

WOMAN USES WITS AND GAINS FORTUNE

Mrs. Olive Phillips Tells Story
of Her Success.

START MADE WITH \$25

Los Angeles Offers Big Opportunity
in Five Years Industry
Nets Sum of \$150,000.

NEW YORK, Oct. 12.—(Special).—Kings and potentates trail their royal robes through the corridors of the Waldorf-Astoria, but there is a woman stopping there who knows the story would come into the shadow of industrial success that may hinge round the usual guest there.

This woman comes from Los Angeles, and her name is Mrs. Olive Phillips. Within the last five years, by the use of her own wits, she has "cleaned up" \$150,000, and that with not a cent of capital to start on.

She is somewhere in the early forties now, and looks upon the \$150,000 as a mere beginning.

"From the time my children were small I had ambition to save, to buy property, to get ahead."

Husband is Radical.

"My husband was an I. W. W., and did not believe in property, did not believe in saving. He would not buy a house, he would not let me buy one, or save anything. I continued in that way for 20 years."

"Then I took a different course. I wrote a story for a woman's magazine in a contest on how to keep a family of four on \$50 a month and save enough from it to buy a home. I won a \$25 prize in that contest and put it down as a first deposit toward the purchase of the house we were living in at that time. I agreed to pay \$25 a month on it."

"Then I set about improving the place. With my own hands I put up partitions where I wanted them, I painted the whole house, painted and carpentered until I had it to suit me. I had the pipes for my plumbing out at the plumber's, I had the boards for my woodwork sawed at the carpenter's, and did the rest myself. I divided the kitchen as I wanted it, a bathroom, and put extra windows into the bedrooms."

Extra Rooms Rented Out.

"As soon as I had the place fixed up I rented out the extra rooms and saved all the newspapers and beer bottles, sold them, and paid the little expenses of the house with what I got for them."

"In a plot 10 feet by 20, beside the house, I raised enough artichokes and tomatoes out of season to pay the interest on the purchase loan of my house."

"In two years I traded in my equity in the property for a ten-year lease and furniture in a 35-room apartment house."

"At that time there was a premium on tenants. Apartment houses owned by giving hotel service for \$15 a month; a tenant was furnished light, heat, laundry, maid service to wash the dishes; everything you ever heard of."

"I changed all that. I didn't furnish anything, and I got the tenants to do the same. I saw that there was a great waste, for people do not appreciate what is given them. When I had the electric light bill it would be \$17; when they had to pay it themselves it would be \$12."

Makes Apartments Pay Well.

"Rents were so low that little shop girls were occupying the apartments, while families were walking about in search of places to live. I talked with the girls, arranged to find rooms for them in private houses and paid their first month's rent to get them to vacate at once. Then I rented the apartments to families. In one month I raised the total income from my first apartment house from \$240 to \$1000 a month. I was the first woman in Los Angeles to have a maid and laundry."

"That apartment house I traded for another, in a better location. The second I traded for a third in a still better location. The third I traded in time for a house with 35 apartments of living room, bath and kitchenette. From the 35 apartment building I advanced to a 54-apartment building and on and on the second that in for the 10-year-lease and furniture of a 98-apartment hotel."

Mrs. Phillips waved her hand about to indicate the marble lobby, the sea and dining rooms of the Waldorf.

Hotel Excels Waldorf.

"My hotel is like this, only more modern. I have a ballroom, billiard room, cardroom and on the second floor a magnificent lobby. My manager was manager of the McAlpin before he came to my hotel. We don't have dining rooms, because all my guests do their own cooking. I have a first-rate commissariat downstairs where they buy their supplies. They prefer to do their own cooking."

"I have 17 millionaires in my apartments; the poorest of them is worth \$100,000. When I had the less pretentious places I used to charge girls just one-fourth of their salaries to give them a home, whatever their salaries were. If I should charge my millionaires on the same basis I would have some money, wouldn't I? I charge \$150 a month."

"Two months ago I set out from Los Angeles for a trip. I left my daughter, Bonny, to act as hostess; my son, Jack, as bookkeeper; I went to Alaska, to the Yukon, for a rest. I went there because there aren't any people there. Now I am going to every big city in the United States and Canada where there are big hotels and study methods used by successful hotel owners."

Will Build Apartment Hotel.

"Now I am looking about, planning to build an apartment hotel that is bigger than the one I have now, and build it according to my own ideas. Women are better at building apartment houses and running them than men, any because they know more about making a home. I think I shall build one that will open people's eyes."

"The whole secret of life is deciding what you want to do more than anything else in the world, then doing it. I wanted property, business, and I went after it. Now I have it."

SCENERY PROTECTION AIM

Governor Urges Action to Preserve

Beauties of State.

SALEM, Or., Oct. 12.—(Special).—Selection of scenic preservation committees in the various counties of Oregon, and subsequent recommendation by each of a representative to serve as director of the Scenic Preservation association of the state of Oregon,

was urged in a public letter issued by Governor Olcott today.

"At a meeting held recently in the executive offices in Salem, attended by prominent citizens interested in preserving the scenic beauties of the state, initial steps were taken for the organization of a scenic preservation association," said the governor's letter.

"I am taking the liberty of requesting that your organization take such steps as were outlined and would appreciate a report at an early date of the progress made and the recommendations of your committee."

"Copies of the governor's letter will be forwarded to each civic and commercial body in the state."

EX-SHERIFF GETS CHANGE

GRACE TO BE ALLOWED FOR

PRODUCING \$5962.84.

Amount Said to Have Been With-

held by Mr. Stringer From

Funds for Prisoners.

SEATTLE, Wash., Oct. 12.—(Special).—Ex-Sheriff Stringer may have a few days beyond the allotted Saturday to meet the county's demand that he turn into the county treasury \$5962.84, said by the county commissioners to have been withheld from the funds paid by the government for the care of federal prisoners during Stringer's last term of office, 1919 and 1920.

Prosecuting Attorney Douglas said today that while he had been instructed to file a civil suit against Stringer and his surety for that sum if the demand has not been met by Saturday evening, he probably will let the ex-sheriff get a few days' grace.

The complaint in the threatened civil suit, fully drawn and signed, charging Mr. Stringer with having withheld the money, is on the prosecutor's desk.

Walter S. Fulton, well-known lawyer and attorney for Mr. Stringer during 1919 and 1920, and who was carried on the sheriff's books as a deputy sheriff at a salary of \$150 and later at \$160 a month, said today that this arrangement was an open business transaction, so far as he was concerned, that his name appeared on the payroll.

Each month by a majority of the board of county commissioners and that warrants signed by the auditor were mailed to him.

BILL STRIKES AT BETTING

MEASURE PASSED BY HOUSE

BARS USE OF MAILS.

Gambling Spirit of Nation Held

Demoralizing and Ruination

of American Morale.

WASHINGTON, D. C., Oct. 12.—Transmission through the mails of newspapers publishing betting odds on horse races, prizefights and "other contents of speed, strength or skill" would be prohibited under a bill passed today without a rollcall by the house. Senate concurrence is expected to force the measure to become a law.

As introduced by Representative Ramseyer, republican, Iowa, the bill was designed to tighten federal postal laws to exclude fraudulent devices and lottery paraphernalia from the mails. Representative Walsh, republican, Massachusetts, offered the amendment, which was adopted by a viva voce vote, to extend the ban to newspapers and "dope sheets" which quote betting odds.

Impriety, which is prohibited under a law of not more than five years, or a fine of not more than \$5000, would be provided for publishers violating the law.

Mr. Walsh declared that if the gambling spirit, "which is demoralizing in its effects," were not abated, "we will wake up some fine morning and find the United States in the same sort of a fix Russia is in."

Washington, he declared, is "a gambling mad" with betting going on "even within the confines of the capitol grounds." Crowds congregate in front of Pennsylvania avenue, the boards late in the afternoon, he added, to "check the winners."

Women to Help Realtors.

HOQUIAM, Wash., Oct. 12.—(Special).—Members of the Grays Harbor realty board at their meeting yesterday

decided to "check the winners."

Refunding Bill Drafted

Representatives Hawley and Long-

worth Prepare Debt Measure.

THE OREGONIAN NEWS BUREAU,

Washington, D. C., Oct. 12.—Representatives Hawley of Oregon and

Nicholas Longworth of Ohio were appointed today as a subcommittee of the house ways and means committee to draft legislation for refunding the loans made to foreign governments.

The draft of the bill was completed today, and will be submitted to the full committee tomorrow.

The bill provides for a commission of five members to be appointed by the president, with the approval of the senate, to be chairman of the commission.

The bill provides the method of disposing of \$1 billion dollars lent to the allies during the war.

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POLICE SAY YOUTH IS HIGHWAY ROBBER

Grand Jury Likely to Hear Al-

fred Manning Case.

GOOD EVIDENCE OBTAINED

Boy, 20, Said to Have Admitted
That He Passed Bad Checks
and Owned Revolver.

Police detectives yesterday began weaving a net of circumstantial evidence around 20-year-old Alfred Manning, which, they believed, will result in his being held to answer for one or more of the recent highway robberies on Portland streets.

The youth, a confessed passer of bad checks, was held at the city jail on a charge of obtaining money under false pretenses. Following his arrest Monday by Police inspectors Wright and Tackaberry, young Manning admitted passing six checks on Portland merchants.

Police suspicion now points to young Manning as the highwayman who held up and robbed Harry C. Mueller and a woman companion at Twelfth and Market streets on the night of September 11 last.

Mueller appeared yesterday at police headquarters and made a partial identification of Manning as the man who held him up and robbed him of \$5 and jewelry as well as private papers. The young woman with Mueller at the time now resides at Eugene and will be here later in the week. She has informed the police she will be able to make a positive identification of the highwayman.

The first bit of evidence uncovered by inspectors Tackaberry and Wright which tended to connect young Manning with the Mueller hold-up came when a bad check signed with the forged signature of Mueller was identified as Manning's handwriting. The check was passed on the Police clothing store a few days after Mueller was robbed. In presenting the check to the store the former flashed Mueller's driver's license as a means of establishing his identification. The highwayman who held up Mueller took, among other things, his driver's license.

This led the police to believe that the man who robbed Mueller likewise forged his name to the check at the Police store. The police said there is absolutely no question but that the check presented at this store was written by young Manning.

It was also learned that the highwayman who robbed Mueller, as well as other residents on west side streets in the past few weeks, used a nickel-plated revolver. A weapon of the description was found in Manning's room when it was searched.

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