PORTLAND FAMOUS AS CITY OF HOMES

Facilities for Building Decided Factor in Its Rapid Growth.

MODERN METHODS UTILIZED

Problem of Individual Ownership Easy of Solution as Residents Are Fixed in Purpose — West Leads in New Designs.

"Portland is unique and almost alone as a city of homes, not merely of individual occupancy, but of actual ownership as well," said A. H. Faber, a Portland architect, yesterday. "There is less rented residence property in Portland than in any other city anywhere near its equal in population. It is this ease of taking care of charges against the property that makes its ownership so little burdensome, and its possession a source of profit from the accretion of income otherwise payable as rent, and the increment in value of the property itself.

"There are few, if any, houses of modern design, newly built, that are for rent today. There are numbers of houses built 10 to 15 years ago that are rented. The modern house, if unoccupied, is invariably for sale, and not for rent. There are additions where no houses whatever can be found for rent, and these are recognized as the better-class residence districts, such as Holladay, Irvington, Laurelhurst, Piedmont and others. Nor need they be exclusive or high-priced districts. Few, if any, houses can be found for rent in Rose City Park or its neighboring additions.

Home Ownership Is Goal.

"This condition is easily explained—the problem of individual ownership is so easy of solution. The Portland resident is fixed in his purposes, his pursuits and his place of residence. He desires to own his own home, and every inducement is offered him to acquire it. The ease with which a home can be acquired in Portland is not exceeded by the facilities found elsewhere. Less actual ready money is required to obtain it; less effort is needed to retain it, and no property anywhere enhances faster in value. The various methods of acquiring a home are numerous, but are readily resolvable into but two classes: A man may buy a house ready built, taking a plan of a home designed by another, and which may or may not suit him. Or, he may build his own home, and have the satisfaction of finding that it reflects his own individuality, it embodies his own ideas and is a part of himself.

"Of the first class, something or nothing may be paid on account, and subsequent payments be made periodically on account of principal and interest. The buyer moves into the property and starts his payments. Of these payments, there is first deducted interest on the purchase price of the house, and the balance of the payment is credited on account of the principal, each payment reducing the interest charge. These monthly payments, oftentimes, are little more than the property would be worth in rental value, yet upon any subsequent sale of the property at an advance in price, such advance would belong to the owner, notwithstanding the slight equity he has in the property.

"Many instances could be cited where clerks and men on meager salaries have acquired homes and obtained a substantial start in life by securing a property on such an installment plan, even though the monthly installment left but a slight margin of the monthly salary. Such a method is perhaps the easiest to contract for, but the payment of the proportion of profit to the seller makes it the least profitable in the end and the most burdenhome to carry.

"Of the second class, where the buyer builds his own home, several methods, none unduly onerous, are open to him. All that is required is a steady income—it need not be large—and care and foresight in making the contract. We need not consider the man who owns his own lot—he is in the capitalistic class and only needs secure a house plan and a building loan, and he is fixed for a home. It is the man who hasn't yet made a start, but is going to, whom we are considering. Let us take concrete actual instances. They are at once more interesting and instructive than suppositious ones. The addition of Piedmont was the first to take up any systematic method of assistance to the home builder. This was 20 years or more ago. Lots in that addition until recently would only be sold to those who would agree to build and occupy the property. The buyer could select his own plan, providing it was within the restriction as to cost, and choose his own building. The holding company retained title and made the necessary advances to cover the cost of construction, and the buyer repaid in monthly installments. Many a home owner in that addition today would never have been a property holder but for the liberal inducements held out to him to become such.

Concrete Example Given.

"Within the past six months a young man of 32, with a wife and child and a fair salary, had never accumulated over $50 at one time. The wife, more as a matter of amusement than with a thought of its possibility of realization, and indulging a fondness which all women have for such matters, had worked out a plan of her ideal home. Her enthusiasm was communicated to her husband. A chance acquaintance with an architect soon put the plan in shape for building. He had thought of buying a lot on the installment plan, and was about to conclude the purchase, when his friend, the architect, introduced him to the managers of a prominent addition, who made this arrangement with him: He agreed to buy from them a well-located lot for $1100, paying $50 cash and $50 within one month. The sellers agreed to permit him to secure a building loan of $3000 on the lot and house and subrogated their balance of $1000 of the purchase price of the lot to such first mortgage. Interest on both loans to be paid at 7 per cent, and an installment of $10 a month on the second mortgage. The house was built for $3800, the difference between that and the building loan was credited on the second mortgage, and a payment of $33 per month now takes care of the entire property—actually less than the rent the owner formerly paid for a West Side apartment that was little better than a coop. That property is today probably worth $6000.

"An Easterner—a Philadelphian, accustomed though he is to easy finance—would say it's prosperous and unbusinesslike—but, pshaw, we Portlanders do it every day—in fact 'everybody's doin' it' in Portland. Safe? It's safer than any bank or savings fund you ever saw. It beats a safe deposit vault in security in that it persists in growing in value.

Portland Investments Safe.

"The safety of mortgage investments in Portland and the lucrative return in a high rate of interest make this one of the most attractive forms of securing money at interest. A piece of property worth $2000 today will probably be worth from 10 to 50 per cent more a year or two hence. But the offer of 7 or 8 per cent interest per annum for mortgage money seems to the Easterner accustomed to a 4 or 5 per cent rate for safe mortgage investments, to savor of insecurity as a reason for the high rate. It is not so, however. The rate is the result pure and simple of the earning capacity of the money, and not of any risk of being unable to recover it. A 50 per cent loan on real estate in Portland today, paying 7 per cent interest, is as secure as any 4 per cent Government bond, so far as the principal is concerned, and much more secure than any 5 per cent mortgage at a 60 per cent valuation of property in any Eastern city.

"With these conditions one would expect building to be excessively costly, if for no other reason than that there is such a demand for houses at the present time.

"And then, too, our houses are not commonplace. Diversity in design, beauty of line and artistic finish, at once strikes the newcomer as the dominant features of our domestic architecture. Our people are no longer satisfied with the featureless house. It must be striking—something that will hold the attention. The Los Angeles woman speaks the present desire when she declares than 10 years ago she had a house built that that city has now just caught up with, and that she now wants another designed that should be again 10 years in advance. The Portland architect is frequently commissioned to produce something that shall be unlike anything heretofore built, to cut loose from precedent and practice, and originate something new. That this has been productive of results even the conservative Eastern architectural magazines are admitting and taking cognizance of a new era in the development of house design and construction on the Western Coast.

"It is only necessary to compare the examples of modern priced Western homes with the same class of house in the East as appearing in their own pages to show conclusively how far we are in advance of them in at least this one respect."

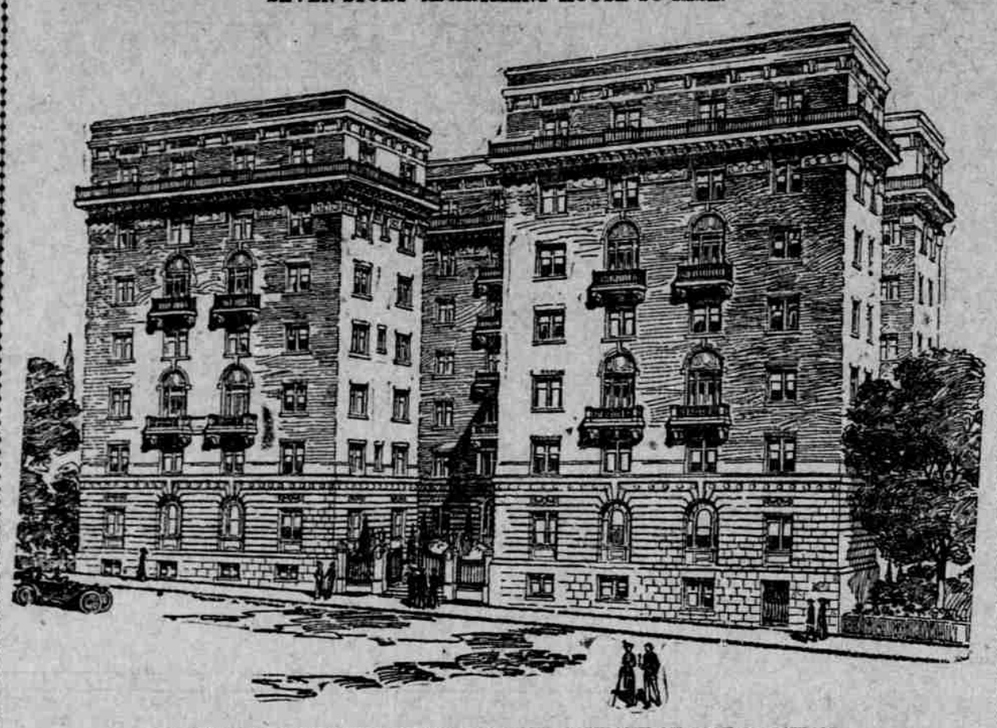
Residence Sites Purchased.

Arthur M. Churchill has purchased from Frank E. Watkins a lot on White avenue, Greenway, for $1300 and is erecting a modern residence on the site. The north one-half of block A, Grover's Addition, on Davenport street, has been sold to John C. Monteith for $1600. Mr. Monteith will build a home on this site soon. The sales were negotiated by Mrs. John Brooke.

Suburban Tract Sold.

A five-acre tract on Buckley avenue, between the Section and Base Line roads, was sold last week by Addie Bauer to S. D. Penney for $2500. Mr. Penney will improve the place and occupy it as his home.

SEVEN-STORY APARTMENT HOUSE TO RISE.



STRUCTURE TO BE BUILT BY WAUNA LAND COMPANY AT COST OF $175,000.

Portland's finest apartment-house will rise immediately on Davis street, between Twenty-first and Twenty-second streets, and will cost exclusive of the ground $175,000. The structure will contain seven stories and basement and will be fireproof. It is modeled after a New York typical apartment building. The exterior will be of red pressed brick, with cream terra cotta trimmings. The interior will be of hardwood finish. The building will contain 19 apartments, ranging from four to nine rooms. The apartments fronting on Davis street will be of duplex arrangement, with sleeping rooms above the living-rooms. The entrance will be of elaborate design, with marble and Caen stone finish. The structure will be built for the Wauna Land Company, a holding organization for the Hoffman estate. The building was designed by Whitehouse & Fouilhoux.

BIG PROGRESS MADE

Peninsula Plans Extensive Improvements This Year.

MUCH PAVING UNDER WAY

Fine System of Boulevards Big Aid to District—Deepening of Columbia Slough, to Cost About $1,500,000, Is Proposed.

The Peninsula, the district between the Willamette and Columbia Rivers, which is an important portion of the city, has made rapid progress the past five years. It is the only section of Portland that has a complete system of wide boulevards. These follow the Willamette River along the east bank and then sweep through St. Johns to Columbia Slough, turning eastward along the great manufacturing district located on Columbia Slough and Columbia River, which is destined to become the greatest shipping and manufacturing center on the Pacific Coast. Wide boulevards run criss-cross the Peninsula in all directions. A movement has been started to pave these boulevards, and several have already been improved. About ten miles of hard-surface pavement are projected for the next two years, besides those already paved.

It is along Columbia boulevard that the most progress has been made. Factories already have been established in the Columbia Slough district at a cost of $7,000,000, including the Union Meat Company's plant and the great stockyards, the Monarch Lumber Mills and other concerns. Immediately south of Columbia boulevard are the homes of many of the operators in these plants. Kenton is the business center.

It is proposed to dredge out Columbia Slough and make it a ship channel reaching from the Willamette River to a connection with the Columbia River eastward, a distance of about 17 miles. It is estimated that it will cost between $1,000,000 and $1,500,000 to excavate this channel and make it navigable for ships for this entire distance.

Such a channel will transform the territory between Columbia boulevard and the Columbia River into a great manufacturing and shipping district, with both rail and water transportation. Material taken from the channel may be used to fill up the land north of the channel. There are numerous side channels from the main Columbia Slough, so that the thousands of acres of land there may have water and rail transportation.

SEWER WORK IS EXTENSIVE

Contracts Since January Total $1,000,000.

Since January, 1912, contracts have been let for about 40 sewers for the East Side costing in the aggregate $1,000,000, and there are trunk sewers yet to be contracted for which will increase the cost to above $2,000,000 before the end of the year. Some of the trunk sewers under construction, including the East Stark and Sullivan's Gulch sewer, are six feet in diameter and of reinforced concrete construction.

Eastmoreland has six miles of sewers which cost $39,000, besides two and a half miles of main trunk costing $35,000. East Stark No. 1 will cost $64,000 and East Stark No. 2 will cost $110,000. Sullivan Gulch trunk sewers Nos. 1 and 2, reaching from the Willamette River to East Thirty-third street, will cost $118,000. The Sandy boulevard and East Thirty-third street extensions cost $54,000 and $80,000 respectively. The Sullivan Gulch's trunk will drain about 1800 acres.

Others to let are the Tolman-avenue branch of the Eastmoreland system, which will cost $36,000. The Insley-avenue system, which will drain Eastmoreland, Westmoreland and East Sellwood, will cost $132,000 and will drain 1800 acres. The Lambert-avenue system, a branch of the Insley sewer, will cost $69,000. The Westmoreland sewer system has been completed at a cost of $50,000.

It is estimated that the present method of using concrete construction for the trunk sewers causes a reduction of 20 and 30 per cent of the cost. The Peninsula is yet to be provided with sewers at a probable cost of $1,000,000.

RAILROAD CHIEF INDICTED

Burning Brush Sets Fire to Forest and Arrest Is Consequence.

SAN DIEGO, Cal., July 13.—Charged in an indictment voted by the Federal grand jury at Los Angeles with setting fires or causing fires to be started on the Cleveland forest reserve, E. S. Babcock, president of the Los Angeles & San Diego Beach Railroad and one of the wealthiest men in San Diego, was arrested today by a Deputy United States Marshal.

He gave bonds in $2500. The indictment was the result of a brush and timber fire on San Miguel Mountain, east of San Diego. It is charged Babcock ordered ranch hands to burn the brush on his ranch at the base of the mountain, and that the fire got beyond control and entered the reserve.

BEAUTIFUL IRVINGTON HOME, TYPE OF MODERN CONSTRUCTION.

RESIDENCE OF R. F. LYTLE, COMPLETED AT COST OF $40,000.

One of the most beautiful homes completed recently in Portland is the 11-room house of Italian Renaissance design owned by R. F. Lytle, an extensive lumber manufacturer of Hoquiam, Wash. The dwelling occupies a fine site at the northeast corner of East Twenty-second and Hancock streets, in Irvington.

The interior is of artistic design. The living-room is finished in solid oak, the reception-room in old ivory and gilt and the dining-room in mahogany. The six chambers on the second floor are finished in white enamel. French windows and doors are another feature of the house. In the basement is a large billiard room and the heating plant, installed in a fireproof compartment. The residence contains a two-story fireproof garage. The residence represents a cost of $40,000. D. L. Williams, of Portland, designed the house. This is one of many completely modern homes built in Portland this year.

NEW DISTRICT IS FORGING TO FRONT

Extension of East Harrison to East Sixtieth Opens Fine Residence Section.

MANY STREETS ARE PAVED

New Additions Platted and Extensive Improvements Planned. Movement Under Way to Secure Streetcar Service.

East Harrison street, which now extends from Ladd's Addition through to East Sixtieth, between Hawthorne avenue and Division streets, has been paved for a considerable portion of this distance. It passed through a new district that is being developed rapidly.

That portion east of Ladd's Addition a year or two ago was a garden, but the land became too valuable for that purpose. Murrymead, Colonial Heights, Stratton's Addition and Bickerton Heights have already been platted in this territory, and a considerable portion has been sold.

Residences ranging from $4000 to $15,000 have been built along East Twenty-fourth, East Twenty-fifth, East Twenty-sixth and East Harrison streets. Judge C. U. Gantenbein has just completed one of the most attractive homes in the South East Side at a cost of $15,000. In this immediate vicinity are several residences costing $10,000 or more.

Hard-surface pavements have been laid on most of the streets between East Twenty-first and East Twenty-sixth streets, about $30,000 having been spent. The remaining portion of Murrymead is now being paved. Bickerton Heights is the name of the new addition that is now being developed between East Twenty-sixth and East Thirtieth streets. The entire addition is being graded down. The high bank on the south side of Hawthorne avenue has been reduced, and the material used to fill up the low places in the tract toward the south. Streets are being graded and cement sidewalks laid. The improvement under way is the most extensive now being made on the East Side. All this district is high and desirable for residence purposes. There is considerable building going on on either side of East Harrison street out to East Sixtieth street, north and south.

Many Streets Are Paved.

East Forty-fourth street district improvement, including East Forty-fifth, East Forty-sixth, East Forty-seventh, between Hawthorne avenue and East Lincoln and East Harrison streets, is projected and will probably be undertaken this year. The improvements will cost $72,000. Also in this section is the East Thirtieth street improvement district, which includes East Thirtieth, between Hawthorne avenue and East Harrison, East Thirty-first between Hawthorne avenue and Geise street, East Thirty-second between Hawthorne avenue to Geise Addition, East Market between East Thirtieth and Glenn avenue. This will be an asphalt improvement and will cost $23,494. Marguerite avenue will be paved from Hawthorne avenue to Division street at a cost of $19,000. It is proposed to pave East Thirty-third street between Hawthorne avenue and East Taylor street at a cost of $8136. Altogether, the hard-surface pavements projected and under way in this district will cost over $250,000.

Between East Fifty-fifth and East Sixtieth streets is the fine residence district of Paradise Springs, which has been built up with attractive homes.

New Additions Platted.

South between East Harrison and Division streets is the addition of Groveland, which was platted this year. Also, the addition facing East Sixtieth and Division streets was recently platted, in which all the streets have been graded and cement sidewalks laid. This addition heretofore had been used as a prune orchard, but the land became too valuable for that purpose. Lots in this district command $800, $900 and $1000. A large number of homes are being built in this territory.

Improvements were somewhat slow to start along East Harrison street, but with the installation of sewers and paved streets the section is rapidly forging ahead. At the present rate all the streets will be improved soon with hard-surface pavements.

With the completion of the new reservoirs at Mount Tabor the territory immediately south and east of East Sixtieth street has become available for residence purposes. South Mount Tabor, all about the lower reservoir, has made excellent progress, although it has been handicapped for want of streetcar service. New houses have been built on the Section Line road out to East Eightieth street. At the end of the Hawthorne avenue railway a center has developed of some importance, but the growth here is in the excellent class of homes that have been erected and that are now being built. At present the price of sites is now compared to that in the older sections.

Street Railway Is Needed.

It was expected that the Hawthorne avenue streetcar line would be extended during the present year, but the movement has come to a halt for the present owing to the hitch over the franchise. There is probably no section in Portland where streetcar service is needed more than in South Mount Tabor, and yet in spite of this need it has made excellent growth in good homes. There is a very fine district near the German Old Folks Home and the Evening Star Grange Hall near East Eightieth street, which extends south to the Powell Valley road, a considerable portion of which has been platted.

It is almost certain that a streetcar line will be built into this territory soon. It is probable that the Waverly-Richmond carline, which now ends at East Forty-first street, will be extended through McMahon's Addition to South Mount Tabor. Such an extension will tap a much larger district than an extension from the Hawthorne avenue line. About $11,000 was subscribed toward the construction of the Hawthorne avenue line, and after investigation it was found that a single car operated to East Seventy-second street on Thirty-seventh avenue would pay above $500 a month, so that the company will not require a guaranty for a line in this territory other than it will not be called on to pay for paving any of the streets over which the line passes. One obstacle that has operated against the extension was the division among the people of South Mount Tabor over the route that should be selected, some contending that it should be on or near the Section Line road, but the majority decided in favor of Thirty-seventh, midway between the Section Line and Powell Valley roads. It was thought that by building it there the line would accommodate the people living near the Powell Valley road. A large subscription came from the owners of land near the Powell Valley road.

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Vegetable Salad
Corn Fritters
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Carrots Beets
Milk

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Cold Asparagus Mayonnaise
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MOUNT HOOD'S ETERNAL SNOWS SOURCE OF SUPPLY.

City's Water Works Aggregate Value of $10,000,000 — Daily Consumption 63,000,000 Gallons.

Portland has a perfect water supply. The water, which comes from Bull Run River and is fresh from the eternal snows of Mount Hood, is pure. Chemical analysis, frequently made, shows this to be a fact.

The supply is brought to Portland from the Bull Run Reserve, set aside by the United States Government, by way of two huge tubes, one of which has but recently been completed.

The average daily consumption of water in Portland is approximately 23,000,000 gallons.

The aggregate value of the city's water works is more than $10,000,000.

It has cost the city millions of dollars to install its water works and to bring about present conditions. Years have been consumed in making the change from former conditions, when Willamette River water was used.

It has kept the members of the Water Board, composed of the Mayor and four Commissioners, busy installing sufficient mains and reservoirs to keep the supply up to the demand, so rapid has been the growth of Portland in every direction.

The last great improvement in the system was the installation of the second conduit and construction of two huge storage reservoirs at Mount Tabor.

This has made possible an increased supply that guarantees plenty of water to the entire city. Heretofore there has been more or less dearth of supply, but this year the new pipe will obviate this.

WAREHOUSES PAY WELL

PROPERTY IN EAST SIDE SHIPPING DISTRICT INCREASES.

Big Structure of John Deere Plow Company Returns 7 Per Cent on $400,000 Valuation.

The eight-story concrete and brick building of the John Deere Plow Company, erected on the northwest corner of East Morrison and East Second streets, in Central East Portland, stands on a half block which a little over a year ago was vacant property. It has four acres of floor space, besides the basement, and cost a little over $250,000. It is the best type of structures which have been built in the warehouse district of the East Side within the past few years, and it is considered one of the best structures of the kind on the Coast.

The rental or earning power of the property, the half block and the building which occupies it, is $30,000 per annum, according to the judgment of Charles R. Archerd, general manager and treasurer. This would be between 6 and 7 per cent on the investment. Mr. Archard estimates the value of the building and grounds at about $500,000. On a valuation of $400,000 the earning power would be a little over 7 per cent.

The building is centrally located in the warehouse district, and the earning power of the property is arrived at from the fact that the company could have leased the present structure, or another building on the east half block, for $30,000 a year. It may be seen that the value of warehouse property in this district is increasing substantially.

With the completion of the freight depot and trackage for the Harriman lines, now under construction, and with the Hill terminal facilities proposed for the East Side, the value of warehouse property between the Willamette River and Union avenue, will be greatly increased.

Residence Is Purchased.

Nathaniel A. Palmer has purchased the 75x100-foot lot at the southwest corner of East Twenty-fourth and Tillamook streets from H. P. Palmer, of the H. P. Palmer-Jones Company, the consideration being $7500. The lot is improved with a dwelling. The property was purchased for a home.

PREMIER DRILL TEAM HERE

Famous "Cherry Pickers" From Toledo, Ohio, Marched in Parade.

In the grand parade last Thursday were four representatives from the Toledo, Ohio, lodge of Elks, which possesses the famous cherry pickers' drill squad, never defeated in any drill parade till the Milwaukee reunion, when the members, in a premeditated manner, gave way to allow some other lodge a chance.

Those who took part this year were Judge Chittenden, the grand lodge delegate; T. R. Cook, Fred Blakely, J. W. McKenzie and J. Benedict. In their red suits, despite the paucity of their numbers, they attracted considerable attention.

The interesting part about this drill squad is that the members started organization when they were only 10 years old. That was as members of the Meyers Cadets. Then they became high school cadets, and as the years rolled by they formed themselves into the Toledo Cadets, finally becoming members of the Ohio National Guard.

Each member afterward joined the Elks, forming the drill contingent that was unbeaten till the year 1896, when of their own accord they gave way. Neither as Elks nor as National Guards were they defeated in Washington, Indianapolis, Chicago or elsewhere.

People who dislike to part with their old furniture may derive encouragement as to the increasing value of such possessions from a recent auction sale in France, at which an old sofa and four chairs brought $50,000. The set, however, was covered with Gobelin tapestry of the period of the Regency, and probably cost a goodly sum even when new. At the same sale a string of pearls brought $99,000.

At Hood River, Oregon An Ideal Country Home

For Sale. This is one of the prettiest homes in the valley, with all modern conveniences, water, electricity and sewerage system. Everything you would have in a city home. This is high-class income-paying property, with no incumbrance; about 40 acres in trees. Would consider first-class unincumbered Portland property in part payment. If you would like an ideal country home with unsurpassed view, this is an exceptional opportunity. For interview

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