PUBLIC LEDGER



questions and give advice FRLE OF COST on all subjects pertaining to the subject of building, for the readers of this paper. On account of his wide experience as Editor, Author and Manufacturer, he is, without doubt, the highest authority on all these subjects. Address all inquiries to William A. Radford, No. 178 West Jackson boulevard, Chicago, Ill., and only enclose two-cent stamp for reply.

A commodious and at the same time conveniently arranged house of moderate cost, is illustrated in the accompanying perspective drawing and floor plan. By fitting up three rooms upstairs-for which there is space available--this plan gives us a house of nine rooms, besides bathroom, front and back entries or vestibules, and a pantry.

This house is adapted to a lot 35 feet or more in width, being 33 feet 6 inches wide by 46 feet long, exclusive of the spacious front porch The structure is somewhat, on the bungalow order, or rather a modification of the bungalow idea. Properly speaking, a bungalow has only one floor, but here we have a slight de parture from this rule, though the resemblance to that type of house is still maintained.

The bungalow developed in this country on the Pacific coast. The idea, probably, was originally brought from India, although a great many architects claim that the modern bungalow is really the outgrowth of the log cabins and the sod and adobe houses of the early inhabitants of the United States. Probably bungalow architectural ideas could be traced

Mr. William A. Radford will answer homes at prices within the reach of those who would never own homes of their own if they had to buy or build houses built on the regular orthodox lines, laid out by conservative architects, and built in the old-fashioned way. I have nothing to say against large two-story solid houses as heavy as any one wants them. They are all fight in their right

places. But what suits one person does not suit another, either in plan, in appearance, or in cost; and the bungalow has added a chapter to house building which meets the needs of large and increasing numbers of home owners and home builders.

This house plan gives an opportunity for young people to start in with a home of their own without a great outlay in cash. As designed, the house is built without a cellar; but a cellar may be added at any time. While the children are small, it is not absolutely necessary to finish the bedrooms on the second floor. The house is complete downstairs. I have known men with families of five or six children to build a house like this, occupy it for a year or two, then add a cellar, sleeping rooms in the attic, a porch at the back or side, and many other attractive features as they felt they could afford the expense. And very often the money saved in rent has paid for these im-

I particularly like to see thrift of this kind and I am optimistic enough to believe that similar sentiments are increasing as the country

provements.

Save in Safety! Don't put your Savings in the top bureau drawer nor in a hole in the mattress or an old sock. Such places are not safe; they offer no protection from either fire or thieves. But put your hard earned

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NOV. 8TH 1913

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The farmer, more so than any other business man requires the services of a bank, if he manages his farm in a systematic way, While he has no need for a set of books in which to keep a record of every transaction made, yet, during the course of a year he must pay out large sums of money for various purposes, and a record for future reference is highly important. Merchants may fail to give a receipt for cash, a neighbor may not recall the payment of money owed, but the farmer who pays his obligations by check has written evidence of such payments which any court must recognize. In the same way he has a record of monies received by the deposit entries on his bank book.

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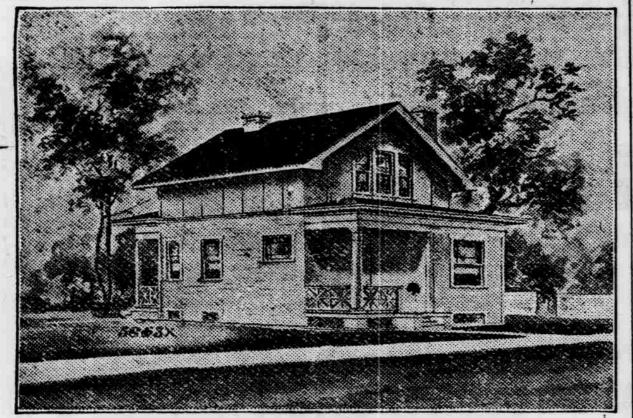
H. G. COOPER, W. T. YANCEY,

Vice-Pres.

Cashier.

back to all these sources. The result becomes more thickly populated. I is that we have a very comfortable, see evidences of economy that I never low-cost house; and the bungalow type of structure is being extensively built in different parts of the coun- tues. Economy and ignorance seldom try and is constantly increasing in go together. It requires a person of popularity. Within easy reach of more than average intelligence to large citles, bungalows are going up practice economy sensibly. Economy by the hundreds; and the idea is a is not stinginess; there is a wide disgood one. People are tired of be- tinction. ing crowded into small, unhealthful A house after this plan can be built

noticed before except in isolated cases. Economy is one of the greatest vir-



quarters, and are taking this means of providing themselves with good, sensible homes at a reasonable outlay.

The original bungalow roof was low and broad; but, in order to get more sleeping accommodation, the ridge was raised just enough at first to get one room above the ground floor. Builders, however, have repeatedly pushed it up higher, until now we see a good many houses built very much after this plan, with as many as three bedrooms in the roof.

It costs but little more to build a seven or eight-roomed house in this way than to build a five-roomed house with the rooms all on one level. The rafters, of course, are longer, and it takes more shingles; but the work on the roof is not much different, and so far as the inside is concerned, you simply add the finishing up of the extra rooms. The foundation is no larger; and the only addition on the first floor is the stairway, which, in this case, is built in and closed with a door at the bottom. You seldom, in fact, see an open stairway in a bungalow house. It seems to be out of keeping with the general layout. There is a modification of ideas in regard to house stairways, even in larger houses. The question has often arisen: Why should we build a fancy, open stair directly opposite the main entrance door, as though every person entering must receive an invitation to go up aloft? As a matter of fact, not one stranger in a dozen entering the front door goes upstairs, and it makes considerable difference to the members of the family where the stairway is placed. Very often it would be much handier if located in the middle of the house. It would take up less room, too, and save some money-and save the architect a headache. It seems to me that we pay too much attention to fashion or custom; one person is afraid to do anything different, and each one follows along after his neighbor without knowing why

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for \$2,500 to \$2,800, according to the location, cost of materials and the price of skilled labor.

EASY TO DECEIVE THE WORLD

People as a General Rule Are Very Apt to Accept a Man at His **Own** Valuation.

Only the very great can afford to neglect cultivating a pose. Many even of these cultivate one. They are probably wise, for, despite the constant deprecation of the poseur, it remains the fact that a pose, well maintained, is a considerable factor in insuring worldly success. Who of usis thoroughly natural? Some, perhaps, but few-very few. An affectation, not too patent, a pose, a pretense of greatness, next to greatness itself, makes the best impression upon the general run of people. It takes a little greatness itself to distinguish true greatness. That is why the really great are frequently not recognized until after their death. But when a man, by his manner, insists that he is great, the world generally takes him at his own estimate, and accords him the honors of greatness.

The man who poses as righteous obtains a reputation for righteousness. Whether he really deserves it usually does not matter. The man who poses as profound obtains a reputation for profundity. He may be as shallow as a rivulet, but the pose is apt to create the impression he seeks to convey. We all know the man who utters common-places with the rotundity of the great orator, with the air of an oracle, arrogating to himself the honors, of original discovery. We all know the impressive appearance and rotund declamation which often*give public men, lawyers, lecturers and other forensic speakers vast reputations which the product of their brains utterly fails to justify.



Likes Proper Company. "Why did she withdraw after re-

I have watched the development of ceiving the nomination?" the buugalow idea in house building "They told her, if elected, she with a great deal of satisfaction, bewould become a member of the comcause I think I can see in it the mon council and you know how parmeans of providing thousands of ticular she is."-Judge.

