

Bungalows

We have under construction fourteen moderate priced five-room bungalows, which will be ready for occupancy Sept. 1st. See us now! Plans and terms given upon application.

Phone Franklin 1484

Cleveland 1796 after 6 P.M.

M. & R. B. Warren
Builders
1418 Eye St. N.W.

REALTORS GET NEW IDEAS AT MEETING

Chicago Convention Aids Men From Here—Mr. Hoover's Speech.

With the conclusion of the annual convention of the National Association of Real Estate Boards in Chicago yesterday, delegates to the meeting from the Washington Real Estate Board are expected to return to their offices here Monday with many new ideas for the advancement of realtors' interests in Washington.

The local group of real estate men has been out of the city nearly a week, having left here in time to attend the opening session of the convention, July 12. It is understood that a number of the delegates who comprised the delegation will not return immediately following the final session, preferring to remain for a few days in Chicago or at nearby summer resorts. This group will consist principally of those who took their wives and members of their families with them and who intended to combine business with pleasure by taking an extended vacation.

Secretary Petty's Plans.
Executive Secretary Petty probably will return today or tomorrow, ahead of the main group of realtors. He is anxious to get into operation a number of helpful suggestions which he obtained from secretaries of real estate boards from various parts of the country, who held meetings of their own while the convention proper was under way. Secretary Petty attended the Chicago gathering as a guest of the local board, which desired to express appreciation of his work in carrying out the recent reorganization plan.

Morton J. Luhrs is among several who will come home by way of the great lakes, stopping over at Cleveland, Detroit and Buffalo for the purpose of investigating realty conditions in those cities. The boat will end at Buffalo, whence the party will take a train for this city.

Mr. Hoover's Impressions.
It is learned that the Washington delegation was much impressed with the address of Secretary Hoover yesterday on the housing question. The realtors took special interest in Secretary Hoover's direct reference to the government's relation to the housing problem as follows:

"Obviously one of the most difficult problems in front of the entire country is the housing problem. I need not recount to you that the cause of this critical problem has been the diversion of our economic strength from permanent construction to the manufacture of consumable commodities during and after the war. In 1919 we averaged about 110 families for each 100 homes, and in 1920 about 117 families. This indicates a shortage of nearly 1,500,000 homes even on the 1910 standard. An equally disturbing fact is that the tentative figures for the forthcoming census indicate that the total number of homes owned by the occupiers has steadily decreased, and a total of nearly 60 per cent of our population are tenants, a larger ratio than many other countries. If we are to build up the stability and the happiness of our people, this is just the reverse of what should happen. Nothing is worse than an increased tenantry and landlordism in the country."

Suggested Remedies.
"If we make a study of the suggested remedies for the situation we find they fall into two general groups—first, those that they may be worked out by individuals or local community action, and second, those involving the assistance of the federal government. As to the latter, I wish to say definitely that the federal government has no portion whatever of going into the housing business either directly or indirectly. It will not fix prices on houses. "I think you will all agree with me that the chief reliance for home building must be upon our saving institutions. If we examine these institutions, we will find that the total sum of money available of this type, either in mutual savings banks, building and loan associations, or in savings departments of national or state banks and trust companies, or

BUNGALOW PROJECT IN BROOKLAND.



Architect's elevation of a typical bungalow in the Allan E. Walker Investment Company's building operation at 12th and Perry streets, Brookland, D. C. Fifteen dwellings will be erected here, while a large number of others are to be built in the immediate vicinity later.

The bungalows contain five rooms on the first floor and another room on the attic floor, including a large living room, dining room, kitchen, two bedrooms, breakfast porch, with built-in Pullman seats; fireplace and other features.

In the assets of our insurance companies, will all aggregate somewhere about \$2,000,000,000.

"If we eliminate the building and loan societies who obviously devote all of their assets to building, and the actual savings banks who devote from 40 to 50 per cent of their deposits to this purpose, we will find that the savings departments of the national banks, of the state banks, of the trust companies and of the insurance companies, which comprise more than one-half the total savings, probably do not loan for home building more than 10 or 15 per cent of their deposits or savings assets. There has been a tendency during the last few years for the savings of the people to go in an increased proportion into the latter class of institution, and to journey thence into commercial paper, bonds, etc., rather than into home building.

Tells of New Service.
"There is in the building matter a service that we have inaugurated in the Department of Commerce, which I believe will commend itself to all the realtors. That is an organized effort to solve certain problems in waste by organized co-operation with the industry and by scientific investigation through the department laboratories. The elimination of waste through a nationwide scientific revision of the building codes in which strength, durability and fire resistance of structures may be increased, and yet, with scientific use of materials, cost may be decreased, will naturally be followed by a scientific revision of the fire insurance regulations, so that such materials may be more promptly utilized and the art of building more rapidly advanced. The simplification of the dimensions of material and a study directed to standard quality and improved processes of manufacture of such material is in progress.

"The activities of various communities in the United States and in foreign nations in development of the art of building are being carefully studied for general circulation to our own people."

VIRGINIA PROPERTY SOLD.
Six home properties and a number of building lots located in nearby Virginia were disposed of this week through the office of Walter O'Hara, who specializes in Virginia transactions.

Mrs. M. P. Whitney purchased a seven-room house and four and two-thirds acres of land in Barcroft, Va. Mrs. S. S. Rynek purchased a six-room house, with a modern improvement.

ments, 110 Summit street, Cherrydale, Va. Mrs. E. L. Palmer purchased a six-room house, with garage and all improvements, on Clements avenue, Clarendon, Va. Mrs. E. W. Hall purchased a ten-room house and ten acres of land on Columbia pike near Arlington, Va. C. B. Haller purchased a six-room bungalow located in Bon Air, Arlington county, Va. O. W. Whitley purchased a six-room house and four and a half acres of land near Chain bridge, Fairfax county, Va. Land sales were reported as follows: Seven acres near Cathcart road, Ballston, Va., sold to William J. McClint; lot 100 by 135 on Lorcom lane, Cherrydale, Va., to R. L. Minar; four lots on Wheeler avenue, Clarendon, Va., to A. C. Mertens; two lots on Chestnut street, Clarendon, Va., to Samuel L. Shilms; two lots on Chestnut street, Clarendon, Va., to Mrs. Nellie Masters; seventeen lots on Chestnut street, Arlington Park, Clarendon, Va., to J. M. Minar; sixteen lots in a new subdivision, West Heights, Va., to various purchasers, some who contemplate building this fall.

Pay Less Than Rent and Get Much More



Save time—you can't go wrong on a straight course to Argonne Terrace at 16th and Columbia Road N.W. Buy a home of cool summer comfort on a high elevation. Your home should express the restfulness and beauty that tranquilizes after a busy day. Argonne Terrace homes have every convenience. They were planned to reduce household cares. Living in one makes the outlook brighter. Known best for their fine quality of construction and finish, noted for their originality and charm of interior style, they are the fulfillment of all your cherished home ideals.

Exhibit house 1652 Argonne Terrace N.W. Open and lighted every day until 9:00 p.m.

WILLIAM S. PHILLIPS
REALTOR
1409 New York Ave. N.W.
Phone Main 98

Inspect At Once 1346 Taylor Street N.W. 22 Feet Wide



These Homes have tapestry brick fronts, concrete front porches, cold storage space beneath front porch; lots 22 by 146 to 20-ft. alley.

Terms Can Be Arranged
To inspect take 14th Street Car to Taylor Street and walk 1/4 square east of 1346 Taylor Street, or call Col. 9095-J for auto. Open all day Sunday, 9 A.M. to 9 P.M.

C. H. SMALL
Owner and Builder
Representative's Phone, Col. 3383
Col. 9095-J

"YOUR OWN VINE AND FIG TREE"
Carry out the Biblical injunction and enjoy the fruits of your toil. Live in your own home—it beats somebody else's home every time. You and your wife—yes, and the kiddies too—come and see the homes we can offer you on easy terms.

- Conn. Ave. Opposite the Bureau of Standards**
Price, \$17,500
A beautiful, practically new detached home with beautiful lot. The house has 9 rooms, 2 baths, hot-water heat, electric light and hardwood floors. Immediate possession.
 - Near 18th and Mass. Ave.**
Price, \$10,500
A charming home in an excellent locality. 9 rooms, 2 baths, hot-water heat, electric light, etc. Owner will sell on very reasonable terms and give immediate possession.
 - Columbia Heights**
Price, \$13,000
A beautiful three-story brownstone front residence near 14th and Columbia road, containing 10 rooms, 2 baths, hot-water heat, electric light. There is also a fine garage, instantaneous water heater and other features. Immediate possession and reasonable terms.
 - Bloomingdale**
Price, \$6,350
A very attractive and well built home near 1st and V Sts. N.W., containing 6 rooms, reception hall and bath, in perfect condition, having been recently papered and redecorated throughout. Immediate possession and reasonable terms.
 - Chevy Chase**
Price, \$15,500
A real bargain in a wonderfully attractive home. Immediate possession. The house has large living room, entrance hall, dining room, pantry and kitchen on first floor; library and 2 bedrooms and bath on second floor and 3 large bedrooms and bath on third floor; hot-water heat, electric light, hardwood floors, etc.
 - Near Sheridan Circle**
Price Only \$10,500
An English basement corner residence with 9 rooms and bath; hot-water heat and in excellent condition. Immediate possession.
- MOORE & HILL, Inc.**
1420-22 H St. N.W.

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2 BUYS

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NEAR 18TH AND COLUMBIA ROAD
Modern Apartment House, containing 8 4 and 5 room and bath apartments, all in splendid condition and every room an outside one.

CORNER—IN EXCELLENT LOCATION
Attractive Apartment House, containing 21 apartments. A. M. I. in a section where the supply is far below the demand. Each of the above buildings will pay 15% on the investment and can be bought on surprisingly easy terms.

See Mr. Barkley with
WM. S. PHILLIPS
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1409 New York Ave. N.W.
Phone Main 98

THE BEST BUY IN THE CITY 1725 P St. N.W.

"Within one-half square Dupont Circle"

A beautiful white marble front, 12 rooms, 2 complete baths, mansion; 6 open fireplaces, servants quarters, electric lights with handsome fixtures, double doors throughout, cold-storage vault, complete laundry equipment, double stairways, special moth-proof linen closets, plate-glass windows—a magnificent home in every respect, in the choicest residential section of the city; less than prewar price.

R. E. HAMILTON
Owner's Representative
4415 39th Street

CHAS. D. SAGER
923 15th
"Headquarters for Homes"

Floor Space For Sale on the Cooperative Plan

Floor Space To Lease For Long Terms

Southern Building, 15th and H Sts. N.W.

A Query to Renters of Office Space

Do You Appreciate the Value of a Permanent Business Home in a Nationally Famous Building Where the Standard of Occupancy Is So High?

SALE of floor space in the SOUTHERN BUILDING and long term leases, all to firms, corporations and individuals of recognized standing, contributes enormously to the value in buying or leasing—but IS NOT REFLECTED IN OUR PRICE.

The first inclination toward this project is antagonistic, but that is only the natural result of the lack of information. Investigation will, in every case, remove doubt, demonstrate the soundness of the proposition, and antagonism turns to enthusiastic approval. Ask any purchaser.

Salient Features of Cooperative Plan

Purchase for Occupancy	Purchase for Investment	Contract for Long Term Lease
FIRST , the tenant-purchaser is enabled to secure a permanent business home in a location that can not be duplicated, and without the vast expenditure necessary to erect a building.	PURCHASE for investment offers a most attractive return with the greatest margin of safety. Floor space in the Southern Building—in every part of it—always will be in high demand, because it will always be in the very heart of Washington's great financial district.	WHERE purchase is not possible or desired, leases of floor space for long terms will be made to individuals, firms and corporations of the required standing.
Second, to obtain permanency of location, it is not necessary to divert a great amount of capital from the business as is necessary in the case of building ownership.	The standard of occupancy always will be of the very highest, making it a distinct advantage to any individual, firm or corporation to have his or its business identified and connected with the Southern Building.	The value of permanent location, of occupancy in a building that is nationally known, and with a standard of occupancy unequalled in the Capital, makes the leasing offer particularly interesting.
Third, the space desired by any responsible concern is sold at a figure far less than reproduction cost. In less than seven years, first payment included, the purchaser pays in actual cash, as owner, less than as tenant.	Investment in either large or small amount of space is one of the safest and most attractive offerings to be desired.	As to the terms, the price of \$275 to \$3 per square foot, is no more than is asked in buildings far less advantageously located, and where management and service do not nearly approach that of the Southern Building.

This is the Sale Plan
Payment of a sum equal to about two years' rental value, and monthly payments approximating 75 per cent of the rental value for a period of 139 months, secures ownership and permanent occupancy under the Walker plan. Thereafter owner pays only his proportionate share of the operating expenses, estimated at less than 25 per cent of the rental value, and on which he has a voice.

We submit that every user of floor space in office or business buildings owes it to himself and to his business to investigate fully this proposition. Details gladly furnished without obligation on the part of the inquirer.

Allan E. Walker & Co., Inc.
Originators of the Cooperative Plan in Washington
813 15th St. Southern Building Main 426

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The location is the best in Washington for Colored VERY EASY TERMS

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Four-Room Houses, \$2,350 to \$2,500

Five-Room Houses, \$2,500

Six-Room Houses, \$3,250

These Houses are 2211 to 2243 Tenth St. N.W. Sample House, 2215 Tenth St. N.W. Open All Day Sunday Representative On Premises Call Main 727 During the Day or Col. 5722 in the Evening For Further Information

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