

The Home—Strong as Government Itself

SOMETHING tremendously big and important has happened:

The recently enacted National Housing Act, explained in detail on Page 7, contains a new principle whose importance cannot be over-estimated. By reading the article in this issue you will realize that the 20-year amortization period for home mortgages and the 3- to 5-year period on remodeling loans, together with the privilege of borrowing up to 80 percent of the value on new homes, will make a great difference in the home-owner's situation.

These provisions are made possible by something still more important and fundamental—the insurance, by the United States Government, of these loans. Nothing like it has been done before. It takes time and thought to realize just how far-reaching this provision is, and what the insurance provision means.

"The home is the foundation stone of the Republic." That familiar saying is now backed by the power of the Government itself. There is good reason to believe that we, as a nation, have taken ourselves by the shoulders, so to speak, and have wrenched and turned ourselves in a new direction. The National Housing Act, I believe, marks the beginning of an era in which the home mortgage and the home-owner's note (and by the same token the home itself) may have equal stability with commercial paper, which sometimes forms the basis of Federal Reserve credit, and even with government bonds themselves.

IT IS obvious that the home is the most important factor in American life—that it is not only a spiritually noble institution, but an economic factor of first importance—that it is even more fundamental than factories or banks or markets. This, of course, is *Better Homes & Gardens*' doctrine. The Housing Act as a whole is in line with the page editorial in the May, 1929, issue of *Better Homes & Gardens*. You will not wonder that we feel elated. Since the establishment of this magazine the nation as a whole has become more and more home-conscious. Our doctrine is greatly succeeding.

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WITH the passage of the Housing Act, the Government says to the home-owner that it stands back of him in his ambitions and aspirations to the sweeping extent that it will guarantee the integrity of his home as a *financial asset*. Thus the home mortgage or remodeling note becomes as stable as a government bond. It should eventually mean that the home will be the most stable of all investments, the most worthy and dignified of all institutions.

After all, the recent depression has taught us that this recognition of the home as an economic factor of first magnitude is not a fantastic or visionary thing. Many great insurance companies have found that their home mortgages were more reliable and stable than the average railroad or municipal security.

If carried into effect along the lines indicated, the insurance feature of the Housing Act will make history. It will be the beginning of a new philosophy—that the home is a real economic factor—that it deserves greater beautification, greater investment in comfort and convenience—greater consideration as the real center of American living. It means some shifting of emphasis away from the primarily materialistic productive conception of economic life, to the conception which has to do with a fuller and more gracious family life. And that newer conception means, in turn, the release of billions of dollars of money in modernizing, improving, repairing, repainting, redecorating, gardening. This conception has been the great objective of *Better Homes & Gardens* ever since its establishment.

For these reasons we of *Better Homes & Gardens* are immensely pleased with the passage of the Housing Act. The first great step, we are told, will be to encourage modernizing, repairing and improvement, which, again, is right in line with the very comprehensive campaign conducted by *Better Homes & Gardens* for the past two years, supporting a long-time policy.

Watch the Housing Act, especially its insurance feature! It promises to be the charter of a new era for American home-owners, which should be a happy one.

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THEY STARTED THEIR HOME WITH

Better Homes & Gardens

IS THERE any other occasion when you feel tugs at the heart strings quite as much as when you congratulate a young man and woman on their decision to establish a home? You are happy with them and your hopes are high that they shall enjoy all that is good in life.

Many young couples make *Better Homes & Gardens* a part of their homes when they marry. Each year a great many subscriptions to the magazine are given as wedding gifts.

Recently we received a letter from a young couple that not only made *Better Homes & Gardens* a part of the family when the family was established, but actually employed it most usefully in building and furnishing their home. Let Mrs. R. W. Proctor, of La Grange, Illinois, tell you:

"When Dick and I plighted troth, we had quite substantial savings due to two good positions.

"A home! How good that word sounded after years of boarding-house life. Our savings just had to build us one.

"We attacked our problem intelligently and economically, consulting all sorts of available data. A year's back numbers of *Better Homes & Gardens* proved our best all-round helper.

"We selected our plan from the many in its pages. Its reliable advertisements, filled with suggestions, served us admirably, until we had a delightful home with cash left for furnishings. Innumerable suggestions as to the type and arrangement of furniture, the landscaping of grounds, the planting of our garden, we found in your magazine.

"Our home is now a joyous reality, and I could scarcely keep house nor Dick do his share without *Better Homes & Gardens*."

There is always joy in the knowledge that one has been permitted to render a service. We are happy that *Better Homes & Gardens*, thru its advertising and editorial columns, was employed usefully in the foundation of this home.

You can place utmost confidence in our advertising and editorial pages. Advertisements and articles are checked carefully and re-checked, again and again, before publication. Since inception of the magazine the advertising guarantee at right has appeared in each issue.

The Editors

Where To Find Them

Guide to Advertisements of Merchandise for the Home, Family, and Garden

- Automotive, pages 33, 37
- Building and Remodeling Materials, pages 2, 9, 40, 41, 45, 46, 48, 51, 53, 55, 56, 57, 58, 59
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Plans for Bildcost Gardened Homes, one of which appears above, may be obtained from *Better Homes & Gardens* for \$5 a set

OUR GUARANTEE TO YOU

WE guarantee that your money will be returned or that satisfactory adjustment will be made if you purchase any article advertised in this issue of *Better Homes & Gardens* and it is not as represented in the advertisement. The complaint, investigation of which will be instituted promptly, must be submitted to us within one year after the advertisement appears. If the article is purchased thru the mails, it is a condition of our guarantee that you shall have mentioned *Better Homes & Gardens* at the time the purchase was made.

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