

## THE STORY OF A HOME.

## The Management

Of this Bank believes that personal contact with its clients is essential to its success. To that end it is the aim of its official staff to be in close touch with its customers, and to give prompt and careful attention to the wants of its depositors, both large and small.

## Utah Savings & Trust Co.

235 Main Street

In the Business Heart.

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SALT LAKE CITY, UTAH  
Bell Phone 1850

We had been married seven years and the boy was four and a half when it became clear that we needed a home of our own. We had been living the renter's existence and had accumulated rent receipts amounting to three thousand dollars. They were all we had except insurance and a few hundred in the savings bank.

In picking out a home of our own we thought first of the house we had rented for the greater part of our married life. It had associations dear to us and the improvements were our own. The lawn and shade trees and my garden had taken years to grow and we had added an expensive sleeping porch. Though we hesitated in spending on another man's property, these comforts were needed and the landlord would barely keep the place in repairs.

It was when he increased the rent because the property was more valuable with our improvements that we woke up—would he sell—yes, at an impossible figure and the years of rent paying and of beautifying the place did not put a dollar to our credit.

Now we would have a home of our own. We would have the satisfaction of knowing that the roof over our heads was ours and did not belong to another. We would beautify, adorn, improve our own property instead of allowing another to reap the benefits of ownership.

In this city land values are high and building expensive. Our little savings account would buy a lot in the suburbs and we could save for a building fund or there was the installment plan. That should be looked into. If we could live in our own home and enjoy the benefits of ownership while paying for it, this would do much towards correcting the error of our rent-paying years.

Very early we realized that to live "close in" meant restricted quarters and an inferior house. We would be pioneers in a new district where the neighborhood gave promise of advancing. We were prepared to put up, if necessary, with some degree of inconvenience for the sake of price and the expected improvements and increased value of the future.

The possibilities of a new residence district attracted us. We wanted particularly a healthful location above the smoke and dirt of the city and one that would command a view of the valley and mountains. Such a location in the settled parts of the city was entirely beyond our means. There remained then for us the north bench, which seemed to combine the advantages we sought with a price we could afford to pay.

It was on a day in midsummer that we set out to look for a home. The heat that parched our lawn and drove us gasping to our shut-in-rooms, seemed to lessen as we felt the canyon breezes and breathed the pure air of the north bench. Here, too, we enjoyed a view of the distant mountains that could not be bought for a price. The two-story frame dwelling we rented, set close among the trees on a down-town street, looked mean and small to us, compared with the charming bungalow with wide porches that seemed to breathe comfort and enjoyment.

One that particularly attracted was on a corner. The low eaves, the large windows and wide veranda pleased the artistic sense and the interior delighted us. Large rooms, all on one floor—no stairs, every convenience and such possibilities for decoration.

But the advantage of location—the charming house—suggested a price that made us pause. That it could be within our means we did not believe. We went over the problem. A considerable first payment and monthly installments about equal to our rent, would make it not impossible.

It would be necessary to learn the terms upon which the Salt Lake Security & Trust Company would sell. They were more than reasonable, the

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