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ment has been erected to him in Golden Gate, San Francisco.

Go to any civilized country on earth and the earliest footprints that you will find are those of a Catholic priest. There is not a spot on earth opened up to man that has not felt the presence of Christ's ambassadors, not a savage tribe discovered that has not heard the gospel from the lips of a Catholic missionary. Faithfully and to the very letter of the great commission given to them, the priest of Christ's Church have preached the Gospel to every nation and their voices have been heard to the uttermost parts of the world.

Revision of Values.

One of the most pressing matters for the insuring public at the present time is the importance of giving continuous attention to the value of their property and the adequacy of their insurances to cover it. To some extent revisions of insurances have taken place, but great apathy apparently exists, and it seems certain that the public have not yet fully realized the serious risks they are personally incurring on this account. Many fires are known to have occurred where it has been a source of surprise and disappointment to the insured to find himself a heavy loser, owing to his failure to have the fire policy readjusted to present conditions.

Owing to the considerable increase which has taken and is taking place in the cost of labor and of building materials and other commodities, it not infrequently happens that the amounts insured by fire policies are not sufficient to replace the property.

OWN YOUR OWN HOME

There is but one commodity that is immovable, imperishable and permanent. Since the earliest classification of securities Real Estate has held first rank as the paramount article embodying safety of tenure and inflexibility. The earth is not susceptible to price fluctuations like its products. We invest in the former and speculate in the latter and when operators so far forget its character as to permit, sanction or abet attempts to deviate from its nature by putting any branch of it in the bucket shopping class, it has always been an expensive mistake. Whenever and wherever real estate investments are in disrepute, the cause is overbuilding, over-loaning, over-subdividing or trading and "kiting" actuated by speculation. When that starts it is only a question of time when disorder and dissatisfaction upset the legitimate and the long process of readjustment begins.

America is now home hungry. With hearts yearning for home as never before in the world's history, there are not enough homes to go around. Building therefore, is the nation's greatest need. It is so vital to the welfare of the country that the question of shelter in the industrial cities has superseded in the official mind the war time problems of food and clothing. Thousands of men and women are financially able to attain full realization of the hopes that they have cherished for years, but there is a strange, indefinite something that has been bidding them withhold the order to the architect to proceed with plans. They seem to bow, as the nation with almost one accord has bowed before the whispering mandate of this wavering phantom whose only word is "wait."

Marriages alone make necessary 300,000 new American homes each year. Homes destroyed by fire require rebuilding. Two million marriageable men came home to waiting women's hearts and hopes; women who, through the lonesome, patient watches of the war, weeks, months and even years, have been buoyed up by their dreams of a home of their own at the end of the waiting, but those who have bent their thoughts toward building have listened to that still small voice until today there stalks throughout the land of a famine the like of which the world has never known.

New York's Work

So sinister is the influence of this specter that New York appointed a committee from both branches of the legislature with

powers to study the underlying causes of the dearth of homes. Municipalities in every section of the land have been urged to hasten public improvement, such as good roads, to outlying sections in the hope of encouraging individuals to improve their holdings. The most intensive kind of inspirational literature has been issued until the franking machinery at Washington has fairly creaked with the outgoing quantities of mail matter urging immediate resumption of building, but, even the government has been unable to still the voice that causes indefinite delay.

The speculative builder is an honored business man, usually, and prospers when a normal market rules. Cheap lands and low selling prices for the finished house are essential to his success but cheap land today at present far from the end of the trolley lines or well paved streets, where the demand for houses is almost negligible and materials and labor and borrowed capital cost too much.

This lack of attraction for the speculative builder all over the country is what is putting the nation's appeal squarely before the individual home builder. Uncle Sam asks him to help solve the housing shortage with the same patriotic fervor that he aroused within himself when all the nations stood in line and gave a mighty tug to help the Allies win. The issues now are doubly at our hearts. The speculators are waiting for surer profits. "But homes are not built for commercial gains." The architect who bids you not to hesitate to build is well informed, and the material man knows full well the added cost you will have to pay if you delay. If the home builder discounts this advice through the sacred murmurings of that specter that would bid him wait, upon the ground that both architect and bidder must be solicitors for work and profits while costs are high, he errs.

Country Was Behind

The country is 45% under constructed. The full recovery from the great void seems to be dependent upon the harvesting of tremendous crops this year and the method of receiving interest payments from debtor nations. In the meantime the home builder can help to solve the housing problem at least.

Building prices cannot greatly recede. We have just touched the surface of the existing demands for buildings. Where demand is great and supply meager, there must be high prices. The country's biggest building year barely touched a total of \$1,500,000,000. How then, can prices recede if all the building material mills of the country operating at full capacity, which they will not be able to do, can produce only \$2,000,000,000 worth of materials when there is a potential market for buildings already projected of more than \$4,500,000,000. This does not contemplate the export trade which may develop mightily, for England also needs a million homes.

"The Nation's Business" states the building needs of America today is 1,000,000 homes, 128,000 factories costing in excess of \$100,000.00 each, 325,000 factories costing less than \$100,000.00 each, 5,000 schools and public institutions, 50,000 apartment buildings, 120 major freight terminals, 14,000 railroad stations and freight sheds and 20,000 churches and theaters.

The Southern Pine Association makes the statement in the same magazine that lumber cutting in the United States is now three times greater than the annual growth.

The statement has been made upon good authority that France has to rebuild or rehabilitate over 500,000 buildings, which will require some material from this country.

Would Regulate

These are the problems of the real estate fraternity and the homes destinies of these people rests in your hands. Can you, and are you big enough to meet it in a big, broad and unselfish way? I believe it no more than right that the Real Estate Board and Real Estate men should, as a personal and public obligation, try to preserve the equipoise by warning the public against and denouncing transactions that are off color and save for themselves the approbrium applied to the unethical. No man has the moral right to enrich himself by shady acts at the expense of men doing the lawful in the same line of

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