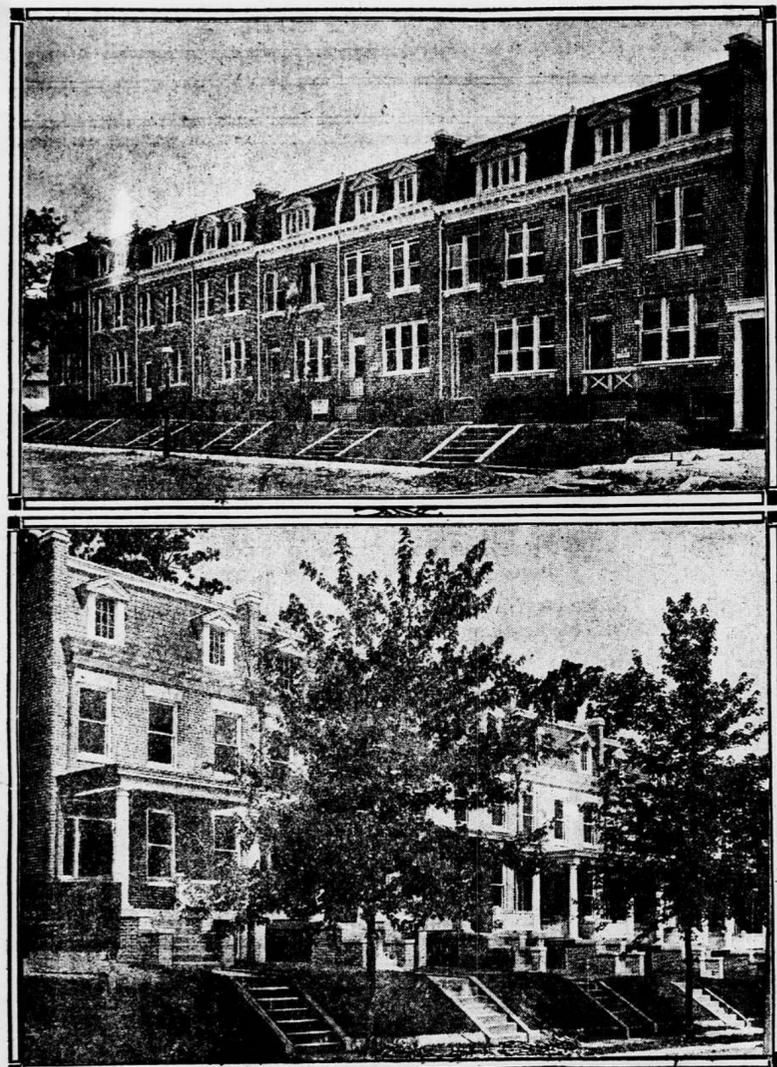


ROWS OF MODERATELY PRICED HOMES RECENTLY COMPLETED



UPPER—EIGHT SIX-ROOM HOUSES BUILT BY HARRY WARDMAN AT THE CORNER OF U STREET AND LINCOLN ROAD NORTHEAST.  
LOWER—DWELLINGS OF THE SEVEN-ROOM TYPE, ERECTED BY WINFIELD PRESTON AT 4208 TO 4222 7TH STREET NORTHWEST.

vate systems for each of these things you can do away with these public utilities but there is the cost and trouble of maintenance.  
The lot should be adapted to the purpose for which it is to be used. If a man wants to build a Swiss chalet he is sure to buy a lot in the middle of a plain, whereas if he has a colonial house in mind, he is sure to pick out the most rugged hills for its setting. Study the landscape. Will the location lend itself readily to garden craft? And here it should be emphasized that no house should be constructed by itself, but rather in relation to its setting. The house is a picture which deserves to be framed by an appropriate garden. If a vegetable garden is contemplated, this should be considered. Perhaps the landscape is such that the soil would be more than the value of the crops, or it may be that the proper place for the house is the only place for the garden—do not let them interfere.

**Foundation Is Important.**  
The very ground itself should be carefully considered, for a good foundation is more to be desired than much fine gold. Beware of damp ground, and, by the way, the lot at the foot of the hill may be dryer than that higher up. Usually a layer of clay or rock under the top soil is to be shunned, as it forms a water trap, and over which the water from rain and snow flows into your cellar. To be sure, cellars can be made waterproof, but in the middle of a swamp—but it costs money. A house founded upon a rock will stand, but if the foundation comes one end upon the rock and the other upon the soil, the house is sure to develop cracks at the junction of the two. A sandy or gravelly soil is nearly always safe, and has the advantage that the material excavated for your cellar can, if it is free from dirt, be used for the aggregate for your concrete foundation.

The value of a certain piece of land depends upon all the things mentioned in regard to the location, use and a multitude of other things, such as public improvements of the town in which it is located, schools, streets, sidewalks, water, parks, etc. If the street is not accepted or there is no sidewalk, sewer or water you may expect better assessments when they are put in. Highway takings and street widening are a menace, as they are apt to spoil a fine lot. If the electric company does not have wires nearby it will cost you money to pay for the poles or conduit—unless you generate your own power by a gas engine. How much is this or that piece of land worth? As much as they can get for it. Any land which is developed at the moment it is finished, whereas land if selected with care should increase in value constantly. The problem is to find a lot the constantly increasing value of which shall offset the decreasing value of the building thereon.

**Value Depends on Environment.**  
If the value of land depends upon its environment and usefulness it is imperative that you consider whether this will change in a few years so that it is no longer useful for your purpose, and therefore becomes less valuable. The assessed value means nothing. Assessing systems vary with each locality. One place may have a high assessment and a low tax rate and another a high tax rate and a low assessment. This assessed value is an approximate value, and is worth considering only in so far as it forms a basis of comparison of the relative values of two or more properties in the same town or city. The actual value of an estate may be less, but it is usually more than the assessment. One of the best means of getting at the real worth is to try to borrow money on it. Ask your bank.

**Use Electricity to Heat.**  
Electric heating of rooms on the hot-water system is now carried on in Stockholm, says the Construction News. In the top story of a building is a heat-insulated water tank of 100 to 300 gallons, with electric heating devices for the water. During the night the water is heated up, the price of current being less at such hours and in some cases extra low night rates prevail. An automatic device switches off current in the morning and throws on an electric motor pump, and this sets up circulation of warm water in the radiators throughout the building. In the basement is the pump and a small water tank, from which the water goes up to the roof tank and keeps up a constant circulation. In the evening the pump is switched off and the current sent to the heater tank, preferably by the use of a hand switch.

**What Did She Care?**  
From Judge.  
Cleopatra dissolved the pearl.  
"But," we warned her, "think how many oysters you will have to eat to find another."

MOVEMENT TO ORGANIZE MANAGERS OF BUILDINGS

William J. Kehoe Promoting Plan to Form Association in This City.

Objects of Body Explained—Tells of Capital Invested in Structures.

"Millions of dollars are invested in office buildings, apartments and hotels in this city and yet the building managers of Washington have no organization to look out for their welfare and to promote economies. Practically every other line of business in the city has its organization—businesses in which the capital invested cannot be seen to compare with that invested in office buildings, apartments and hotels. Merchants engaged in various lines of retail trade have their organizations, the builders have theirs, and so do the realty men, painters, jewelers, laundrymen—in fact, the men engaged in almost every line of trade except that of building management. It is time Washington followed the example of other cities and organized a building managers' association."

**Soon to Call Meetings.**  
Such was the statement made today by William J. Kehoe, chairman of the buildings committee of the Chamber of Commerce, who is taking an active part in a movement to bring about the formation of an organization of building managers and owners in this city. Mr. Kehoe has written to various hotel, apartment and office building managers and owners of Washington requesting their views on the proposition. A number of answers have been received and in a few days Mr. Kehoe expects to call a meeting of the men in the rooms of the Chamber of Commerce.  
"The object of forming in Washington an organization of owners and managers of buildings is mainly to promote and maintain a fair and equitable system of taxation in large buildings as well as to inform owners of buildings of the many economies that can be brought about by safeguarding repairs and looking after the purchase of supplies," said Mr. Kehoe.

**Objects of Organization.**  
"In Cleveland the organization of owners saved \$110,000 in one year in taxes alone. The tax commissioners had raised the rates on a number of properties, but when the injustice of some of the assessments was pointed out to them by representatives of the Building Managers' Association reductions were made. Another object of the organization is to keep a record of sales and leases, the cost of elevator and janitor service and also to have a committee on appraisals and a rental credit bureau."  
"In other cities a secretary is employed to keep close watch on every thing pertaining to the cost and the efficiency of the management of large buildings, where there are oftentimes many leaks, extravagance, damages and thefts."

**Many Millions Invested.**  
"Just how many millions of dollars are invested in large office buildings, apartments and hotels in Washington I cannot say offhand, but the figure is well in excess of \$20,000,000, I am sure."  
"Take the intersection of 15th and H streets, for instance. Each of the four corners is improved by costly buildings. This is but one of the many groups of big buildings to be found in Washington. It is the time the managers of these big structures should form an organization to look out for their welfare. An efficient organization of these managers might also do considerable work in advancing public matters and aid greatly in the growth and development of the city."

**OWNERSHIP OF THE HOME.**  
Text of Winning Essay in Realty Boards Contest Given.

Following is the winning essay in a "Why You Should Own Your Own Home" essay contest recently held under

the auspices of the Spokane, Wash., Realty Board.  
"Get out of life what there is in it. Enjoy the happiness of real living by owning your own home. At the same time, you will render a valuable service to society.  
"Ownership benefits the owner and his family. It gives the husband self-esteem, which is a valuable asset in broadening his vocational activities. It gives the wife social dignity in the community. It impresses upon children that home represents an intangible value which cannot be measured in material things.  
"But ownership is also financially profitable. A home is a safe investment and will increase in value, especially in your Spokane, with its splendid potentialities. The owner can make money even during hours of recreation by improving his property and enhancing its value. Ownership affords an opportunity for systematic saving. Over a period of years rents are bound to exceed interest costs.  
"Ownership benefits the community. Church and school are best supported

in a community that is given stability by a large number of home owners. A property holder is interested in economical and honest public administration. This is an incentive for him to become active in civic affairs which makes him a better citizen.  
"Ownership benefits the nation. The backbone of economic prosperity is an industrially efficient people. Large, scientifically managed concerns have demonstrated that employees are better workers when they live in their own homes.  
"The destruction and waste of properties resulting from carelessness and inefficient occupancy is an impediment to national progress. Renting means national contraction and regression. Ownership means expansion and progression.  
"A nation of landlords and tenants creates a class distinction which is basely antagonistic to popular government. A homeless citizen fosters lawlessness, destroys patriotism and undermines national greatness. Home ownership encourages truth, and love and makes life well worth living."

**TENNIS TOURNAMENT AWARDS.**  
Results of Competition at Leesburg.  
Boy Scouts Plan an Outing.  
Special Correspondence of The Star.  
LEESBURG, Va., June 25.—The tennis tournament which has been in progress on the club grounds for the past week resulted in the following awards: Girls' singles, Miss Julia Minnerode of Baltimore; men's singles, Joel C. Harris; girls' doubles, Misses Anna Shepard and Leonora Preston; men's doubles, Joel C. Harris and Walter W. Chamblin.  
Troop 1, Boy Scouts of Leesburg, held an ice cream festival on the courthouse lawn Tuesday evening. The money raised will be devoted to the annual camp, which will be held on the Shenandoah river next month. It will be in charge of Scout Master Rev. W. H. Burkhardt.  
Miss Victoria Koonos of Washington was a guest at a reception at the home of Dr. and Mrs. Arthur Rasmussen at Lovettsville Tuesday evening, given in honor of Dr. and Mrs. Leslie Rasmussen, who returned that day from their wedding trip.

Biggest Home Values Ever Attempted in "WARDMAN HOMES" Corner You Street and Lincoln Road One Square East of North Capitol and You Streets



Sample House Always Open for Inspection  
Price \$3,750  
Small Cash Payment Balance Monthly

**Description**  
A NEW FEATURE Screened and equipped with awnings throughout.  
Six large, all outside rooms. Tile bath. Oak strip floors and oak finished throughout. Laundry and servants' toilet. Gas and electric lighted. Oak mantels, parlor and dining room. Unusually large kitchen. Opening out to covered concrete porch. Side-oven gas range. 3 large, all outside bedrooms. Large closets. Hytex brick front. Front concrete porch. Artistic iron railing. 3-story effect. 5½-ft. air chamber.

Substantially Built Hytex Brick Homes TAKE North Capitol street cars, get off at You st. Walk east one square to Sample House.

Harry Wardman, 1430 K St. N.W. PHONE MAIN 4191 FOR AUTO SERVICE

DECLARES SELECTION OF SITE IS MOST IMPORTANT DETAIL

Many Other Factors Enter Into the Building of a Home, Asserts Writer—Warns Against Poor Foundations.

Breathes there a man with soul so dead, who never to himself hath said, "Some day I am going to own my own home."  
Home means not simply the location of the hat tree yesterday or tomorrow, but a permanent dwelling place for you and the next generation. Even the modern apartment or hotel with its push button beds and disappearing kitchens lacks something—it is not home. Such living, even through born of necessity, breeds a feeling of unrest, hence the busy furniture mover, says a writer in the St. Paul Pioneer Press.  
Therefore, when the time does come that you can have that dream home, the selection of its site is a matter of the utmost importance to your health, happiness and purse. A good house already built might be found which just suits your purpose, but the chances are that the house you have so long had in mind and the house you are looking at do not correspond. In which case you will, of course, have one designed

tion nearer the water or inland, as his neighborhood and the nearby town should be looked over. How about the schools, churches and parks?  
**Advantages of Last Lot.**  
It would seem better to select a locality which is already established as a residential district and in which there seems little likelihood of its changing in character within your time. The last unimproved lot on a residential street is ideal. To build in or near large open tracts is unwise, as you cannot be sure of your neighbors or of the character of the buildings which will later surround you. Of course, if the property is well restricted it eliminates some of this uncertainty, but an established district leaves nothing to guesswork.  
When the general location has been determined look around for available lots, consult advertisements and real estate men, but don't be led astray by their persuasive powers—look before leaping. Is this or that lot accessible to public sewers and water? Is there gas on the street or that almost indispensable electric current and telephone? By installing your own pri-

—THE CHEAPEST WAY IN LIVING— Is Buying a Home With Your Rent Money

This is an outlay and an expense that has to be paid each month. You do not have to go back very far to ascertain that there have been thousands of renters who are now buying a home with their former rent money—



Price, \$3,875  
SMALL CASH PAYMENT  
BALANCE LIKE RENT  
Many Attractive Features

- Six large rooms.
- Tile bath.
- Reinforced steel construction.
- Colonial design.
- Pressed brick front.
- Large front porch.
- Built-in cold storage vault.
- Fine hardwood trimmings.
- Modern kitchen.
- Gas range.
- Two rear porches.
- Cement cellar.
- Electric light.
- Stationary washtubs.
- Hot-water heat.

Facing 800-Acre Parking. Sample House—3602 Park Place N.W. CORNER NEWTON AND PARK PLACE N.W.  
To Inspect—Take 9th street car to Park Road, walk east to Soldiers' Home gates, then north one square to homes, or phone Main 1597 for our motor service.

PHILLIPS & SAGER  
1409 New York Ave. N.W.  
Headquarters for New Homes.

MR. RENTER:

Next Wednesday the rent collector will be at your door. Isn't it about time you were getting credit for some of this money you are paying out? Come out today and inspect our new houses. Let us explain our easy monthly payment system to you. It is possible for you to make that rent money buy your home.



Entire Square of New Homes  
11th & K Sts. N.E.  
Six and eight rooms; tile bath; hot-water heat; electric lights; big lots; room for garage; public alley.

Price \$3,500 and upwards  
H.R. Howenstein Co.  
1314 F ST. N.W. or 7th AND H STS. N.E.

The Preston Homes

Homes of Quality and Sunlight  
2 Sold Last Week  
The only large-room homes in this section, with 4 bedrooms and finished attic that can be used for children's playroom or storage. They are homes that upon inspection their values are readily seen. By Far the Cheapest Home Offered.



Small Cash Payment Balance Monthly Price \$4,350

7 Rooms Tile Bath 4 Bedrooms Hot-Water Heat  
Nos. 4208 to 4222 7th St. N.W.

Excellent car service—Soldiers' Home cars at your door, and Brightwood cars within one square, thus giving you one of the best car services in the city.  
Read brief description of houses (cut this out).  
¾-inch quartered oak floors—with subfloor and felt—  
Hot-water heat. Built-in, porcelain-lined Refrigerator. 4 large bedrooms. Two separate entrances to inclosed sleeping porch. Communicating bedrooms. Air space with windows. Finished attic. 3-story appearance. Front porch. Concrete kitchen porch.  
Entrance from dining and kitchen to porch. Electricity and gas. Exquisite mantel. Open brick fireplace. China closets. Side-oven gas range. Dry concrete cellar. Laundry and servant's toilet. Large tile bath—finished in white. Medicine cabinet.  
Picket fence. Large oak trees. Deep yard. Plenty closets. Automatic switches. Steel girders. Hardwood trim. Holland shades. 3 minutes from Soldiers' Home Park. Concrete sleeping porch 10x10. Kitchen porch 10x12. Beam Ceilings dining room.  
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