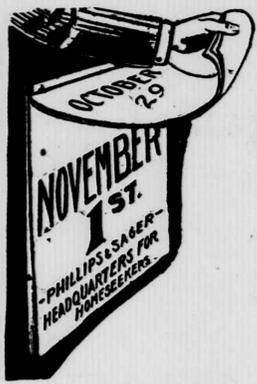


Are You Thinking of Your Next Rent Day?



Wouldn't you like to enjoy the comforts of real Home Life?

Living in your own Home? If It Didn't Cost Any More?

You Can INSPECT SUNDAY

Excellent Corner, Eighth and L Sts. N.E.

The Most Convenient Location in Northeast

Section on two car lines; only 10 minutes' ride to business center; convenient to Government Printing Office, new Southern Railway Office Building, New Post Office and Union Station, Navy Yard, Library of Congress and Capitol.

They Were Built by Day Labor

And received all of the smallest details that occur while a home is under construction, the work being supervised by the builder himself, and who, of course, had the opportunity of selecting the most careful and skilled mechanics.

Take H street cars to 8th street northeast, walk two squares north, or Capital Traction, get off 8th and L streets northeast.

PHILLIPS & SAGER

715 Fourteenth Street N.W.

Rents, Sales, Loans and Insurance



Homes of Sunlight and Ventilation Conducive to Good Health.

In constructing our BUCHANAN STREET HOUSES the architect has given a great deal of thought along that line. Every room an outside room, with high ceilings, very spacious, affording plenty of fresh air; the attic over entire house another feature that gives plenty free circulation, having unusually large windows—a condition not very often found in attics. The attic, which is unusually large, could be utilized as a playroom. You have large, wide porches both front and back (sleeping porch), and so many added features that it takes up too much space. They're located

On Buchanan St., West of 14th St.

Sample House, 1410, Ready for Inspection Sunday.

FROM 2,500 to 4,000 FEET OF GROUND IN EACH LOT. Small cash payment, balance monthly, including all interest.

Buchanan street is one of the most beautiful streets in this section, with its beautiful shade trees, from 14th street to 16th street—the most beautiful thoroughfares in Washington, in a section surrounded by detached residences. HERE IS A RESIDENTIAL SECTION YOU SHOULD COME OUT AND INSPECT BEFORE PURCHASING A HOME.

Just completed 6 and 8 room homes.

Prices, \$5,200 and \$6,600



PHILLIPS & SAGER

715 Fourteenth Street N.W.

Real Estate, Loans and Insurance



New Houses Just Completed Best Ever Offered in Washington

Six to Eight Rooms; Reception Halls; Tile Baths; Combination Fixtures; Beamed Ceilings; Oak Floors; Hardwood Trim Throughout; Solid Bronze Hardware; Ample Closet Room; Push Buttons in Each Room and Halls; The Lyon Hot-water Heater; New Method Gas Ranges; Hot-water Heat; Elegantly Decorated; Solid Oak Mantels; Two-story Rear Porches; Front Porches Eight Feet Wide; Wide Lawns; Deep Lots; Cemented Cellar Under the Entire House; Servants' Closet; Stationary Tubs in Basement; Entire House Finished in Spar Varnish.

More House, More Value. Best Constructed and Finest Finished House Ever Offered in This City for the Price.

Located in the best section of Columbia Heights, and convenient to three car lines, churches of several denominations, public schools, stores and market.

Prices, \$5,700, \$5,800, \$6,500 and \$7,000.

Small first trust on these properties; balance can be arranged to suit purchaser. To inspect take any 14th or 11th street car to Park road and go east, or any Georgia ave. car to Park road and go west.

HOUSES OPEN EVERY DAY AND LIGHTED EVENINGS. SALESMEN ON PREMISES.

SAMPLE HOUSE, 3312 N. H. AVE.

A. F. FOX COMPANY,

1311 H ST. N.W.

SALES DEPT.

After all the efforts of the scientists, "I always believe in saving something it still remains generally conceded that for a rainy day." "How much have the only way to keep a middle-aged man's hair from falling out is to cover it, but I believe in it."—Chicago Record-Herald.

FAMILIES MOVING HERE ADD TO SALES AND RENTALS

City Not Overbuilt, and Let-Up Last Spring Has Had Good Effect on Both Markets.

The active condition of the real estate market finds expression at this season of the year in the rental department and also in the sale of houses. Both phases of the realty business, however, represent practically the same causes, namely, the growth in the population and the improvement in business. It is quite evident the surplus of suites in apartment houses and houses for rent is mainly being taken by newcomers, although an expansion in the way of living has no doubt helped to swell the numbers. It is also evident that the old-time practice of people leaving apartments or houses for the newly built contributes to fill up the newer buildings. Still, after all, what counts in this particular in the real estate market is the increase in the population. All the other elements and tendencies have their influence, but the most potent are the families that are coming to the city to make their homes here.

City Not Overbuilt.
It is quite evident to market observers that the city is not overbuilt. It was feared last spring the supply of houses and apartments was greater than the demand. It was probably due to such an estimate that operations slackened somewhat and the policy was adopted of going slow until the population had a chance to catch up with the tide of building. This conservative course, it is recognized, left the market in a much healthier condition than if housing accommodations of all sorts had been recklessly multiplied. In addition the influence of the improvement in general business conditions throughout the country is felt in this city. However, whatever the cause, the effect is plain enough. Signs "for rent" are disappearing from the fronts of unoccupied houses, while instead of vacancies in apartment houses waiting lists are being opened. The experience of an extensive builder may be taken as typical of the general experience. Harry Wardman stated recently that in the series of apartment houses on R street between 14th and 15th streets, just completed, there are only eleven vacancies in the total of 106 suites. In the large apartment house just finished and located at 14th street and M street, all but seven of the sixty-nine suites have been taken.

Market for Houses.
Turning to another branch of the business, namely, the market for houses, Mr. Wardman finds an equally encouraging condition, as during the past four months the best sold 140 houses, mostly of the two-story type. This experience of a change in the demand is not a solitary one among the men who are engaged in adding to the number of houses and apartments. It is found the supply of living accommodations is being rapidly taken up, and it is highly probable that by the close of the autumn season of renting and buying the market conditions will be favorable for a resumption of building on a more general scale than has been the case during the past season. It is also noted by those familiar with the current market that it is not now in the sense that only certain kinds and grades of property are in demand. The big houses, where the rental figures run into large sums, are also being rapidly taken, and so is the class of apartment houses known as the one-family flat, where only one suite is on a floor and the annual rental is expressed in more and higher figures than are usually called for from flat renters.

Wide Range of Prices.
The range of prices for those who wish to have their own homes in this city, whether in houses or in apartments, is a wide one and is suited to the demand, which represents practically every degree of income, showing that the people who come to Washington to spend the winter or a longer or shorter time do not belong to any one class. The rich and those in moderate circumstances find the nation's capital suits their ideas of comfort and convenience as a place of residence, while others come here on account of business or for other considerations. But whatever the reason for the influx of population, the people here are here to stay, and this year is no exception to the rule.

TWENTY-ONE PURCHASES

Three Euclid Street Houses Disposed of for Miss L. Hill.

The real estate corporation of Boss & Phelps reports the following sales recently made:
Charles & Karrick, 2620 Rock Creek Church road, to H. C. Franklin.
J. Clark, 1217 Harvard street, to F. S. Philpitt.
R. M. Sessford, 1406 6th street, to R. L. Thornton.
Miss L. Hill, 1720 Euclid street, to Mrs. G. E. Willis.
Mrs. M. C. Hyde, 1921 Park road, to J. Andrews.
D. H. R. Drury, 418 12th street southeast, to Mrs. L. F. Yeates.
G. P. Willis, 211 11th street southeast, to Miss L. Hill.
Mrs. E. Buell, 514 Quincy street, to Miss Nellie Brown.
J. Andrews, 10,000 square feet of ground at Fairview Heights, to Mrs. M. C. Hyde.
Mrs. Yeates, a twenty-foot lot on Willard street between 17th and 18th, to D. H. Drury.
Dr. George T. Robertson, 1221 10th street, to Misses M. C. and N. A. McCarthy.
Aloysius A. King, 138 Randolph street, to G. D. Gillian.
Mrs. Mabel Johnson, 1511 8th street, to E. L. Zimmerman.
R. B. Young, 2630 North Capitol street, to Miss L. Hill.
The Misses McCarthy, 901 French street, to G. T. Robertson.
Mrs. Jennie Severus, 1350 Columbia road, to Joseph Ferrero.
Miss L. Hill, 1722 Euclid street, to A. L. Phillips.
F. P. Pake, 4412 Kansas avenue, to Raymond Blanton.
George W. Decker, 1225 to 1231 Alton court northeast, to G. E. Bedell.
Miss L. Hill, 1716 Euclid street, to Warren Clardy.
Charles C. Mayer, 3300 Ross place, Cleveland Park, to H. Ward Stutler.

HOME FOR H. G. F. CASTENS.
Macneil & Macneil Award Contract to Randolph Jennings.
Contract has been awarded by Macneil & Macneil, architects, to Randolph Jennings for the erection of a residence for Henry G. F. Castens, to be built on Emerson street near 14th street northwest. The house is to be built of tile, with stucco exterior of ivory color and heavy Spanish roof of red tile. The first floor will contain reception hall, living room, dining room, glass-enclosed living porch, kitchen, butler's pantry, etc. On the second floor will be four chambers and two bathrooms, and in the basement servants' rooms, servants' bath, laundry, storage, boiler and fuel rooms.
All rooms throughout the house will be large and well lighted, and the finish will be in white enamel and mahogany. Such facilities as instantaneous water heater, built-in refrigerator, shower baths, etc., will be provided. The cost of the house when completed, exclusive of the ground, will be about \$9,000. It is the intention of the owner to break ground immediately.

C. H. TAYLOR TO BUILD CLEVELAND PARK HOUSES

Thomas J. Fisher Company Sells Him Oak View Tract for \$15,000.

The Thomas J. Fisher Company has sold to Charles H. Taylor, the builder, the southeast corner of 35th and Macomb streets, Oak View, adjoining Cleveland Park, containing 30,000 square feet. The consideration was about \$15,000.

Mr. Taylor is now having plans prepared to build seven detached stone and frame houses. Each house will contain ten rooms and bath and every modern convenience.

During the past few months several lots have been sold in the same subdivision to parties who have either started building or are having plans prepared to build detached houses.

From this ground Mr. Taylor has just built and sold four detached stone and frame houses at a total cost of \$25,000. In the sale of these houses Mr. Taylor was represented by Boss & Phelps.

DIPLMOT LEASES HOUSE.

Persian Charge Gets Preston Gibson's Place Near Leesburg, Va.

It is reported from Leesburg, Va., that Mirza Ali Kull Khan, Persian charge d'affaires, has leased the residence of Preston Gibson, in the western suburbs of Leesburg, and with his family will take possession November 1. The Persian legation in Washington has been closed all summer, the address of the charge being Bluemont, Va. Nothing is known in this city of the reason for closing the legation at Leesburg for the winter, the diplomatic bureau of the State Department not having been advised as to Mirza Ali Kull Khan's plans.

Drain Tile Should Be Porous.

Drain tile should be porous and laid with open end joints and covered with a layer of crushed stone or screened gravel. Care should be taken to lay the tile well below the finished floor of the cement to insure a dry floor, says the Building Bulletin. When concrete footings are used, the tile should be laid at the bottom and not at the top of the footings. This will insure dry footings and prevent the water accumulating outside the footings and a few inches up on the stone or brick wall from getting into the drain tile, which is the case where tile is laid on top of concrete footings.

British Workmen Coming Here.

Expert workmen are coming to this country from Great Britain in large numbers and this reduction of skilled workmen in that country, and the introduction of them here, is having an influence on the daily wage of the expert workman. The tendency is to raise the wage in Britain and lower it here. This state of affairs has emphasized the necessity of more technical and trade schools, in which more thorough courses of instruction, requiring no small amount of study and application to reach the proficiency required to secure a certificate.

SEPTEMBER BUILDING OFF IN NEW YORK

Decrease of 23 Per Cent in That City Over Same Month Last Year.

Building construction in seventy-four cities in September shows a moderate falling off in comparison with the same month a year ago. Permits were taken out in September in seventy-four leading cities, according to official reports to Construction News, for the erection of 19,806 buildings, involving a total estimated investment of \$61,870,828, against 25,428 buildings, aggregating in cost \$66,808,038, a decrease of 222 buildings and \$4,937,210, or 7 per cent. Notwithstanding this decrease in cost, the showing for the month is a good one, as there were gains in forty-one cities and losses in thirty-three. There were gains in the majority of the representative cities, while losses were sustained in cities in which tremendous activity has been the rule recently, or the cities were at such remote points or so widely scattered that they have very little bearing on the main situation.

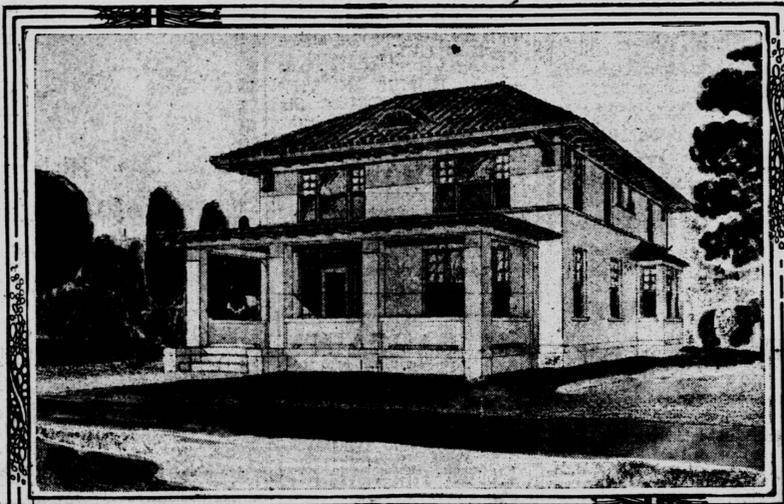
Big Decrease in New York.

There was a decrease in New York city of 23 per cent, Chicago 5 and Boston 32, and an increase in Philadelphia of 18 per cent, while a division of the country into groups shows that there were gains in nine cities and losses in four; six eastern cities have gains as against losses in five, and in the middle west there were gains in ten and losses in seven; in three western cities there were increases, no cities in this section sufficiently representative showing losses to make the comparison worth while. The Pacific coast maintains the phenomenal activity of the past few years, seven leading cities showing gains, while there were decreases in only two, but these are conspicuous, as they are Portland, a decrease of 37, and Los Angeles, 47 per cent.

Old Woods Retain Strength.

The natural impression is that new wood is stronger than old. It has been found, however, in a series of tests that some white pine a quarter of a century old is materially stronger than new wood. Pine is the wood on which the experiments were made, but there is no reason to suppose that oak, hard pine or any other wood commonly used in building would behave differently. All wood maintains its strength, except as decay weakens it or fire and mechanical abrasion destroy it. Engineers are already using wood for permanent service where it is kept under water.

NEW SUBURBAN RESIDENCE.



HOME OF HENRY G. F. CASTENS, TO BE BUILT ON EMERSON STREET NEAR 14TH STREET.

NEW COLONIAL HOMES

1226 to 1238 Maryland Ave. N.E.
(FIRST TIME OFFERED)
\$300 CASH—BALANCE MONTHLY
\$4,500 to \$4,975

- Six and 8 rooms and bath,
- Hardwood finish throughout,
- Parquet flooring,
- Electric lights,
- Large lots, with 45 feet of parking to alley,
- Double porches, 7 by 16 feet,
- Holland window shades,
- Side-oven gas ranges,
- Extra large closets,
- Mirror doors,
- Floors planed and oiled,
- Paved streets and sidewalks,
- Room for garage or stable,
- Two styles of houses.

Open Daily and Sunday and Lighted Until 9 P.M.
Maryland avenue is one of the finest streets in northeast, and houses at above prices are seldom. Don't miss this chance. Come out before too late.

H. R. HOWENSTEIN CO.

1314 F STREET NORTHWEST

Chillum Castle Heights

This is the place—
This is the time—
You should select the lots where you want to build your home.
You should invest your money for a certain and immediate profit.
You will be satisfied as a home builder or investor.

Washington Land and Mortgage Co., Owners
Main Offices: 816 Fourteenth St. N.W.

Phone Main 7897.
Office on Grounds, Third and Rittenhouse Sts.
Phone Columbia 25.
Our automobile will call for you on request.

These Houses on Shepherd St., Nos. 1343 to 1355, Have Attracted Attention.

HERE is a reason. They are the sort of homes particular people want. Built with an eye to the artistic. Built to last a lifetime. In a location that is high, healthy and becoming more valuable every day.

The arrangement is ideal—the finishing throughout artistic and thorough.
Six rooms, tiled bath and finished attic; double flooring; quartered oak; concrete porches; hot-water heat; large yard to public alley; beautifully papered; expensive gas and electric fixtures.
—Be sure and inspect these homes.
—Take 14th street car to Shepherd street, walk one-half square.
—Sample house open for inspection.

You Can Buy One of These Homes With Full Confidence of Getting a Good Value.

On W Street N.W.

No. 31 Sample House.
Price, \$5,250

Terms Arranged to Suit Your Convenience

WHEN it comes down to the actual buying of a home you can't be too careful. You not only want one that is well built, nicely arranged and well finished, BUT THE LOCATION MUST BE RIGHT. Where could you find a location more pleasing or attractive than this property. It is in a community where every one owns the house he lives in and takes pride in it.
These houses have six large, bright rooms, finished in the most thorough manner; the interior decorating shows the most effective color schemes.
The lots are 18 feet by 140 to wide alley.
Modern tiled bath; plenty large closets; combination gas and electric fixtures; double floors; hot-water heat; finished servant's room. These homes are three-story effect.

Francis A. Blundon, 707G St.