

CONVEYANCING OF REAL ESTATE PLAINLY

Mortgage Is Second in Importance to Deed in Closing Sales of Land.

EXTREME CARE ESSENTIAL

Protection to Person Who Gives Value for Document Depends Upon Conditions to Which Mortgagor Binds Himself.

BY BEN RIESLAND. (Member of Portland Realty Board.)

PART II.

Comparatively few real estate conveyances are made where the entire purchase price is paid in cash. This necessitates the giving back of some security to cover the unpaid balance.

A mortgage of this kind is a pledge whereby the mortgagor covenants to forfeit his right in land upon failure to pay a sum named in the mortgage.

There is no fixed form to a mortgage, and the various blanks and stationery forms are the creations of attorneys who have given some thought to the subject.

Mortgagee's Rights Defined. In case the mortgagor neglects or refuses to comply with the conditions...

Debtor Bears Burden. If in the absence of the mortgagee, or if its absence, the mortgagee is not paid at maturity, or if any of the covenants of the mortgage are broken...

Great care is necessary in drawing up the mortgage. Usually the seller is satisfied to have the buyer's attorney frame this instrument...

ALBANY KNIGHTS OF PYTHIAS TO HAVE FINE HOME. Entire First Floor of Structure to Be Used for Business Purposes. Cost Will Be \$30,000.

ALBANY, Or., May 17.—(Special.)—One of the best lodge buildings in the state will be erected this summer by the Albany Knights of Pythias.

DEKUM AVENUE NOW ACTIVE Extension of Carline Big Aid in Developing Fine District.

The extension of the Woodlawn carline over Dekum avenue to East Twenty-fourth street was completed last week and a 12-minute service is now effective.

"Many property seekers and prospective homebuilders have been awaiting the extension of this line, as they realize the attractiveness of Dekum street as a residence section," said F. B. Holbrook, of F. B. Holbrook & Co.

CARLINE TO BE EXTENDED Hawthorne-Avenue Line to Be Built to East Seventy-Fourth Street.

Construction of the South Mount Tabor extension of the Hawthorne-avenue carline was started Thursday at the corner of East Sixty-third and Division streets by the Portland Railway, Light & Power Company.

WORK ON GRAIN ELEVATOR PROGRESSES The reinforced concrete grain elevator which is being built near the foot of Holladay avenue on the railroad ground is nearing completion.

streets, east on Division to East Sixty-first, south on Sixty-first to Twenty-ninth avenue, and thence to East Seventy-fourth street.

It will be a single track, with such turnouts as may be necessary, and will be operated as part of the Hawthorne-avenue carline.

The extension will accommodate a prosperous section. The Evening Star Grange and the Altheim, of the Portland German Aid Society, are near the line.

ELKS PAY \$30,000 FOR LOT Surplus Funds of Lodge Invested in Inside Property.

The Portland lodge of Elks has purchased for \$30,000 the Barnes property at the northwest corner of Thirteenth and Taylor streets and will hold it as an investment.

This investment was made with part of the surplus funds of the lodge, which rapidly are accumulating. Further investments will be made at various times within the next few years.

The lodge recently selected a building and investment committee consisting of the following members: J. P. Pinley, chairman; D. Solis Cohen, W. W. Robinson, George P. Henry and A. B. Manley.

BANQUET ATTRACTS 300 WORKERS FOR OREGON GOODS MEET AT GRESHAM. Addresses by Manufacturers and Others and Music Are Part of Programme.

The "Made in Oregon" entertainment and banquet held at the Gresham Commercial Club Tuesday night brought together the citizens of that place and many prominent speakers.

The distribution of seed corn by the O.-W. R. & N. was completed last week and more than five tons of selected varieties given away.

The demand for seed exceeded expectations. Requests came from all sections and what the O.-W. R. & N. designed for its territory became a statewide and general Northwest demand.

The Southern Pacific bought and distributed two tons of seed and every person requesting corn was either supplied or directed to firms having the acclimated variety needed for planting in Oregon, Washington and Idaho.

Many who sent in a request for enough seed to plant an acre announced their intention of planting larger areas.

The idea originated with the O.-W. R. & N. and it became popular at once. A large majority of landowners did not know that corn might be grown successfully in the Northwest.

Some of them were not aware that in 1911 Oregon, Washington and Idaho farmers grew 1,755,000 bushels of corn and that

uted, literature is given with explicit instructions as to preparation of ground, cultivating and planting. The time to cultivate corn is before you plant it, and those who follow instructions as to preparing the ground will be rewarded with abundant yield.

"The contest is on. Men, women and children are interested. They foresee results. The Pacific Northwest leads in many things, and it will not be behind in its corn crop.

The J. D. Mayer Company, of Vancouver, is planning building. VANCouver, Wash., May 17.—(Special.)—The Vancouver Commercial Club probably will have a new home soon at the corner of Eighth and Main streets.

Water Company, Recognizing Importance of District, Has Re-laid Entire System of Water Mains at Large Cost.

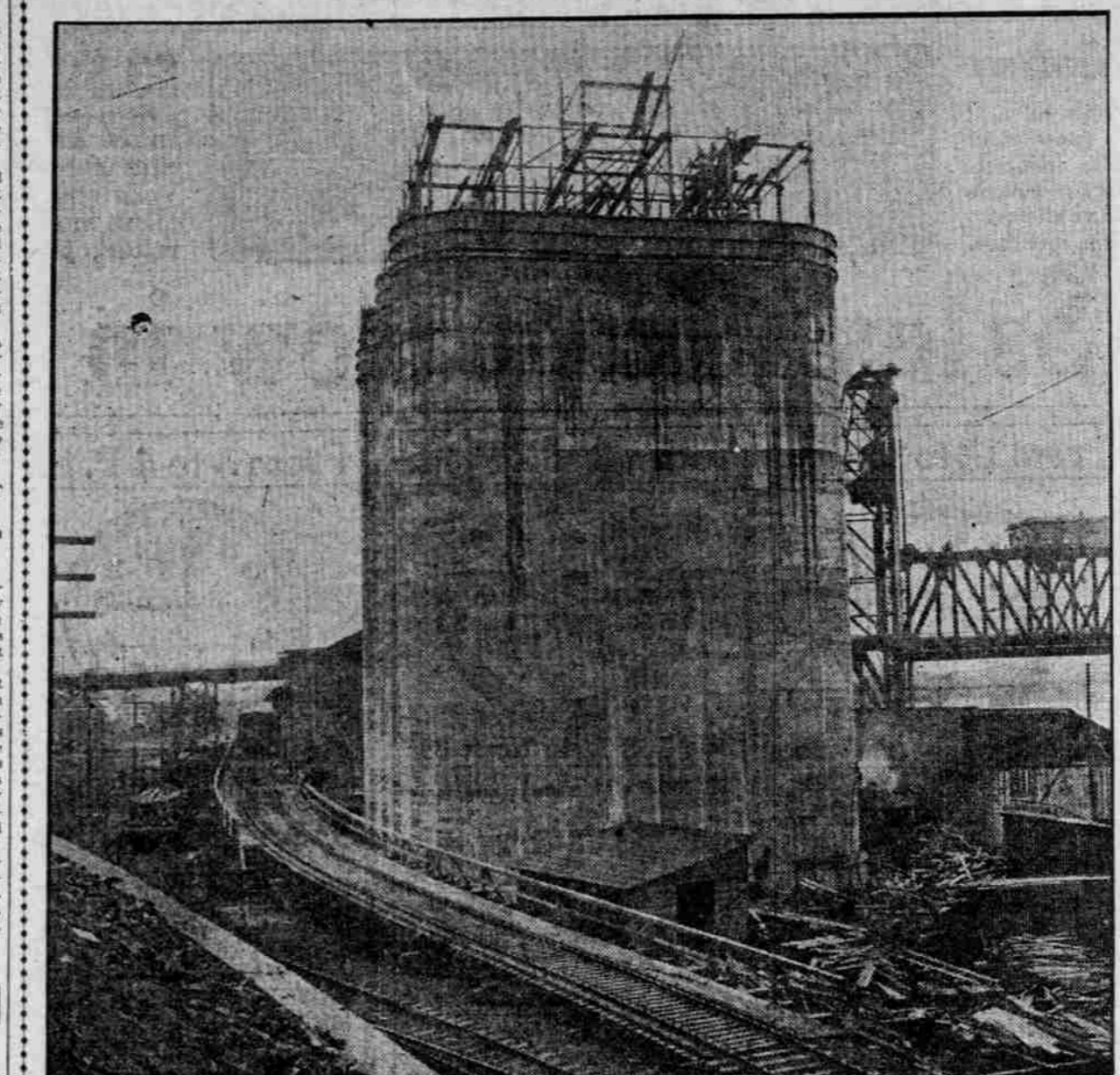
One of the arguments advanced by the committee of the East Seventy-second Street Improvement Association for an extended carline is that 25,000 people have settled in the district between Powell Valley road and city limits south and East Eighty-second street on the east.

H. T. Cummings, president of the association, declared that in no section of the city had a more rapid growth taken place than here.

"I came here nine years ago," said Mr. Cummings, "when there were but half a dozen houses scattered here and there. At Lehigh there was a schoolhouse. I assisted in forming the Arleta school district, which was afterwards taken into the city.

Since the territory as far as East Eighty-second street was annexed to Portland the water committee has completely relaid all the water mains with new iron pipe, replacing the small pipe and wooden mains, at a cost of about \$250,000, many times more than the Woodmere water works cost.

WORK ON GRAIN ELEVATOR PROGRESSES



REINFORCED CONCRETE STRUCTURE COSTS \$150,000. The reinforced concrete grain elevator which is being built near the foot of Holladay avenue on the railroad ground is nearing completion. It is rated as a ten-story structure, and the cost is given as \$150,000. It covers a space of about 50x75 feet on the edge of the river.

SEED CORN SOUGHT

Seven Tons of Acclimated Variety Are Distributed.

O.-W. R. & N. STARTS MOVE

Thousands of Acres to Be Planted to Maize in Northwest as Result of Campaign, Declares Agriculturist Smith.

The distribution of seed corn by the O.-W. R. & N. was completed last week and more than five tons of selected varieties given away.

The demand for seed exceeded expectations. Requests came from all sections and what the O.-W. R. & N. designed for its territory became a statewide and general Northwest demand.

The Southern Pacific bought and distributed two tons of seed and every person requesting corn was either supplied or directed to firms having the acclimated variety needed for planting in Oregon, Washington and Idaho.

Many who sent in a request for enough seed to plant an acre announced their intention of planting larger areas.

The idea originated with the O.-W. R. & N. and it became popular at once. A large majority of landowners did not know that corn might be grown successfully in the Northwest.

Some of them were not aware that in 1911 Oregon, Washington and Idaho farmers grew 1,755,000 bushels of corn and that

uted, literature is given with explicit instructions as to preparation of ground, cultivating and planting. The time to cultivate corn is before you plant it, and those who follow instructions as to preparing the ground will be rewarded with abundant yield.

"The contest is on. Men, women and children are interested. They foresee results. The Pacific Northwest leads in many things, and it will not be behind in its corn crop.

The J. D. Mayer Company, of Vancouver, is planning building. VANCouver, Wash., May 17.—(Special.)—The Vancouver Commercial Club probably will have a new home soon at the corner of Eighth and Main streets.

Water Company, Recognizing Importance of District, Has Re-laid Entire System of Water Mains at Large Cost.

EAST SIDE BOOMING

Powell Valley Section Has Record for Growth.

25,000 ADDED IN 9 YEARS

Water Company, Recognizing Importance of District, Has Re-laid Entire System of Water Mains at Large Cost.

One of the arguments advanced by the committee of the East Seventy-second Street Improvement Association for an extended carline is that 25,000 people have settled in the district between Powell Valley road and city limits south and East Eighty-second street on the east.

H. T. Cummings, president of the association, declared that in no section of the city had a more rapid growth taken place than here.

"I came here nine years ago," said Mr. Cummings, "when there were but half a dozen houses scattered here and there. At Lehigh there was a schoolhouse. I assisted in forming the Arleta school district, which was afterwards taken into the city.

Since the territory as far as East Eighty-second street was annexed to Portland the water committee has completely relaid all the water mains with new iron pipe, replacing the small pipe and wooden mains, at a cost of about \$250,000, many times more than the Woodmere water works cost.

Large reinforcing mains were laid all over the district, so that the entire territory is now well supplied with Bull Run water. Many of the streets which intersect the Foster road have been improved with grading and cement sidewalks.

It is planned to improve the Foster road by making it 95 feet wide. Petitions are out for this improvement.

The Portland Railway, Light & Power Company is now extending the Woodstock Railway from East Forty-sixth street to East Fifty-seventh street, which will bring the end of the Woodstock line well into Mount Scott district. In time it will be extended to Tremont station.

Centralia Values Rise. CENTRALIA, Wash., May 17.—(Special.)—The Salvation Army property in Centralia, purchased ten years ago for \$50,000, was sold this week for \$75,000. The army is planning to erect a new \$10,000 hall here and the money for the sale of their present property will be used in buying another site and as part payment on the new building.

Along with the seed-corn distributed, literature is given with explicit instructions as to preparation of ground, cultivating and planting. The time to cultivate corn is before you plant it, and those who follow instructions as to preparing the ground will be rewarded with abundant yield.

"The contest is on. Men, women and children are interested. They foresee results. The Pacific Northwest leads in many things, and it will not be behind in its corn crop.

SELLWOOD HAS HOPE

Paving of Suburb's Streets Only Question of Time.

SEWER WORK LET SOON

Spokane Avenue Now Being Paved Between East Thirteenth Street and River, Where Sellwood Ferry Makes Landing.

At Sellwood there are now good prospects that the Lambert sewer district contract, which includes the eastern part of Sellwood, will be let and built this year, which will make possible the paving of half a dozen principal streets in that suburb.

Construction of this sewer system will make it possible to pave all the streets in Sellwood between East Fifteenth and the city limits as well as toward the Willamette River.

One-half of Sellwood was provided with sewers several years ago between Adams, Commercial and the river. Contracts for the paving of Spokane, Umattila, Linn, Leo and several streets have been let, but as sewers have not yet been placed east of East Fifteenth street, these streets can only be paved between East Fifteenth and the river, and this is being done.

Spokane Avenue Being Paved

Spokane avenue is now being paved from East Thirteenth street and the river where the Sellwood ferry lands. This improvement will be pushed to completion in order to provide a good street leading to the ferry. The extra costs contracted for are not so necessary as Spokane avenue.

The Sellwood Board of Trade is urging haste in the process for the extension of East Thirteenth through the suburb of Sellwood. By reducing the sidewalks to 10 feet the roadway is made four feet wider without damaging the street.

Also this committee held a conference with the officials of the Portland Railway, Light & Power Company about relaying the double tracks and the committee was told that the company will get its tracks down ahead of the improvement, but did not want to spend money on this improvement until it was definitely settled that the street will be paved.

Board of Trade Active

It is planned by the Sellwood Board of Trade to try to have East Thirteenth extended and improved to a connection with Milwaukee street on the north. At present the proposed improvement ends at Madras avenue. East Thirteenth street is opened nearly to the Portland Crematorium along the right-of-way of the Portland and Eastern Railway.

The Portland Railway, Light & Power Company has agreed with the Sellwood Board of Trade to establish an agent in charge at some convenient point on East Thirteenth street, probably near the car barns.

Another Sellwood betterment was the purchase by the district of the lots on the east side of the Sellwood school grounds, which largely increases the playground area.

HIGHWAY TO BE VIEWED

GOVERNOR LISTER AND PARTY WILL TOUR THIS WEEK. State Board Expected to Settle Definitely Sums to Be Spent From Chehalis to Vancouver.

CHEHALIS, Wash., May 17.—(Special.)—Governor Lister, W. J. Roberts, State Highway Commissioner, and other members of the State Highway Commission are due to arrive in Chehalis Wednesday morning en route over the Pacific Highway on a tour of inspection of that portion of the route south of Chehalis.

The visitors will find two miles south of Chehalis another mile of 16-foot concrete roadway under construction on the route of the Pacific Highway, which, when completed, will make a hard-surface pavement for a distance of five miles southeast of this city.

At Toledo the Pacific Highway is crossed over a big county bridge that has been built for years. Just across the Coville the Pacific Highway will follow the line of a new survey that was made when H. L. Bowley was Highway Commissioner and which gives easy grades the entire district.

It is expected that on the coming trip the State Board will settle definitely the sums to be spent on the Pacific Highway between this city and Vancouver.

APPLE YIELD PREDICTED

Hood River Man Expects Wenatchee Crop to Be Heavy.

HOOD RIVER, Or., May 17.—(Special.)—The Wenatchee district bids fair to have a heavy apple crop this year, says F. Davidson, district manager of the Apple Growers Association, of this city, who has just returned from the Washington fruit district, where he attended a meeting of the board of trustees of the North Pacific Fruit Distributors.

estimates on past years have been accurate, places the year's crop at 682 carloads, an increase of 1582 cars over the output of last year.

Yakima is expected to have a smaller crop this year, as will the Milton-Freewater district.

Directors of East Fork Bonded Irrigation District Active. HOOD RIVER, Or., May 19.—(Special.)—Although no extensive improvements will be made this year, the Board of Directors of the newly-formed East Fork Bonded Irrigation District have made a survey of the entire length of the big ditch, which supplies the largest section of orchard land in the valley, and have been making repairs to care for the year's service.

On Tuesday, May 27, the district will hold an election for the purpose of voting a bond issue of \$175,000, of which sum \$110,000 will be used to pay the purchase price to the East Fork Irrigation Company, which the district superintends. The remainder will be used in making extensions.

WILSONVILLE IS ACTIVE

ARRANGEMENTS FOR JUVENILE FAIR UNDER WAY. Efforts Being Made to Surpass Success Attained With Exhibits Last Year.

WILSONVILLE, Or., May 17.—(Special.)—Arrangements for the juvenile fair to be held at this place September 18, are well under way and under the direction of Mrs. A. C. Williams, superintendent. The exhibits are being made to surpass the showing made last year when the children of this district won large cash prizes, plus ribbon prizes.

The Wilsonville youngsters displayed more exhibits at the State Fair last year than any other individual juvenile fair, sending a full carload of exhibits. Owing to lack of time and space only 48 exhibits were entered.

Five of the most general prizes offered by Clackamas County to its 10 juvenile fairs, were won by the Wilsonville youngsters.

The cash value of prizes won by the Wilsonville juveniles was as follows: State Fair, \$85.00; Clackamas County Fair at Canby, \$45.00; Oregon City, \$48.00; orders on merchants, \$44; Wilsonville, \$112.50 total, \$320.25.

In addition to these prizes 108 one-day tickets to the State Fair and 15 one-day tickets to the Clackamas County Fair were won. The cash value of these was about \$3 each.

The baby that took the first sweeney prize at the Wilsonville Fair was awarded a silver cup, a silver loving cup, at the State Fair.

CATTLE SHOW PREPARED

Ridgefield Plans for Big Gathering of Farmers on June 14. RIDGEFIELD, Wash., May 17.—(Special.)—The Horse and Cattle Show committee are busy arranging for the big show here June 14. Prizes will be awarded in the following classes:

Horses—Best pure bred stallion, 2 years old or over; best thoroughbred Coach stallion, 3 years old or over; mare team, single or double, 2-year-old male or gelding; yearling, either sex; suckling colt.

Dairy cattle—Holstein, Durham and Jersey cows, best cow regardless of breed; best pure bred Jersey or Guernsey bull, Holstein bull, bull regardless of breed over two years old.

Beef cattle—Best pure bred Durham, Angus or Hereford bull; best pure bred bull regardless of breed, two years old or over.

The Second Annual Horse and Cattle Show will be much better this year than last. June 14 will be the biggest day for Ridgefield this summer. No entrance fee will be charged.

WINLOCK GETS FACTORY

Pressed Brick, Drainage and Partition Tile Will Be Produced. WINLOCK, Wash., May 17.—(Special.)—It has been announced definitely that a large clay factory is soon to be added to the industries of Winlock. J. A. Veness will finance the project, investing \$200,000 to \$300,000, stipulating that \$200,000 worth of stock must be subscribed by other residents of Winlock.

No difficulty was experienced in disposing of this amount. Associated with Veness in this enterprise will be G. W. Daniels, who will be manager. Daniels was manager of the Pitts Ferry Clay Works, which was destroyed by fire recently. A crew of men will be put to work Monday to prepare the ground for the factory.

The Library of Congress at Washington, D. C. is the third largest collection of books in the world.

DRAWING OF PROPOSED KNIGHTS OF PYTHIAS HALL AT ALBANY.



TWO-STORY STRUCTURE TO COST \$30,000.

the yield for the United States was, for the same year 2,521,485,000 bushels. The value of the corn crop of the United States is large. The yield for 1911 had a farm value of \$1,565,258,000. This wealth grew out of the soil in four months of rain and sunshine, and some drought, too. This was sufficient for the Nation, which was \$98,775,770, to pay \$375,000,000 for the Panama Canal, and leave a balance of more than \$225,000,000 for other purposes.

"Corn is the most valuable crop grown on the farm. Its uses are varied. It not alone enters into articles of food for man, but is invaluable for stock.

"Thousands of acres will be planted to corn as a result of the movement inaugurated by the O.-W. R. & N. Lands will become more valuable, production will be increased, beef cattle and hogs will be more abundant and bank accounts will swell.

Since the territory as far as East Eighty-second street was annexed to Portland the water committee has completely relaid all the water mains with new iron pipe, replacing the small pipe and wooden mains, at a cost of about \$250,000, many times more than the Woodmere water works cost.

Large reinforcing mains were laid all over the district, so that the entire territory is now well supplied with Bull Run water. Many of the streets which intersect the Foster road have been improved with grading and cement sidewalks.

It is planned to improve the Foster road by making it 95 feet wide. Petitions are out for this improvement.

The Portland Railway, Light & Power Company is now extending the Woodstock Railway from East Forty-sixth street to East Fifty-seventh street, which will bring the end of the Woodstock line well into Mount Scott district. In time it will be extended to Tremont station.

Centralia Values Rise. CENTRALIA, Wash., May 17.—(Special.)—The Salvation Army property in Centralia, purchased ten years ago for \$50,000, was sold this week for \$75,000.

Along with the seed-corn distributed, literature is given with explicit instructions as to preparation of ground, cultivating and planting. The time to cultivate corn is before you plant it, and those who follow instructions as to preparing the ground will be rewarded with abundant yield.



413 Stark, Main 5873. Photographs Buildings, Construction Work. Three Operators.