsible for our becoming a great nation, became our national weakness. Modern methods of financing heaped upon the shoulders of our people's greater hardships than they were willing or able to bear.

**Better Homes Can Be Built**  
 "As a retail lumber dealer, I am naturally interested in the subject of building homes and the problems which surround home ownership, says Don Campbell, of Lebanon, Ky., president of the National Retail Lumber Dealers' Association.

"There has never been any reason why the average man could not build a home for himself as far as the real estate, building materials, labor, etc., being available to him. What has held back most people, has been the lack of adequate financial assistance necessary.

Today, thanks to the Federal Housing Administration, we have a simplified system of financing a home that carries all of our requirements, including the principal, interest, taxes and insurance, in one loan, which can be paid off over a long period of time, in payments, which in most cases, cost less than rent. Our National Retail Lumber Dealers' Association takes a lot of credit for having helped write this legislation and fostering it through its early stages of development until it became a law. We know that this was the greatest handicap our customers had to overcome, and we felt reasonably sure that this would be the answer.

Thus, overnight, we assumed the role of nomads, people began to lose their homes, others abandoned theirs and still others refused to build, because the excessive money charges could not be met.

Today all that is changed. We can again dream of sitting before our own fireplace, content in the knowledge that our government has placed within our reach a method whereby we can assume our rightful heritage, a way open for us to make our families safe and content.

If the public will continue to avail itself of this equitable form of credit, for town and rural homes, it will result in a nation of home owners, unemployment will be reduced to a minimum, and our towns will again be suitable places in which to rear healthy, happy children.

## Quaint Old Buildings Good Photo Subjects

**Suggests on Type of Film and Best Camera to Use.**

(By Preston Jones)

Our faith has been more than justified, and is being renewed every day when we look around and see homes springing up on every corner. It is the reason why building has failed to show the decline that other lines of business have experienced during these last few months.

However, most people build, or buy a home, like they buy stocks—at the wrong time — when everyone else is buying and the price is high. Today's building prices are considerably under what they should be, considering the amount of demands for them, and this condition will not last very much longer. Smart people build before a boom, and from here it looks as if the next few years will see just that in building.

### Now Is Time to Build

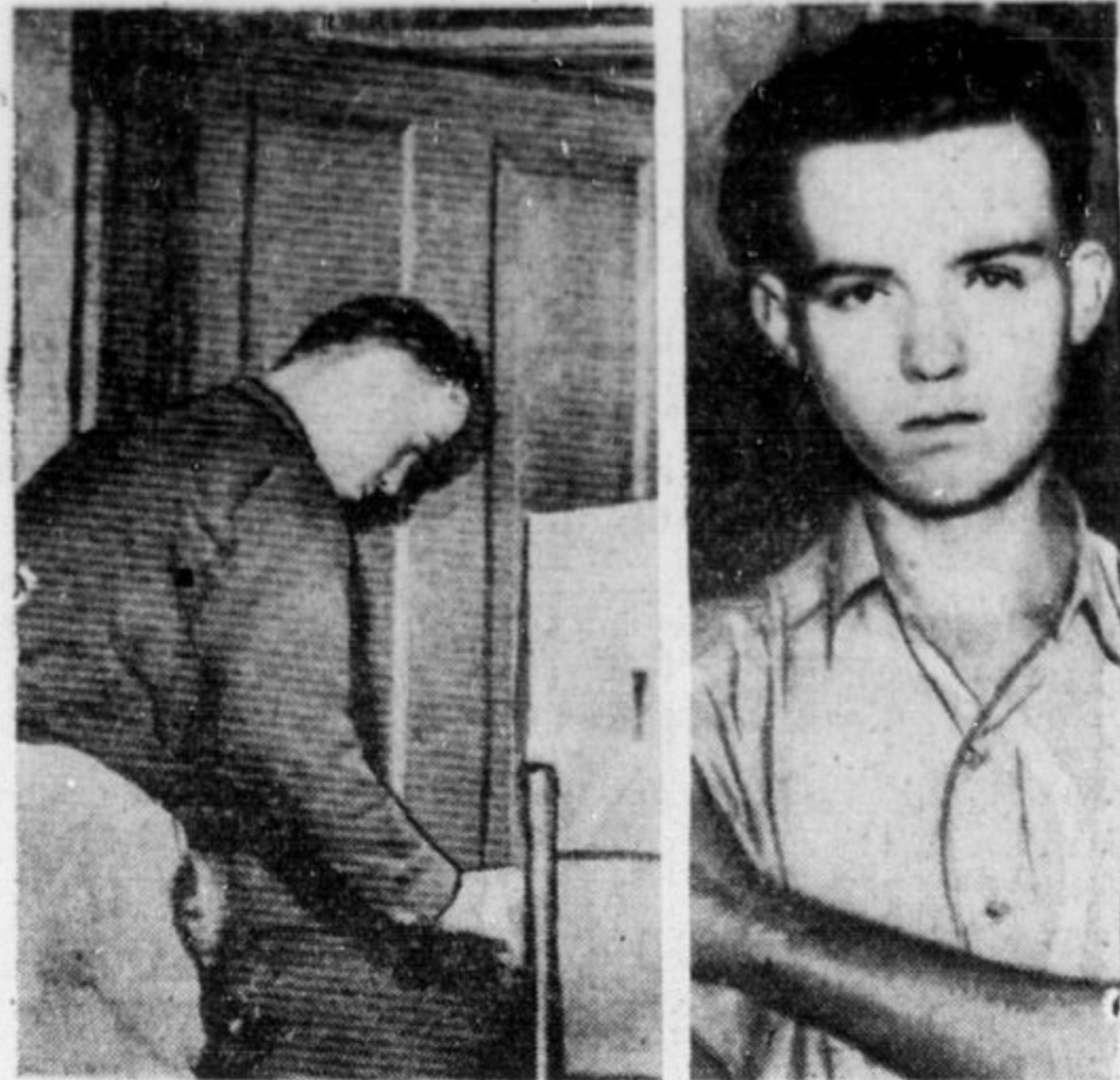
Today's home is twenty-five to forty per cent. better than the home we offered you in 1926, and to show you how quickly this news is spreading, we have only to look at the figures for the month of June released by the Federal Housing Administration. Mortgages accepted for insurance this June showed an increase of 60 per cent. over June, 1937, while applications for this insurance were 75 per cent over last June, all of which means that now is the time to build while prices are at their present level.

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## HIDDEN CAMERA PHOTOGRAPHS BURGLAR



After his home had been burglarized nine times in recent weeks, Robert Beard, of Fort Wayne, Ind., constructed a camera device by which he hoped to identify the culprit. The device hidden in a dresser drawer, was set off when an intruder opened the drawer, contracting two wires, exploding a flash bulb and clicking the shutter of the camera, and it took the picture shown at Left. Police, of Fort Wayne, arrested Thomas Freeman, (Right.), and charged him with the robbery.

If you want to make the sky come out very dark as a background to give strong contrast, you will use a pan film, and a red filter although, if you have a "white" sky, your pan film will do no better than an ortho.

**The Best Camera**  
 The best equipment for architectural photography is a camera with a double extension bellows, swing back, side swing and rising front. With the hand camera, lacking these adjustments you will find that unless you can get far enough away, you will have to tilt the camera to include the top of the building, if you want all of it in the negative. This will cause the vertical lines to converge in the picture.

This defect usually can be corrected by raising one end of the easel of the enlarger until the lines of the image become parallel. In that case, however, you will have to give a longer exposure. However, many of the finest architectural pictures are those which show only parts of the subjects and photographs of this type are entirely within the scope of the hand camera.

**Using Swing Method**  
 In photographing buildings, always have the bed of your camera horizontal from right to left or your image will be tilted on the film. If you have the bellows camera described above, you can tilt the front as much as necessary but, when you do that, see that the swing back is vertical or you will get converging lines.

If you are making one side of a building of considerable length, you will also have to use the side swing to get all points of the image sharp and a front that has a "swing" serves a similar purpose. The rising front enables you to get more image toward the top with a minimum of tilt to the camera.

**Unusual Type**  
 Among the buildings which offer pictorial possibilities are college buildings, churches, particularly those of distinctive types of architecture, old homesteads typical of certain periods and commercial buildings in which the architects have departed from conventional designs.

And do not forget that not only the exteriors of many of these buildings lend themselves for the making of good pictures but that the interiors also offer rich possibilities.

Study the buildings in your locality and you may find opportunities "just around the corner" for getting some very fine architectural pictures.

**Beauty is Featured By Modern Boilers**  
**While Efficiency is Also Maintained and Increased.**  
 In keeping with the present-day demand for "ideal homes" combining beauty in all apartments with the last word in utility, convenience and saving of labour, the prosaic but indispensable boiler has put on a new dress, says the Canadian Institute of Plumbing and Heating. Since the time when the first introduction of compact hot water radiation units provided the ideal means of heating for small as well as large homes, heating engineers have developed domestic hot water heating systems to a high standard of efficiency and convenience.

The popular type of boiler for the modern home is of clean-cut design with a square steel jacket, finished in colorful lacquer. The jacket not only provides an attractive appearance, easy to keep clean, but also conserves fuel. In old-fashioned boilers, a good deal of heat was dissipated in the basement. In the modern jacketed boiler, insulating material around the boiler shell keeps in the formerly wasted heat to fulfill its proper task of heating the rooms upstairs.

Skilful engineering in the modern boiler has also eliminated other former sources of fuel waste, notably in respect to heat which goes up the chimney. The flues are arranged to provide a maximum of fire travel over water heating surfaces. Wastage of heat by soot insulation has also been greatly reduced by more simple and practical arrangements for scraping soot off the flues into the fire without causing the dirt in the basement which this task causes in cleaning older types of boilers.

Another source of wasted heat has been reduced by design for faster flow of water within the boiler. Everyone who has watched a pot or water heating, says the Institute, has noticed the formation of air bubbles. These also form in the water sections of a boiler, insulating them and keeping the heat away from the water. Faster water flow serves to break up these bubbles and allow the heat to expend its full effect on the water.

It is, in fact, the clean operation and insulation of the modern boiler which has given rise to the popularity of basement recreation rooms in the home.

**Cupboard For Hats Very Useful Fixture in Home**  
 (From Canadian Homes)  
 Every woman has hoped some time or other for a cupboard just for her hats, and here is a suggestion for one. It is built of white pine, which takes stain or paint equally well.

At either side are niches for a candlestick or a pot of flowers, and underneath each niche is a small drawer—one for makeup and the other for gloves. A long drawer provides space for pocketbooks and scarves. Inside the door a mirror.

Several interesting colour schemes may be used here. The wood may be stained a lovely warm mellow brown,

while the floor may be tile or linoleum, in shades of rich reds, tans and blues. Another delightful effect may be obtained by painting the cupboard white (and let that be a dull eggshell finish). Then set it off with dull dead black hardware. Something a bit more unusual would be to paint the door and niches robin's egg blue, and again use the dull black hardware with it.

On the other side of the same wall you can have a bookcase. Imagine how it would completely transform your living-room!

Don't worry if you haven't enough books to fill it. You probably soon will have. Let some of the books stand up straight, lay the bigger one flat, and let some lean over.

A bookcase gives you an opportunity of displaying a bit of metal or pottery on the top—for instance, one side could have a brass candlestick, a pewter plate and a little blue pot—the other side, a copper plate with a jade-green case in front of it. You can build cupboards and bookcases in under the Home Improvement Plan. Any bank will be glad to explain the plan.

## Average Conception of Convenient Home

Some of the Ideas of the Average Citizen Outlined.

(From Canada Lumberman)

How much does the average citizen wish to expend on the erection of a home and what are the chief things desired? Much depends on locality, tastes, living conditions, occupation, environs, etc. A general result of an exhaustive survey of Canada and the New England States reveals some pertinent and outstanding observations of importance.

The vast majority wish to pay between \$7,000 and \$8,500 for their house; five to six thousand being the next largest group. They want to pay for it in ten to fifteen years. These replies were divided between people who now own, and those who do and those who do not expect to buy a home within the next two years. Fifty-eight per cent. of the answers came from renters, and of the "may build" and "won't build" groups 18 per cent. were "builders." It is also worth noting that 61 per cent. wish to live in outlying residential districts rather than close in.

### Family Size

The largest single group consisted of two childless adults, but where a family is considered, the average group was found to be two adults and two children. Two adults and three children comprised only 3 per cent. of the total, whereas two adults with four children made up 7 per cent. It seemed rather significant that less than 4 per cent. in the price class below \$8,500 needed a servant's room, and only 6 per cent. in the range below \$10,000.

### Pet Peeves

One of the most interesting sections was that devoted to a long list of pet peeves. I wish builders would read

this and so perhaps avoid some of the things which people find annoying. First by quite a large majority in every price group (except the six to seven thousand, which listed it second) was the complaint about closet spaces. Not enough closet space. Second came the plea for more electric outlets. A big vote was piled up for peeves registered about this. Not enough electric outlets. In descending order came next: Can't heat rooms evenly; poor kitchen arrangement; house draughty, and then, cannot arrange furniture properly because of poorly planned wall spaces.

### Type of House

The rest of the questionnaire dealt with the house itself. It was found that the majority all demand similar things, and this information should be invaluable to those who intend to build, either for themselves or for others. If builders can know in advance what is overwhelmingly demanded, they can get the lion's share of the business going, and their customers will be better satisfied, too. By almost a two-to-one vote the English style house was voted most popular style, with Dutch colonial almost even. The rest were far behind. The home buyer wants his house in the middle of the lot. Less garden, although education is altering this attitude. Eighty per cent. wanted a basement play-room, and 97 per cent. wanted thermostatic control of the heating, of whom 50 per cent. said that they must have it. Ninety-five per cent. wanted air conditioning, and 50 per cent. stated it was a "must." The ground floor should have separate living room and dining room, den or extra bedroom, kitchen, breakfast nook and lavatory and vestibule. The majority wants three bedrooms on the second floor, two of which must be double rooms. There must be two second floor bathrooms in addition to the shower in the downstairs lavatory. Forty-six per cent. wanted their house to be brick and 36 per cent. wanted asbestos shingle for their roof.

**Huntingdon Gleaner:**—One cat is a pet, but 14 of them are a menace to health. Dr. Theodore Sallee, health officer of Covington, Ky., said in ordering Mrs. Vera Bergene to dispose of her collection of cats.

## May Build Bookcases Under Improvement Plan

Amateur decorators are prone to build bookcases at either end of the fireplace, between windows or other usual places. Of course these are the only places that could be used for such purposes in some rooms, but many rooms would lend themselves well to a new arrangement.

If you have an open double door leading to the dining-room, try bookcases at either side, running from floor to ceiling. They add interest to an otherwise negative space and give depth to the doorway, adding the illusion of deep walls.

Improvements of this type may be made with modernization funds obtained through the Home Improvement Plan.

**North Bay Nugget:** If September would only conform with seasonal requirements, everything would be lovely.

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 Nov. 25—Duchess of Bedford

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 Nov. 29—Montrose

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 Dec. 13—Duchess of Richmond  
 Dec. 15—Duchess of Athol  
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