

# FOR A HOME

The First of the Great Series "How We Saved for a Home"

glad to furnish by mail, if stamped envelope is sent, the name and address of the writer of any article in the series.

## Earned \$100 a Month: Saved \$60

AFTER years of hard and painstaking work as a stenographer I reached the point where I was paid \$100 a month. Then I concluded to buy a home for myself and my mother. I had \$450 saved. I bought a terraced corner lot, 65 x 187 feet, on which was a small cottage of five rooms. The price was \$1250. There was an incumbrance on this property of \$800. I paid the owner's equity and assumed the indebtedness of \$800, which



PAID FOR IN FIVE YEARS

was a mortgage. I renewed this, giving notes of \$200, \$300 and \$300, due respectively in three, four and five years, with interest at the rate of 8 per cent. payable semi-annually.

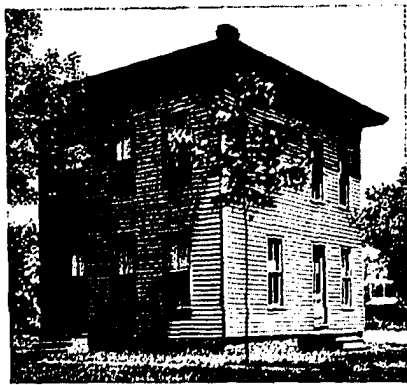
I sold the old house for \$400, and the purchaser moved it. I then borrowed at the bank \$400 at 8 per cent., giving eight notes of \$50, each indorsed by my employer, payable every succeeding thirty days, or a total for eight months, including interest, of \$414.40. I let a contract for a house to cost \$1650. Of this amount I was able to pay \$800 cash (\$400 borrowed, \$400 received for the old house), leaving \$850 secured by mechanic's lien.

By close calculation my mother and I found we could live very comfortably on \$40 a month, out of which we were able to pay all living expenses, interest on the mortgage of \$32 every six months, and taxes. I deposited this \$60 each month in the bank, and at the end of the first eight months paid my bank indebtedness and interest. At the end of the next sixteen months I had \$1025.60, and paid off my floating indebtedness of \$850, and interest for two years at 8 per cent., \$136, making a total of \$986.

During the third year I had to provide for my first mortgage note of \$200. I also saved enough to build a barn costing \$150; two out-houses, \$100; new fences, \$50; cement walk and steps in front, \$25; and set out half a dozen shade trees and twelve fruit trees.

It seemed an impossible undertaking at first with only \$450 to start with. But "where there's a will there's a way." In five years we owned our home free and clear.

Texas.



PHOTOGRAPH BY DUNN, L.C.  
SAVED FOR FROM A WEEKLY INCOME OF \$4

## A \$700 House on \$4 a Week

I WANTED a home, and so I bought a house to satisfy a mortgage, paying \$765.25. All I had was \$30, saved from my winter school term. I sold three shares of railroad stock for \$30, was given \$5, and so I was left with \$700 to earn and pay. I was to pay \$25 and interest every six months, but might pay more if I could. I taught a summer term of school for \$3.75 a week and walked two miles to save board. When my school closed I paid \$25.

I was disappointed about a school in the fall, so I went to work in a box factory for \$3.50 a week. In two weeks I was paid \$4, and have never had any more than that since I bought the house. For nine years I paid \$25 every quarter: \$100 a year. The first of June, 1899, I finished my payments and was given a deed of the house.

I have also paid the insurance and taxes and water rent. I have, too, helped to support my mother and brother, and when my brother is away have supported my mother almost entirely. Now I have \$100 saved to enlarge the house.

New York.

## How a Danseuse Did It

THE first dollar toward my house was earned when I was sixteen years old, as a danseuse with the German Opera Company at the Metropolitan Opera House, New York City. In those days we were paid half salary for rehearsals, and the first money I earned was \$10 a week for rehearsals. I made it a rule to give my mother half my salary, and she furnished my clothes out of what I gave her. The other \$5 I deposited in a savings-bank, and this was the beginning of my house. When we stopped rehearsals and commenced to give opera and I received \$20 a week, \$10 was deposited in the bank every week and \$10 given to my mother. I did this for six years. We had about six months' work each season, from November to April, counting the road season and all. I had the good fortune each year to find a place with another company as soon as the season of opera was over, and so I worked nearly all the year.

When traveling I did my own laundry work, using the bathtub in the boarding-house and drying my clothes on a chair in the sun. I could not iron them. This was a saving of \$1 a week. I paid \$5 or \$6 a week for board. When on the road I always bought my meals before leaving a town, thereby saving considerable, as meals on the trains are high in cost. Five or ten cents' worth of rolls would satisfy me until I reached my boarding-house in the next town. I made my own cold cream out of five cents' worth of lard and the white of one egg. This was a saving also as we used a great quantity of it in the "make-up" of our faces, and if bought at a druggist's it cost \$1 a pound.

Having a good part of the day to myself I gave dancing lessons to children and society



FROM THE SALARY OF A DANCER

women, charging fifty cents a lesson. All the extra money that I earned I saved. From these small amounts I saved hundreds of dollars.

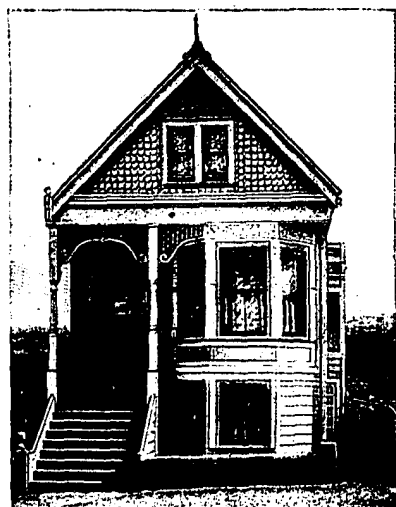
The few words on the front cover of my bank-book, quoted, I think, from Benjamin Franklin, made me more anxious to save. They read: "If youth knew what age would crave, it would both make and save." On the other side of the cover were these words: "Never buy anything you do not need." This advice I tried to follow, and it has saved me many a coin. I took a position as a helper in the cloakroom of a bowling club for one hour every Tuesday afternoon and for this I received fifty cents a week, and a lady paid me \$1 for cleaning her parlor windows. I write about these small earnings only to show that the final sum was reached through these small amounts. I made a little money every year appearing in the grand tableaux at the balls given at the Metropolitan Opera House. Appearing at these balls didn't interfere with my work in the opera, as a great many balls were held after the opera or on nights when we didn't give opera. Opera then was only given every other night.

From year to year my bank account grew. It seemed hardest of all to get the first \$1000. It meant denying myself everything that I could possibly do without. When I worked in summer I would buy just one shirtwaist and made that last me the summer through with my two winter dresses. I remember now how warm I used to be when my one shirtwaist was in the laundry and I had to wear my winter waists. After I reached the \$1000 mark it seemed so much easier to save. The \$1000 was drawing 3 1/4 per cent. interest. When I had \$1600 saved I loaned the amount out on mortgage at 6 per cent. interest. This kept my money out for three years. Then I thought the time had come to buy a house. I got a chance to get a seven-room house on a lot 75 by 120 feet, for \$1900. I have since fixed the house up in good order, putting on a new roof, adding bathroom with porcelain tub, etc., had the house painted, two new chimneys built, put in gas fixtures and gas, papering and painting, bought peach and cherry trees, shrubs, bushes, etc. After all additions my house has cost me \$2500—all saved from the salary of a danseuse. I retired from the stage eight years ago to accept a higher position: that of wife.

New York.

## On Less than \$10 a Week

MY FIRST salary at sixteen was \$20 a month as a clerk, and no matter how little I made I managed to bank some small amount. Later, as a telegraph operator, I earned \$40 a month. Then I had a system of writing down a list of fixed expenses for the month and banking the balance. By



A TELEGRAPH OPERATOR'S \$2000 HOME

working overtime and walking to work to save carfare I saved \$300 a year.

In five years I paid \$1000 for a lot, and had \$500 left toward building a house. From a bank I borrowed \$1500 at 6 per cent. interest. Then I built a cottage for \$2000.

Every year I paid off \$300 on the mortgage, making the interest each month less, and now after five years my home is free from debt.

California.

## In Two Years on \$60 a Month

I AM a stenographer on a salary of \$60 a month, supporting myself, and contributing toward the support of my father and mother. I had saved two years ago from my earnings \$500. Then I purchased a lot for \$250. I paid for this from my bank account, so as to have a clear deed and enable me to secure a loan on my property. Then I contracted to have a house built for \$700, exclusive of cellar, chimney, plumbing, heating and lighting.

Then I borrowed \$500 for two years at 6 per cent. with privilege of renewing the loan after two years on the same conditions. A mortgage secured this loan. This \$500 I turned over to the contractors.



A STENOGRAPHER BOUGHT THIS IN TWO YEARS

I made a contract to put in a furnace for \$115—terms \$25 down and balance in payments of \$10 a month. I contracted for all plumbing, with bathroom, for \$200—\$50 down when work was completed and balance as I could spare it from each month's salary. I saved from \$30 to \$45 each month from my salary to meet these payments; I also did extra work evenings. When the house was finished I rented it for \$15 a month.

In one year I paid off all debts excepting the \$500 mortgage. At the end of the second year my salary, savings and the rent from the house paid off the entire mortgage and interest. I had seventeen cents left, but I was the owner of my own house and now live in it. I had secured a home in two years and paid for it by my savings and one year's rent. The house and lot cost me \$1523.05.

Ohio.

The second article in this series (in the February JOURNAL) will give eleven convincing accounts of

"How Some Young Couples Saved for a Home"