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Money Well Spent

BY NANCY HILLER

An acquaintance proudly reports that he and his wife had their Arts and Crafts-style house built for \$100 a square foot, instead of the \$200 more typical of their locale, by buying as many fixtures and fittings as possible at discount chain stores. • A customer of mine, seeing a pair of lovely beds being custom made for two young boys, asks disapprovingly why children need such fancy furniture. • A colleague says that when she tells friends her charming studio cost some \$43,000 to build, they are “outraged” at the expense.

REMARKS SUCH AS THESE can be heard every day. Most of us don't even notice them, let alone question why they are made. After all, why wouldn't someone be glad to have saved thousands of dollars building his home? Why shouldn't I disapprove on learning that a backyard studio cost almost as much as a small house? And what kind of values are parents teaching their children by buying them beds that are custom made?

On the face of it, these remarks are understandable. They reflect admirable values such as modesty and thrift: It's good to save for the future, bad to spoil children. To pay more for something than necessary is not just profligate but downright foolish.

Yet a closer look at the realities behind these comments and the circumstances that prompted them re-

veals some flaws in the ways that many of us think about spending money—flaws that I believe have serious social and economic consequences.

TAKE THE BACKYARD STUDIO. Here are some of the assumptions that might have led to the onlookers' initial disgust: (1) The builder is greedy. (2) The owner is extravagant in her spending. (3) If you are wealthy enough to pay \$43,000 for a studio in the back yard, you should be donating that money to charities instead of spending it on yourself. (How selfish!) But the facts make matters more complex.

The builder, who is known to me, is far from greedy. In fact, he makes a modest living. He pays his employees a decent wage. Most of them have been with him for years, and their relationship is as familial as it is businesslike. Their loyalty to their employer stems from their appreciation of his character and from the satisfactions they gain from their work. The builder complies with codes and uses quality subcontractors. He pays the taxes and insurance required of an employer. This builder charges what he does in part because he works to high standards. The work he does is labor intensive, and the materials he uses are of high, long-lasting quality. All of these factors contribute to the fair cost of his work.

The builder in question de- *[continued on page 34]*

votes a laudable amount of his spare time to civic activities. An active, informed member of two bodies devoted to historic preservation, he also participates regularly in city and county affairs.

Although the building under discussion is a painting studio, it was purposely built as if it were a tiny house: At 400 square feet and with heat, running water, and a half bath, it could easily be adapted for future use as an apartment for a guest or relative. Knowing all of this helps explain the building's price.

My artist colleague certainly could have built a less expensive studio. She could, theoretically, have had an aluminum-clad mini-barn constructed in the backyard of her late-19th-century home. But her property is located in a historic neighborhood, which means she can't build just anything. For that, she's grateful. Her new studio's appearance is so well suited to the surrounding architecture that it enhances the neighborhood as a whole, its proportions, roofline, colors, and salvaged Victorian porch brackets providing a beautiful view to others as well as to her.

This colleague of mine is far from wealthy. A professional artist and teacher, she lives simply. Having a studio built at her home has freed her from a significant car commute. It has added to the value of her house while increasing the desirability of neighboring properties. She didn't have the \$43,000 that it took to build the studio; she borrowed much of it. By having the studio constructed, she put thousands of dollars owned by local investors back into the local economy, creating work for builders and suppliers in addition to enhancing her neighborhood's appearance and property values. Had she invested what funds she possessed in the stock of some distant corporation, she would have removed those funds from local circulation. (My take on that kind of investment is that it may help increase the clientele at a community's homeless shelter.)

So much for the backyard studio. What about the values that my bed-commissioning clients are teaching to their children? This would be my list: (1) It's good to support local businesses. (2) Women can be capable cabinetmakers and business people. (3) Beautiful surround-



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ings are worth cultivating. (4) It's wasteful to spend hard-earned money on shoddy goods. These beds are made to be handed down to the boys' own children and grandchildren. (5) It's educational and soul-feeding, sometimes, to deal directly with producers of things, to see the human

Buy in the cheapest market?—yes; but what made your market cheap? Charcoal may be cheap among your roof timbers after a fire, and bricks may be cheap in your streets after an earthquake. . . . Sell in the dearest [market]?—yes, truly; but what made your market dear? You sold your bread well to-day: was it to a dying man who gave his last coin for it, and will never need bread more; or to a rich man who to-morrow will buy your farm over your head. . . . ?

—JOHN RUSKIN IN *THE VEINS OF WEALTH*
[excerpted from *Unto This Last and Other Writings, Penguin Classics*]

faces behind the objects that we normally take for granted.

And an Arts and Crafts house built entirely with discount-store products? Besides the contradiction in terms, it may be a foolish investment, long-term, depending on the suitability of design, the longevity of materials used, and the building's fit in the neighborhood.

WHEN MOST OF US think about investment, we think in terms of stocks and bonds, money-market accounts, and the daily performance of the Dow. A rental property may come to mind, or perhaps a timeshare in the mountains. The truth is, we're making investments every day, even

in apparently inconsequential transactions. Few of us think about the etymology of that word, investment. To invest is to clothe. What we invest in clothes our values, makes them visible, gives them form. We all recognize that

investing our time in something shows we value it. But the way we invest (or "save") money too often expresses an unexamined belief in money itself—and money has no inherent value (utility).

By having her studio built, my artist colleague gave her values form: Her values are expressed in the beau-



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tiful building that now graces her neighborhood, in her art and availability at home, as well as in the continued flourishing of her builder's business. The boys whose parents commissioned custom-made beds may well have felt special, but that need not translate to being spoiled, or to feeling socially superior to the tradesperson who made their furniture. They are learning important lessons about how the things they use every day are made. They're being taught to think of themselves not just as consumers, but as partners in a web of social and economic relationships that each one of us has some power to affect.

We all have limited time and income. But most of us can at least give some thought to the production of things, instead of seeing ourselves solely as consumers whose own interests are all that matter. It costs nothing to resist commercial pressure to "think cheap." To brag about paying less than full price, if that's what we can afford, adds insult to injury.

Thrift and modesty are excellent values. I don't believe they are the values being expressed when we buy products that are genuinely wasteful, that weaken the fabric of the local economy, that uglify our surroundings. Instead of engaging in the sloppy thinking that prompted the comments at the start of this essay, I try to consider carefully which values I'm really expressing when I spend my money. ✦

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