

THE EVENING STAR, SATURDAY, FEBRUARY 13, 1915.

SAYS COST OF HOME IS IMPORTANT QUESTION

Prospective Builder Should Base Expenditure on Rent, Declares Realty Man.

"How much shall I spend on a home?" is not an idle question, says John R. McMahon in the New York Sun.

You can't answer it just by asking your wife how much she has tucked away in the savings bank, nor by finding out how much the Jones and the Smiths have put into their homes. At least, such an offhand answering of an important problem is likely to cause a lot of trouble.

Some folks spend too much on a home and others spend too little.

Those who spend too much have an undue struggle in paying for their place, and after it is paid for they must struggle indefinitely to live up to an establishment which is beyond their means. They are disappointed by their experience and blame country life for their own lack of judgment. They are extravagant and find consolation in accusing the suburbs of being expensive. They sometimes return to their city coops, misnamed apartments, and write letters to the newspapers saying the home is not what it used to be.

While the folks who spend too little on a suburban dwelling are liable to discomfort and dissatisfaction their situation is better than that of the other class.

Tendency to Go Limit.

The usual tendency of a free-born American is to go the limit, whether in buying an auto or a house. He figures that the best is none too good for him.

Exceptional Value. First Time Offered
3526 to 3530 10th Street N.W.
1 SOLD, 2 LEFT.



THESE BEAUTIFUL HOMES ARE IN THE CHOICEST LOCATION IN N.W. SIX LARGE ROOMS AND EXTRA LARGE ATTIC. HARDWOOD THROUGHOUT. DOUBLE OAK FLOORS. SANITARY TILE BATH. LARGE CLOSETS. OAK MANTELS. EXTRA LARGE CHINA CLOSET IN DINING ROOM. HOT WATER HEAT. CONCRETE CELLAR. DOUBLE WASH TRAYS. REFRIG. IN KITCHEN. CONCRETE CELLAR. GAS AND ELECTRIC LIGHTS. HOLLAND WINDOW SEATERS. MIRROR DOORS. LOTS 128 FT. DEEP TO 15 FT. ALLEYS. DOUBLE PORCHES. THESE HOMES WILL STAND THE HIGHEST INSPECTION—BUILT BY THE PRACTICAL OWNER. SIDE-OVEN GAS RANGE. DOUBLE PORCHES. CONVENIENT TO G.A. VES. CARS. 11th ST. AND 14th ST. TAKE 11th ST. CAR. RIDE TO END OF LIVE WALK. 15 FT. EAST TO 10th ST. BET. MONROE AND GTS. PRICE, \$4,500.

\$300 CASH—BALANCE MONTHLY. BUILT, OWNED AND FOR SALE BY THOMAS A. JAMESON, Owner and Builder.

26 E. I. Ave. N.W. Phone North 6915. Or Your Agent. Free Auto Service.

FOR EXCHANGE

Business and Store Properties

WILL ACCEPT UNINCUMBERED OR LOW-PRICED INCUMBERED PROPERTIES AS PART PAYMENT.

11th street, near Boston House; \$25,000. Rents \$150 a month.

\$15,000. rents \$110; trust; \$7,500; in a prominent northwest street.

\$20,000; rents \$125; under lease, one tenant, for term of years.

New York ave. near 13th st.; a strictly modern building, under long lease. Price, \$35,000.

915 E. st. n.w.; large, substantial building; lot 24 by 153 feet, to a very wide alley; reasonable price.

Near the Willard Hotel; leased for a long term of years at a rental paying 5% net on the purchase price; would take one large piece or several small ones in part payment.

9th st. corner; rents \$3,000; price, \$40,000.

\$15,000; 14th st. store and flat; lot 29 by 140; 20-foot alley.

H st. near 10th st.; 3 stories; valuable for business; \$15,000.

14th st. near Q; store and flat; \$10,500.

Stone & Fairfax, 1342 N. Y. Ave.

20% NET

You can get this income from an investment of \$11,000— one trust of \$15,000—new apartment on an avenue n.w.; steam heated, electric lights. Get particulars.

Stone & Fairfax, 1342 New York Ave.

FOR SALE

Desirable Homes
"Sweet Locations"
Low Prices

\$7,000—On an avenue west of 18th, north of 7, south of T; built by a prominent architect; best materials used; 25 feet front. Out-of-town owner will sell at a loss of several thousand dollars.

\$7,750—R. st. near N. H. ave.; 3 stories, cellar; 10 rooms, 2 baths; lot 22x35.

\$5,500—Near Sheridan Circle; 11 rooms, 2 baths; abutting ground held at \$4 a ft.

\$10,000—Outlook on Conn. ave.; stone front; 12 rooms, 2 baths; hot-water heat; 2 stairways.

\$7,500—16th st.; 3 stories; 10 rooms, 2 baths; steam heat; good condition.

\$7,000—Near Conn. ave. and K; 27 feet front; 11 rooms; lot 100 feet deep.

Send for complete list.

Stone & Fairfax, 1342 N. Y. Ave.

If he is living right up to his means or a trifle beyond them, he counts on having more income next year. He hates to put himself in a definite economic class and to adjust his living expenses accordingly. The European is more set in his ways, has definite scale of living, knows where he belongs and the proper fixings of his position. He has no difficulty in matching a home to his means.

How to Figure Amount.

A fair way of getting a line of what you should spend on a home is to assume your landlord makes at least 10 per cent profit on your rent, and you can afford to buy him out and become your own landlord, putting the 10 per cent in your own pocket.

That is, if you are paying \$30 a month rent, or \$360 a year, your home should cost ten times the latter amount, or \$3,600. If the rent is \$40 a month the home comes to \$4,800. If the rent is \$45 a month the home should cost \$5,400, and so on upward. It is assumed the rent is the average you have paid and expect to pay, and that it bears an average relation to your other living expenses. There are those who spend an exceptional proportion of their incomes in rent, as there are others at the opposite extreme.

The estimate given above is, of course, rather rough. In many cases it might well be liberalized with 10 per cent added to the totals. You are not buying a home every day. It should be a lifetime investment. If your present financial condition and reasonably certain financial prospects will permit it a liberal investment will yield the most satisfaction. A good house is a ground and a well built house are last-cost and high cost of upkeep and amendment is unprofitable.

Should Avoid Waste.

I advocate a searching and even niggardly spirit in the home buyer, and that he may get fair value and avoid that he may get fair value and avoid downright waste. There are folks more used to earning and saving than spending. When they begin to spend they don't know where to begin or when to stop. If they become enraptured

with the home idea they lose the sense of proportion and enthusiastically plan for Italian gardens, pergolas and bloomed pigeons before they have figured on the main elements of their surprise. Such folks who go in for more luxury and more show in the country than in town, who must have a fancy stone gateway at the road whether the house has a complete cellar or not, who consider an elegant wall paper above a first-class kitchen stove, are a sort which needs sympathy—and rarely gets it.

The niggardly attitude has the merit of weighing all things in their right proportions. Ruskin or somebody else called that art. It might also be called common sense.

Report Four Sales.

Phillips & Sager, real estate brokers, today reported the sale of a residence at 2030 Park place northwest to Harry E. Major. Miss Harriett P. Brady has purchased, through the firm, a dwelling at 424 Irving street northwest. Both are six-room houses, and the consideration in each case was \$3,375.

The firm also reports the sale of 1324 Corbin street northeast to Arthur Hilliard for \$3,150, and 1732 23d street northwest to William H. Pearson for \$3,475.

Buy a Real House—
ONE WITH A BACK BUILDING.
4 rooms on first floor, with 2 bathrooms.
Two (2) stairways.
Hot-water heat.
All hardwood trim. Hardwood polished floors over entire house.
3 stories. Cellar under entire house. All this for \$7,500.
IN THE 2100 BLOCK ON 18th ST. BETWEEN KENYON AND KILBOURNE.
STONE & FAIRFAX,
1342 New York Ave.

Act Quickly
This Elegant Corner Residence Will Be Sold Inside of Ten Days.
Reduced to \$15,000
Less Than Half First Cost to Builder.
PRICE SO LOW THAT THE PURCHASER SHOULD REALIZE A HANDSOME PROFIT.

Open for inspection. Do not let the weather keep you from seeing it. Take Conn. ave. cars to Kilbourne and Mount Pleasant sts. This magnificent corner residence, built within five years by a well known business man for his home. It has been said by architects, builders and real estate men that it is one of the best constructed houses in the city.

No. 1801 Kenyon Street N.W., Corner of 18th Street.

Situated in a choice section of the northwest, west of 16th street, surrounded by attractive residences, nearly all of them new. No objectionable surroundings.

A northwest corner, southern and eastern exposure. It is seldom that a northwest corner is offered for sale. You can look the city over and you will find few, if any, northwest corners which the owners are willing to part with. It is the ideal situation. Bright and sunny in the winter; cool in the summer.

The house has a frontage facing south of over 65 feet. Wide porches of stone, brick and cement.

A garage to accommodate two touring cars.

The house contains twelve rooms, upstairs kitchen, billiard room, laundry and children's playroom, many closets and pantries; solid oak trim and flooring throughout.

Three magnificent bathrooms, several times larger than the average bathroom.

Plumbing and fixtures are just about as fine as money can buy.

The house is heated by a first-class, economical hot-water heating plant; lighted with gas and electricity; instantaneous hot-water heater; metal weather strips, screens and awnings.

Do not fail to inspect it. To appreciate the superior construction, beautiful situation and splendid arrangement, you must go through it from top to bottom.

It must be disposed of. Some one will secure a bargain.

STONE & FAIRFAX, 1342 New York Avenue.

BIG BARGAINS

New Block of Homes
11th and Eye Sts. N.E.
Six and eight rooms, tile bath, hot-water heat, electric lights, laundry tubs, servants' toilet, double porches.

Open, Lighted and Heated Until 9 P.M.



Inspect these houses at once and be convinced that we are offering the best values ever offered in the city. Only one square from H st. cars, schools, market, stores and churches.

\$300 Cash
Balance Monthly

Inspect Today

H.R. Howenstein Co.
1314 F ST. N.W. or 7th and H STS. N.E.

TO PLAN CONVENTION

Executive Committee of National Realty Board to Meet in Memphis.

John L. Weaver, president of the Real Estate Brokers' Association of Washington and a member of the executive committee of the National Association of Real Estate Exchanges, has received notices of the quarterly meeting of the executive committee, to be held in Memphis February 22. This will be one of the most important meetings of the committee, as it will consider plans in connection with the eighth annual convention of the National Association of

Real Estate Exchanges, which will be held in Los Angeles June 21 to 24.

The principal matter of business will be to approve a tentative program, which is being prepared. An entirely new idea will be introduced, and instead of the usual papers which have been read, the program provides for a brief presentation of practical real estate subjects, and then a reasonable time for discussion from the floor. Each subject will be given a specified time on the program, and will be presented by a man thoroughly competent to lead the discussion.

It is believed that this plan will add much to the interest of the sessions, and that many valuable ideas will be developed that will enable the members to give a greatly increased service to their clients. All of the questions to be considered are not technical, for among them are several, such as city planning, municipal ordinances, real estate appraisals, taxation and real estate legislation.

Choice Location on Capitol Hill

E St. Bet. 6th and 7th N.E.

Six Beautiful Rooms, Bath and Attic
Wide Lot to Alley
Ample Room for Garage
Price, \$5,250
\$300 Cash, Balance Like Rent

Kennedy Bros., Inc.,
Owners and Builders,
1334 H St. N.W.

2 Sold This Week

The continual sale of these attractive houses is another proof of their excellent value.

Wonderful Homes in an Unexcelled Location

The location you select for a home means everything in value increase. Rock Creek Vista is situated in the direct path of assured increase in value—the most perfect and picturesque residential location and overlooks beautiful Rock Creek Park.

The Homes Will Fulfill your every desire. They are superbly constructed and perfectly finished to the smallest detail and contain every modern addition that adds beauty, comfort and convenience to the home.

Columbia Road and Sixteenth Street
9 Rooms and 2 Baths. 8 Rooms and Bath.
Price, \$7,250 Up

Furnished Sample House—Open—Lighted Evenings
Lewis E. Breuninger, Owner and Builder
N. L. SANSBURY CO.
Exclusive Agents. 721 13th St. N.W.

The Best Medium-Priced Homes in Washington

These charming homes have been universally admired. You will be impressed by their superiority the moment you see them. They are so very different from the style of houses you have seen for the price—so much better built and so elegantly finished. They are artistically decorated, have beautiful mantels, tiled bathrooms, costly fixtures, electric and gas light, hot-water heat, liberal closets, sanitary kitchen, pantry with window, three roomy porches and many features that you will admire.

6 Rooms and Bath. 20 Feet Front
3626 New Hampshire Avenue Northwest
Price, \$4,500
An Easy Home-Owning Plan
Exhibit Home Open. Lighted Evenings.
N. L. SANSBURY CO.
Exclusive Agents, 721 13th St. N.W.

ACQUIRES ADJOINING LAND.

D. A. R. Buys D Street Property From Charles C. Glover.

A deed has been placed on record transferring property on D street between 17th and 18th streets northwest from Charles C. Glover to the National Society of Daughters of the American Revolution. It adjoins the property on which the marble building of the

society stands. The frontage on D street is 126 feet and the lots are 165 feet deep. The consideration was \$17,039.37.

Taking No Chances.
From the Boston Transcript.
Jack—the ring doesn't seem to fit very well, Alice. Hadn't I better take it back and have it made smaller?
Alice—No, Jack; an engagement ring is an engagement ring, even if I had to wear it around my neck.

In Old Mexico.
From the Philadelphia Ledger.
City Editor (to reporter)—Alvarez, there will be a new revolution today. I want you to write the introduction. Rodriguez, you cover the morgue and the police station. Cameraz, get photos of all the leading candidates for president, and you, Roper, get last statements from our leading ex-presidents. And get a move on; I want to get the complete story in time for the positive final last night extra, which goes to press at noon.

TO PLAN CONVENTION

Executive Committee of National Realty Board to Meet in Memphis.

John L. Weaver, president of the Real Estate Brokers' Association of Washington and a member of the executive committee of the National Association of Real Estate Exchanges, has received notices of the quarterly meeting of the executive committee, to be held in Memphis February 22. This will be one of the most important meetings of the committee, as it will consider plans in connection with the eighth annual convention of the National Association of

Real Estate Exchanges, which will be held in Los Angeles June 21 to 24.

The principal matter of business will be to approve a tentative program, which is being prepared. An entirely new idea will be introduced, and instead of the usual papers which have been read, the program provides for a brief presentation of practical real estate subjects, and then a reasonable time for discussion from the floor. Each subject will be given a specified time on the program, and will be presented by a man thoroughly competent to lead the discussion.

It is believed that this plan will add much to the interest of the sessions, and that many valuable ideas will be developed that will enable the members to give a greatly increased service to their clients. All of the questions to be considered are not technical, for among them are several, such as city planning, municipal ordinances, real estate appraisals, taxation and real estate legislation.

Choice Location on Capitol Hill

E St. Bet. 6th and 7th N.E.

Six Beautiful Rooms, Bath and Attic
Wide Lot to Alley
Ample Room for Garage
Price, \$5,250
\$300 Cash, Balance Like Rent

Kennedy Bros., Inc.,
Owners and Builders,
1334 H St. N.W.

2 Sold This Week

The continual sale of these attractive houses is another proof of their excellent value.

Wonderful Homes in an Unexcelled Location

The location you select for a home means everything in value increase. Rock Creek Vista is situated in the direct path of assured increase in value—the most perfect and picturesque residential location and overlooks beautiful Rock Creek Park.

The Homes Will Fulfill your every desire. They are superbly constructed and perfectly finished to the smallest detail and contain every modern addition that adds beauty, comfort and convenience to the home.

Columbia Road and Sixteenth Street
9 Rooms and 2 Baths. 8 Rooms and Bath.
Price, \$7,250 Up

Furnished Sample House—Open—Lighted Evenings
Lewis E. Breuninger, Owner and Builder
N. L. SANSBURY CO.
Exclusive Agents. 721 13th St. N.W.

The Best Medium-Priced Homes in Washington

These charming homes have been universally admired. You will be impressed by their superiority the moment you see them. They are so very different from the style of houses you have seen for the price—so much better built and so elegantly finished. They are artistically decorated, have beautiful mantels, tiled bathrooms, costly fixtures, electric and gas light, hot-water heat, liberal closets, sanitary kitchen, pantry with window, three roomy porches and many features that you will admire.

6 Rooms and Bath. 20 Feet Front
3626 New Hampshire Avenue Northwest
Price, \$4,500
An Easy Home-Owning Plan
Exhibit Home Open. Lighted Evenings.
N. L. SANSBURY CO.
Exclusive Agents, 721 13th St. N.W.

ACQUIRES ADJOINING LAND.

D. A. R. Buys D Street Property From Charles C. Glover.

A deed has been placed on record transferring property on D street between 17th and 18th streets northwest from Charles C. Glover to the National Society of Daughters of the American Revolution. It adjoins the property on which the marble building of the

society stands. The frontage on D street is 126 feet and the lots are 165 feet deep. The consideration was \$17,039.37.

Taking No Chances.

From the Boston Transcript.
Jack—the ring doesn't seem to fit very well, Alice. Hadn't I better take it back and have it made smaller?
Alice—No, Jack; an engagement ring is an engagement ring, even if I had to wear it around my neck.

In Old Mexico.
From the Philadelphia Ledger.
City Editor (to reporter)—Alvarez, there will be a new revolution today. I want you to write the introduction. Rodriguez, you cover the morgue and the police station. Cameraz, get photos of all the leading candidates for president, and you, Roper, get last statements from our leading ex-presidents. And get a move on; I want to get the complete story in time for the positive final last night extra, which goes to press at noon.

ACQUIRES ADJOINING LAND.

D. A. R. Buys D Street Property From Charles C. Glover.

A deed has been placed on record transferring property on D street between 17th and 18th streets northwest from Charles C. Glover to the National Society of Daughters of the American Revolution. It adjoins the property on which the marble building of the

society stands. The frontage on D street is 126 feet and the lots are 165 feet deep. The consideration was \$17,039.37.

Taking No Chances.

From the Boston Transcript.
Jack—the ring doesn't seem to fit very well, Alice. Hadn't I better take it back and have it made smaller?
Alice—No, Jack; an engagement ring is an engagement ring, even if I had to wear it around my neck.

In Old Mexico.
From the Philadelphia Ledger.
City Editor (to reporter)—Alvarez, there will be a new revolution today. I want you to write the introduction. Rodriguez, you cover the morgue and the police station. Cameraz, get photos of all the leading candidates for president, and you, Roper, get last statements from our leading ex-presidents. And get a move on; I want to get the complete story in time for the positive final last night extra, which goes to press at noon.

A Few More Days and They Will All Be Sold.

If you have not seen them you may wonder WHY.

If you have seen them you are probably one of the purchasers and telling your friends to get one, because

They Are the Only Homes of This Kind in the Northwest

for \$3,750
On Easy Terms.

Read what they contain:

You enter by way of solid concrete porch with built-in flower vases. They contain 6 uniform rooms. All bedrooms will accommodate full size bedroom furniture. Large closet to each room; bath such as you would expect in high-priced homes; with double entrance; 2 covered porches, size 8x17 (special size); cabinet-finished oak floors; hardwood finish throughout; sanitary hardware; doors finished with glass knobs; indirect electric lighting system, with automatic switch to each room; halls, cellar and porch; the best hot-water heater money can buy; extra open-fire heater in parlor; folding door between parlor and dining room; side-oven gas range; built-in cold-storage vault; extra pantry in kitchen. Lots 140 feet deep to 15-foot alley.

Don't Fail to See Them Sunday
Sample Home No. 509 Kenyon St. N.W.
Open and Lighted Daily Until 9 P.M.
Take 9th st. car to Kenyon st., walk east one sq. to sample house.

PHILLIPS & SAGER

Headquarters for New Homes.
1409 New York Ave. N.W.

Our Northeast Homes Have Fulfilled 4 Special Requirements

MODERN HOME
MODERATE PRICE
MAGNIFICENT LOCATION
MAXIMUM AMOUNT OF COMFORT

Having these, what else is there to get for

\$3,150
on easy terms?

They contain the modern equipment you get in any other house that you would have to pay more money for.

Sample Homes, 326 Tennessee Ave. and 1322 Corbin St. N.E.
Are Open Daily Until 8 P.M.
See Them

To inspect take 13th and D street car to 13th and C n.e., and you are right at the property, or phone Main 1597 for our auto service.

PHILLIPS & SAGER

Headquarters for New Homes
1409 New York Ave. N.W.