

I've Got the Gout!

by FOSTER GILROY

Tollere nodosam nescit
medicina Podagram.

SUCH IS THE PHRASE used by an epigrammatist in the time of Augustus Caesar to express a dictum that has divided professional opinion affecting millions of sufferers in successive generations for more than 2,000 years, that "medicine cannot cure the knotty gout."

And, in justification of the solecism lurking in the title of this article, let me say at the outset that it is used unashamedly and with a purpose, in that anyone suffering from the gout has achieved that vicarious honor solely through his own efforts and has therefore only himself to blame for playing host to one of the most painful and possibly the most ancient of diseases. I attribute the statement as to its antiquity to the authority of a recent researcher in medical lore, who declares that Adam died of gout!

Never shall I forget my first encounter with this scourge of the ancients and terror of moderns, so aptly, if somewhat inelegantly, alluded to in an old Greek saw: *Of limb-relaxing Bacchus and limb-relaxing Venus is born a daughter, the limb-relaxing Gout.*

In the light of an acquaintance of many years, may I assure my readers that, from far revealing any of the graces of a daughter, the gout leans more toward the social characteristics of a Caliban.

It all happened at two o'clock in the morning. I fix the hour for a technical reason, hereinafter discussed, and because the grandfather's clock in the lower hall had just emitted its deep-throated Westminster chimes, on the heels of which came the tenor tinkle of the library's Whittington, followed, in order, by various striking timepieces elsewhere throughout the house, until my wife protested drowsily, "It really does seem to be two o'clock."

I was on the point of pulling one of those early morning duds by remarking, "Two strikes and out," when I suddenly became aware of the cause of my awakening. It was not the clocks; but my foot felt as though it were on fire.

"I've got a terrible pain in my toe," I remarked.

"Well, your chiming clocks give me a terrible pain in the neck," was the not very brilliant rejoinder.

"No fooling," I cried; "the pain is something fierce!"

By this time, we were both up and had switched on the lights.

True enough, the big toe of my left foot resembled in size, shape, and color that magnum of sausages which I believe the Germans call a *Bratwurst*. For those unacquainted with this mastiff among hot dogs, let me explain that my toe was greatly swollen and of a rich, red hue.

I felt actually faint for the moment at the intense shooting pains that throbbed within its taut and inflamed confines. "I must have been bitten," I ventured, surveying the painful member.

"Now, no wisecracks out of you," the lady countered. "There's nothing in this bed capable of any biting. That toe of yours looks as though a cobra had dined on it."

"That's how it feels," I replied feebly.

My wife suggested that I telephone the family physician.

"Not on your life," I said. "I'm in frightful agony, I admit, but, if I got Doc Fields out of bed at two o'clock in the morning for a pain in the toe, I'd never hear the last of it."

We decided to wait until seven o'clock, in the interests of neighborly decency, before summoning the doctor.

Sleep was out of the question. I could not even bear the weight of a sheet on my foot,

as the pain grew in intensity and spread slowly upward from the tip end of the big toe to the instep. I couldn't read, because I couldn't concentrate. I took a mild sedative, only to find myself more wide-awake than before. I never had felt such pain in my life, with less mental fortitude to bear it with.

For five mortal hours I watched that big toe grow in size and increase in torture. I swathed it in analgesic balms, potent liniments, and penetrating local anaesthetics; and, the more stuff I rubbed on it, the sharper grew the pain. By the time daylight came and, shortly after it, the doctor, my foot as far north as the astragalus was a rosy-pink bed of fire, for all the world, in a physical sense at least, like the glowing embers at the bottom of an open grate.

GOOD NEWS

WHAT NOW, little man?" was Doc Fields's boisterous greeting as he bounced into the room. "Just getting up — or just getting in?"

"Neither, Doc; just take a look at that foot," and I held it out for his inspection.

"Why," he fairly shrieked, "you old son of a gun, you've got the gout!"

The gout . . . the gout!

Immediately there recurred to memory all the quips I had chortled over in *Punch*; of a choleric old retired field marshal shaking a knotted fist at the canary, because its morning song was so blithe; of a mahogany-hued and grizzled Indiaman, beached on half-pay, shying a crutch at the landlady's pug dog because the little blighter had brushed against the bandage enshrouding a vastly swollen pedal extremity; of an empurpled City man mercilessly sacking a terrified butler for passing the port to the left.

I had always connected gout with British consuls, with the Sepoy rebellion, Belgravia, and the London Athenaeum — even with the Travellers' Club and White's and the George and Dragon. There flashed before me the picture of a great nobleman of my acquaintance, whose portrait hangs in the National Gallery in Trafalgar Square as emblematic of all that British aristocracy connotes, hobbling out of the Marlborough Club in what I then thought was a pair of overtight shoes. Now I suddenly realized that his labored tread must have come

from gout, because I knew that he had never been lamed.

And here was I, a housebroken American — of a long line of Scottish ancestors, to be sure — laid low by a disordered metabolism which literally millions suffer from under various disguises, which cartoonists delight to lampoon, and over which physicians pull their shaggy eyebrows in puzzlement.

Being a Dickens fan, I even recalled at the moment a passage in *Bleak House* in which Sir Leicester Dedlock pontificates:

All the Dedlocks, in the direct male line, through a course of time during and beyond which the memory of man goeth not to the contrary, have had the gout.

And I, too, had finally acquired the curse of Chesny Wold!

"The gout?" I repeated after the Doctor. "How in thunder did I ever get that?"

"Far be it from me to inquire too closely into your ribald past," replied Doc Fields, "but gout it certainly looks like and probably is. Maybe you got it from your grandfather."

"My grandfather," I retorted with spirit, "lived to be ninety-seven years old and walked ten miles daily up to the very day of his death."

"Probably you'll live to be ninety-seven yourself," he replied, "if you'll look both ways before crossing the street. It happens to be one of the peculiarities of gout that it seems to give its victims a generous lease on life — but not a happy one."

"Well, never mind," I said. "Do something about this infernal pain."

"First, let me ask you a couple of questions," and I could see that he was beginning to take an ominously professional interest in my case. "I assume that you first felt this pain in your toe at precisely two o'clock this morning?"

"That's right; but how did you know it?"

"Well, it's another of gout's idiosyncracies; it usually gets busy at almost exactly that hour. And, the night before, did you experience a burning or itching sensation in your left foot?"

"Right again, but I blamed it on thirty-six holes of golf during the day!"

"That was gout's 'Scarborough warning,'" continued the Doctor. "Now, Bill, gout is one of medicine's mysteries, and most physicians hesitate to make a definite diagnosis of it.

I'VE GOT THE GOUT!

Sometimes it's called arthritis, sometimes rheumatism, sometimes by other names, none of which fits it precisely. I think you've got gout and I base that belief not entirely on that foot of yours but also upon what I know of your past and present mode of living. At least, I am going to treat this trouble of yours as gout."

"Look here, Fields," I said.

"Forget about my way of life and get busy stopping this confounded agony."

"And suppose I should say to you," replied the Doc evilly, "as did Doctor Armand Trousseau, of the Clinique Médicale de l'Hôtel Dieu of Paris, in his day one of the great French authorities on gout, 'At the commencement of my practice I attempted to fight against

gout. Now I cross my arms and look on; I do nothing, absolutely nothing, to subdue attacks of acute gout.' How would you like to have me approach your trouble in that frame of mind?"

"My God, Doc," I asked, "is it as bad as all that?"

"Well, I'm not quite as pessimistic as Dr. Trousseau was about gout — and don't forget that he was a great medical authority — but I am going to tell you this as man to man: there is nothing that I can give you to apply to your foot that will alleviate the pain one iota. Gout must be fought from within. I am going to give you an ancient drug that will ease your pain in six or eight hours, reduce it still further by tomorrow, and possibly dissipate it entirely in four days. That is the best I can do for you, and within that time you must live a life of monastic severity."

He proceeded to write out a diet list that embraced practically everything in the deglutitory catalogue that was highly distasteful to me, from bonnyclabber to bubble-and-squeak. Not a thing in the list that one could get one's teeth into — no meat, no fish, no fowl, and only the most insipid and tasteless trivia of the vegetable world.

"One should live to a ripe old age on fodder like this," I remarked nastily, as I tried to find one ray of culinary hope in the debacle of food products presented for my espousal.

"Yes — and without gout," was Doc Fields's parting remark.

BURIED ALIVE

I LOOKED at the prescription he left with me. I had enough Latin to discover that outside of one of the salicylates its chief ingredient was colchicum — and then some of my old classical lore came back to me. Colchicum —

rose-purple flower cluster of Colchis in Asia Minor, ancient home of Medea, herself a poisoner of parts, and the bud itself a toxin of great potency. Colchicum, the very incense offered up in prayer to the Monster Gout by those fathers of medicine, Hippocrates and Galen.

And I remembered, too, that Lucian had twice apostrophized this ancient ache,

once in his *Tragopodagra* and again in *Ocypus*, thus: "Who does not know me, Gout the unconquered, goddess of all earthly ills!"

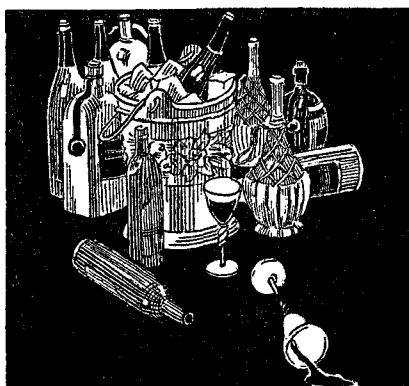
That I was beset with a disease of venerable lineage I had abundant historical evidence; that I had many and honorable fellow victims I had every reason to believe; but that there was anything goddesslike in gout's clandestine approach in the small hours of the morning I held savage doubts. Nor did I like that air of finality in Lucian's "Gout the unconquered."

Discounting the progress in medicine of some eighteen centuries, I finally managed about noon to hobble as far as the telephone and called up Doc Fields. "Look here, Doc," I asked, "is gout curable?"

"I've been practicing only twenty-five years," he replied, with indecent levity. "Let me find an older authority to answer that question. Just a moment . . . ah, here it is. . . . I am quoting Professor Adolf Strumpell in his *Text Book of Medicine* . . . he says, quote, a permanent release from the disease is rarely to be hoped for, unquote . . . how do you feel?"

"Worse now, thanks," and I hung up.

It seemed that I was seized with an indescribably painful disease at 40 years of age and that there was no cure for it. At least, that was the inference I drew from the Doctor's reply, yet he did not register great concern over my plight. For years I had laughed over jokes cracked at the expense of the gouty — the very name usually provoked an outburst



of hilarity — but the cold fact remained that competent medical authority classified gout as incurable.

I was not left in peace, however, long enough to pursue this gloomy contemplation to its ultimate conclusion, for it seemed that a brisk fire continued to consume my left foot. I was taking the doctor's little green capsules every hour and felt in perfect health everywhere save in that burning, throbbing, pestilential foot. My ordinarily even disposition was shattered, I thought, beyond repair — a condition that was not improved by my utter abhorrence of a diet of infant's food and anemic vegetables. And how I missed that medium Martini just as the sun crossed the yardarm — a ritual of twenty years' standing!

For old King Alcohol was the first stout sinner to fall under the new boss's displeasure. "The sprinkling cart for you," was his terse command.

"For how long?" I timidly asked.

"Till death do us part," came the brutal answer. "Alcohol in your present state is just about as helpful as cyanide of potassium, and unless you give it up entirely you can expect that toe of yours to go off on a binge like this just as often as your blood gets filled up with those little needle points that are right now giving you merry hell."

"Not even wine?" I wheedled.

"Worse than whisky," he snorted. "Probably that's how you got it, along with a generous diet of *truite de rivière et crevettes, escargots bourguignons, poitrine de volaille*, and your old favorite, *grenouilles*."

"At least," said I, mustering all the sarcasm I could under the painful circumstances, "you seem to have been entertained by somebody who favored good restaurants."

"Many times," he rejoined, ignoring my insolence, "but it never destroyed my love of simple fare."

He was about to leave me to my colchicum when I shot in one last query: "Well, what *can* I drink?"

"Mineral water, until it bubbles out of your ears!"

FURTHER EXPERIENCES IN PURGATORY

BY THE SECOND DAY, my pain had somewhat subsided, as the Doctor had promised, but getting a shoe on that foot was still not a

possibility. I can't say, however, that my temper had improved equally, since I noticed that members of the family gave me a wide berth and that even Fukoji, as he sidled into the room with successive "meals" of bellywash, lacked much of his customary Oriental placidity.

And I don't doubt that I was pretty sad company. I had always lived well — as it now appeared, too well. At the Tour d'Argent, Frederic and, later, Elie paid high tribute to my taste in viands; the latter was wont to sneak off with me to his cellars under the Seine bank, where we would split a bottle of Lanson or Krug or some other choice product of the vine — and not a *demi-bouteille*, either. At Voisin, the sommelier fairly gurgled over my selections, and at the Ritz I achieved the questionable honor of bestowing my name on a cocktail that I had coaxed out of a wide array of bottles in a moment of early-morning exuberance. I mention these facts in modesty, simply to draw a contrast between the *bon vivant* of yesterday and the milktoaster of today. Bitter, bitter loomed the future.

Along about noon of the second day Doctor Fields dropped in.

I reproached him from my soul for his lack of sympathy. "How would you feel," I inquired, "facing a lifetime on buttermilk and farina?"

"Come, now, it isn't that bad by a long shot. In a week or so, after we've gotten some of that acid out of your system, we'll have you back on a modified diet that you'll like."

"Modified? How?" I asked suspiciously.

"Well," he beamed, "a soft-boiled egg now and then; a lamb chop at dinner; sometimes a little white meat of chicken; and plenty of vegetables and fresh fruit."

"Damn vegetables and fresh fruit! I want red roast beef, corned beef and cabbage, and two-inch steaks."

"Any one of which dishes, after this attack," said the Doc firmly, "would bring you just that much nearer another fat toe. Now, let's approach this thing from a sensible viewpoint." He took a little notebook from his pocket. "As I told you yesterday, none of us doctors knows much about gout. An honest physician will admit that, and he will tell you that it is to be accepted more as a warning of some systemic maladjustment than as a disease in itself. I

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happened last night to run across a book by Ellwanger, who wrote at length on gout and seems in his conclusions to approximate more closely the facts as concerning your own life and habits, as I have observed them, than some of the commentators of other and earlier times."

"There you go again, 'my life and habits'; what have they got to do with my big toe?"

"Well, I know that you revel in rich food and plenty of it. Here is what Ellwanger says about that:

"Gout is a sequence of high living and the thorn in the rose of gastronomy, with many years of savory dinners and fragrant vintages as its genesis and means of evolution.

"It is a common affliction that since the days of the ancients has proved a weariness to the flesh and has yielded little to medication.

"No other malady not strictly organic has baffled medical science to so great an extent, the doctors themselves being frequently among its chosen victims, with whom it often flourishes under the more plebeian title of 'rheumatism'."

"Oh, ho," I cried, "so you birds get it yourselves and call it rheumatism!"

"All medical opinion, my friend," the Doctor countered, "is not agreed that gout, while rheumatic in its general characteristics, is identical with rheumatism. It may comfort you to know that Ellwanger further states that gout is distinctly a disease of civilization, being unknown among savage races."

I was later to discover, to my everlasting consternation, that my friend and physician, who refused to ration me even a thimbleful of Pontet Canet, was quoting from *Meditations on Gout, With a Consideration of Its Cure Through the Use of Wine*, by George H. Ellwanger, M.A. Had I been aware of this I probably should not have resisted the wine closet.

By the end of the fourth day, I was able to get a shoe on my foot and go to business — but with a decided limp and the help of a stout blackthorn.

I even essayed a visit to my club on the way

home. This was a mistake. I discovered that the Doctor had so far forgotten his professional ethics as to broadcast my plight to all our friends, and as a result I got none of the commiseration I regarded as my due but only rude jests and ribald winks. They thought it was funny!

POOR RICHARD'S GOUT

A CERTAIN DEGREE of facetiousness is the common lay attitude toward gout, but I was to learn, as my experience with it progressed, that gout has over many centuries, claimed the serious attention of some of medicine's greatest minds and that its lore is a rich one.

I first became interested in the etiology of gout when my wife, harried wretch, triumphantly called my attention to reference to it in the *Encyclopedia Britannica*:

On the night of the attack the patient retires to rest apparently well, but about 2 or 3 o'clock in the morning awakes with a painful feeling in the foot — and displays extreme irritability of temper.

"That's exactly how it affected you," she announced.

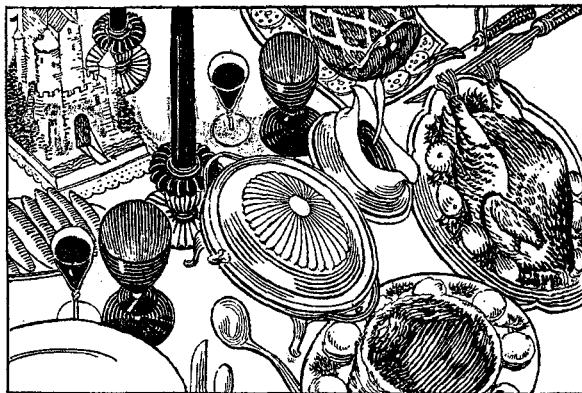
To this I could only acquiesce, "And don't I know it!"

Then I happened to pick up a copy of Benjamin Franklin's autobiography and by sheer chance, because I had forgotten that the philosopher suffered from the trouble, opened it to his *Dialogue With Madam Gout*. Struck by the fact that he, like Lucian, assigned a feminine role to the harridan, I was equally impressed by the stress which he laid on exercise as a possible palliative of the disease:

Franklin: Eh! oh! eh! What have I done to merit these cruel sufferings?

Madam Gout: Many things: you have ate and drunk too freely and too much indulged those legs of yours in their indolence. . . . I very well know that the quantity of meat and drink proper for a man who takes a reasonable degree of exercise would be too much for another who never takes any.

Franklin: I take — eh! oh! — as much exercise — eh! — as I can, Madam Gout. You know my sedentary state, and on that account it would seem, Madam Gout, as if you might spare me a little, seeing it is not altogether my own fault.



Madam Gout: Not a jot. . . . If your situation in life is a sedentary one, your amusements, your recreations, at least, should be active.

Franklin's visitor thereupon propounds the theory that, far from being an enemy, she is his physician; that medical opinion rates gout a remedy rather than a disease; and that without her the great philosopher might have died of palsy, dropsy, or apoplexy.

I encountered frequent references to gout in Ovid; in the searching codification of medicine by Celsus; in Seneca, Pliny, Martial, Dioscorides, and Aretaeus. Horace, in Satire VII of Book II, tells us the story of the confirmed gambler, Volanerius, who was so crippled by gout in his fingers that he hired deft-digited bystanders to throw the dice for him.

AN EARLY SPECIALIST

WHILE THE ANCIENTS suffered from and wrote diligently about gout, the first really comprehensive study of the disease in modern times appeared in *A Dissertation on the Gout and All Chronic Diseases Jointly Considered*, which was published in London in 1771 and "Addressed to All Invalids by William Cadogan, Fellow of the College of Physicians."

Dr. Cadogan (1711-1797) won his doctorate at Leyden, set up his office in Cavendish Square, and promptly aroused a tempest, in the smart circles of the London of that day, by reason of his new theories about this prevalent scourge of the upper classes. His treatise ran through ten editions in two years at one shilling, sixpence per copy.

In his introduction to the work, Dr. Cadogan made an announcement historic in the annals of medicine:

The Gout is so common a disease, that there is scarcely a man in the world, whether he has had it or not, but thinks he knows perfectly what it is. So does a cook-maid think she knows what fire is as well as Sir Isaac Newton.

From this running start, the doughty Doctor plunged into his subject to the utter bewilderment of established medical authority of the moment. He boldly proclaimed that "gout was preventable, but not by medical means; that it was not hereditary, not periodical, and not incurable." He described it as the result of a vicious cycle, "starting with Indolence begetting Intemperance begetting Vexation," the trio begetting gout. He was a pioneer in

urging a balanced diet, and expressed the belief that "wine alone produces more disease than all the other causes put together."

The effect of this pronunciamento among the two-bottle men of his times can better be imagined than described, yet his work found a sympathetic ear in so gay a *boulevardier* as David Garrick, who thus wrote to a friend about it:

A Dr. Cadogan has written a pamphlet lately on ye Gout, it is much admired and has certainly It's merit — I was frighted with it for a week; but as Sin will outpull repentance when there are passions and palates, I have postponed the Dr.'s Regimen till my wife and I are tete a tete, and so make ye mortification as compleat as her father Confessor would prescribe to her in Lent.

Contrary to modern procedure in handling gout, Cadogan recommended slightly cooked meats, "since the less all flesh undergoes the power of fire, the milder and wholesomer it is." He continues:

It is water that relieves. I know this is a very tender topic to touch upon, for men catch at every shadow of argument that favors their inclinations.

In the wake of Cadogan came a maelstrom of doubt and indecision over his technique in the treatment of the widespread malady that moderns enjoyed as a bequest from the ancients who had lived too well. For, in spite of his denial, the belief still persisted that gout was hereditary.

Many facts, however, emerged from the controversy. One was that the first attack of gout was more frequent between the ages of 30 and 40 than at any other time of life; that its secondary frequency fell between 20 and 30 years, becoming less common from 40 to 50; and that gout was seldom known as a *first attack* after middle life. Another observation was that it seldom fastened on women and still another that it was less prevalent in Scotland and Ireland, where robust spirits are favored as beverages, than in beer-and-ale-quaffing England.

Still, such data did little to clear up the fog that enveloped the causes of the disease. Many eminent physicians have expressed widely varied opinions about it.

"A disordered digestion," declares Dr. Meredith Clymer, "is the *primum mobile* of the whole trail of morbid phenomena."

And Sir Willoughby Wade, in his *Gout as a Peripheral Neurosis*, promptly retorts:

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The nervous system is largely concerned in all the phases of gout and goutiness; and probably it also influences their mysterious hereditary transmission.

Of its curability, we have an early opinion from Dr. William Cullen (1710-1790), a London practitioner in a day when gout was much more prevalent than it is today, widely as it is now distributed. Wrote he:

I am much disposed to believe the impossibility of a cure for the gout by medicine. Almost every age has presented a new remedy, yet all hitherto offered have very soon been either neglected as useless or condemned as pernicious. Colchicum stands first and foremost from time immemorial the great antidote.

LOST—AND FOUND

FOURTEEN YEARS have passed since my first experience with Madam Gout. I have had many attacks, six to eight a year at times; originally confined to the left foot, they returned to the right foot, once or twice to the knees and to the wrist, and once, horror of horrors, to both feet at once! My wife can tell me almost to the hour when I may expect a seizure simply from the hue of my naturally somewhat florid complexion.

All these attacks have been of my own begetting, because the sufferer from gout, like most mortals, is frail of flesh. Full-blooded, he feels so high in spirits and in such excellent health, when he is not laid by the heels in pain, that he disregards every precaution, follows no advice, and indulges his robust appetites to the utmost, trusting to luck that a fortuitous circumstance may deliver him from his predestined penalty.

It never does.

I cannot lay the curse to my forebears, for I find no record in the history of the families, gammer or gaffer, as to the possession of gout.

Whether gout can be wholly eradicated from the human system is not for a layman to say, but that it can be avoided in its acute stages is a fact for which I can vouchsafe ample verification and thus validate the counsel urged on Franklin by his midnight visitor.

The solution, partially at least, seems to lie in hard work.

In short, the only considerable period in which I was entirely free from even mild attacks of gout was during two years, at the very

depth of the depression, when I joined the hordes of the unemployed.

I have often heard of "poor man's" gout, which could not be definitely attributed to overindulgence either in rich foods or alcohol but was gout nevertheless. In spite of this, I do know that, with every source of income lopped off, when I had to content myself with the barest necessities in the way of food and drink and had to work from early morning until late at night at physical labor which taxed muscles that I had never before used in my life, then — and only then — my gout vanished like wax under a blowtorch. During those two years I was absolutely without a pain of gouty origin.

And then came recovery and the return of some of the old earnings. Economic hermits began to poke their heads up out of concealed retreats, for all the world like a colony of prairie dogs emerging after a cyclone. A few people gave parties (gin). Presently the more venturesome or more affluent made bold to serve a dish of sherry (cooking) before dinner. Eventually the pop of the Clicquot cork resounded here and there.

Within three months, my wife looked at me as I returned from town one day and said, "You'd better broach a new bottle of colchicum; you're due for the gout!"

"Nonsense," I replied. "Haven't had it in nearly three years and I feel like making a complete wreck of a big platter of Irish pheasant."

"Well, you're going to have it within twenty-four hours — the gout, I mean, and not the corned beef — so you've had fair warning."

I did not heed the warning, as usual. She was right, also as usual.



.....
I find I have written far into the night.

Can that be two o'clock striking? It is . . . and is that a twinge? . . . After all, that wasn't much of a party last night . . . I remember shuddering when Sally Black put ice in her Clos Vugeot . . . always thought she was an idiot. . . . Ye gods, I believe that was a pain in my foot . . . yes, there it goes again. . . . Oh, well, I'm glad I had sense enough to save some of that colchicum.

The Smiths Are Building a Home

by MARC A. ROSE

THE SMITHS and the Joneses are buying new homes. Even with a depression on, 400,000 new dwellings are being snapped up this year. It is the first energetic display of home-building activity in 10 years and it is touching a section of the population other booms have swept past. For half these new dwellings cost less than \$5,000, including garage and lot. Banks and loan associations throughout the country have discovered the little man and are competing for his business. They have begun to understand that the small-income man, as the automobile makers learned long ago, is a good credit risk.

Back of this sudden upturn in building — and particularly the attitude of the banks toward it — is a government agency that lends nothing and, because it pays its way by fees charged for its services, costs the taxpayer next to nothing: the Federal Housing Administration. Not to be confused with the U. S. Housing Authority, which builds apartment houses, or the Home Owners Loan Corporation, which bailed out hundreds of thousands facing foreclosures, the FHA is simply an insurance corporation. It guarantees banks and loan associations against loss of principal on loans which it approves. For this insurance the home buyer pays the premium: from one quarter to one half of one per cent on the diminishing principal.

Guaranteeing the lender against loss, however, is only one of the services the FHA performs. Its advice to the buyer and builder is not less valuable. For the first time, the inexperienced home buyer, making the biggest business deal of his life, has someone looking out for his interests, guarding him against salesmen who would get him over his head in debt, examining the neighborhood he proposes to build in, inspecting the home while it is going up.

If you are a prospective homeowner, you first apply to a bank or other approved financial institution for a loan on a mortgage not in excess of \$16,000. Your application is for-

warded to one of the 68 FHA insurance offices.

Five underwriters rate each application. First, an examiner sifts out the obvious ineligible. Second, an architect studies costs and plans; the house must be neither too expensive nor too cheap for its environment, and it must harmonize with its neighbors. Third, a valuator examines rental value, location and marketability. Fourth, a mortgage-risk examiner investigates the borrower's character and the relationship between his income and the contemplated debt. *How hard will he fight to keep his home?* the examiner asks himself.

The chief underwriter in each office reviews all these reports and gives or withholds approval. About four out of five applications get by. This may seem a high percentage, but even to become an applicant the borrower has already survived the bank's scrutiny.

If the FHA approves, it then guarantees to the bank that your loan will be paid back in monthly installments over a period of 25 years. The maximum interest charge permitted is 5 per cent. What's more, the mortgage may run as high as 90 per cent on a small home. Suppose you buy a pleasant and well-built home for \$4,000 — you may pay as little as \$400 down and pay the rest off at, say, \$28 a month, which covers taxes and insurance and interest and wipes out the mortgage in 25 years.

During construction, a house gets three thorough inspections to see that specifications are met and workmanship is sound. A charge of \$3 per \$1,000 of the amount of the mortgage is made for this service.

The FHA has made it possible to buy better homes for less money. It has reduced materially the cost of financing, which is a big item. Its gradual repayment plan has done away with many of the evils of second mortgages and short-term first mortgages which have to be renewed frequently and expensively. Builders were prompt to see a business opportunity and