

BRIGHTEN UP · OUR TOWN



PAINT UP · CLEAN UP · FIX UP

And Help
**WILLIAMSTON
GROW!**

PAINT UP · CLEAN UP · FIX UP

At Nags Head Last Week-end
Mrs. Katherine Harrell, Miss Dorothy Perkins and Mr. George Kelly, of Portsmouth, visited at Nags Head last week-end.

Visiting in Jamesville
Mr. and Mrs. Wheeler Martin and family, of Spartanburg, are visiting Mr. and Mrs. J. W. Martin in Jamesville for a few days.

Good Home Only Sure Investment That Is Left

Economic Distress Unable To Detract From Its Value

Money Invested in Home Purchases Security Beyond Reach of Depression

Good investments are exceedingly rare these days . . . a good home to be occupied by your own family is about the only "sure thing" left.

Money invested in a home has purchased security and satisfaction beyond the reach of the next depression.

Housing is a necessity in both good and bad times. No general economic distress, which may greatly impair the value of most other forms of wealth, can detract from the year-in and year-out service of your home . . . its value to you is as constant as your need for shelter.

The resale value of a good residence on the open market at any particular time is subject to less violent fluctuation than investments which depend upon the state of business profits for their value.

A home is definitely not a speculative investment.

The record of the last period of serious financial distress is a clear one. In countless American families the only tangible savings which remained after the bank holidays of 1933 were those invested in the home.

Analyze Loan Costs

When you negotiate for a home loan ascertain all charges to be made you as borrower. Interest is not the only item. Some of the things to ask about besides interest are escrow

CONSTRUCTION

The construction of a six-room bungalow for Mr. and Mrs. J. C. Cooke was started this week. The brick-veneer home is being built on Academy Street next to the Brown and Eason homes. It is reported that contracts for several other homes are pending and indications are that the fall construction calendar will be fairly active here this year.

Shape Of Structure Affects Home Costs

The primary factors which govern economy in house construction include the shape of the house, the use of stock materials, and the simplicity with which the structural shell can be framed, according to the Technical Division of the Federal Housing Administration.

The amount of outside wall and roof area required to enclose a given amount of space makes the shape of the house of considerable importance, it is pointed out. The square is described as the most economical shape since it provides the maximum amount of floor area with the least amount of wall area. Corner construction costs more than straight wall construction with the result that square and rectangular shaped plans are less costly than L, U, or Z shapes. The square, or rectangular fee, appraisal fee, title policy cost, service charges, commissions, and "other" charges.

Termite Control Is Discussed Here

The emphasis placed upon termite destruction in recent years has been accompanied by various misconceptions.

Among common misconceptions is that of the invasion of localities by the insects. Authorities agree that termites seldom move far from their original habitat, that subterranean type termites are not transported in lumber or timber, and that they do not migrate from the tropics or from the southern to the northern states.

Termites are found throughout the world and are natives of practically all localities between latitudes 50 degrees north and 50 degrees south. Termites, it is admitted, may be more numerous and destructive in some localities than in others.

In many instances, it is pointed out, their damage can be traced to neglect of sound principles of construction, which has encouraged decay and permitted ready entrance of termites.

shape also is said to simplify the structural framing system of both floor and roof and thus to effect economies.

The technical division also recommends that the size and arrangement of rooms in house plans permit the use of standard-size floor and ceiling joists without waste of labor and materials. When this is done rooms of maximum size are provided by a given amount of labor and materials. It is also recommended that the plan permit the use of a simple structural framing system for floor, walls and roofs.

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New Series Opens Sat., Sept. 7th

Be smart and take stock in this new series. You'll be glad a thousand times when the stock matures and it may be the means of your owning a home. If you are not familiar with the Building and Loan Plan or system, come to our office in the Branch Bank and let us explain it to you without obligating yourself.

Martin County Building & Loan Association