

Delinguencies of Old Methods of Record Searches Are Eliminated.

OWNER RELIEVED OF RISK

Demand of Modern Business for Speedy and Economical System of Evidencing Titles Is

Adequately Met.

BY J. F. DALY. (Member of Portland Realty Board.) The demand of modern business for a speedy, safe, simple and economical system of evidencing title to real estate

is fully met in title insurance. Experience has shown that this is the only way to overcome the many delinguencies of the old systems of record nearches, abstracts and re-examinations and today, in practically every large city in the United States, title insur-ance is the standard evidence of title to real estate. So fully have the re-quirements of those dealing in land been met by this application of the insurance principle to the examination and certification of titles that in New York, Philadelphia, Chicago, San Fran-cisco and other large citles it is practi-cally impossible to sell or borrow money on real estate without offering a guar. antee of title or a policy of title insur-ance with the dead or mortware

ance with the deed or mortgage. Where, under the old system of ab-stracts and opinions thereon, the buyer or the lender of money on real estate was required to assume the risk after receiving an opinion on the title, today this risk is assumed by financially reonsible companies which make a business of title insurance.

System Gains in Favor.

From being a private business under-taking, title insurance companies have come to be a factor for good to the general public. Although comparative-ly young in years, title insurance is making rapid progress because it is right in principle and it fills a public want. Title insurance is a necessity, not a luxury. Where institutions worth millions of dollars regard it as necessary to insure title, the working man, whose property is probably limited to his little home, finds it even of more importance because it protects all he

man who buys property fully realizes that some day he may wish to sell it or borrow money on it. It is most important, therefore, that title matters be so adjusted that there be no delay due to defects or supposed defects having to be remedied. This insurance further protects the holder of the prop-erty from lawsuits and other difficulties into which he may fall should the value of his title be assailed. The title insurance company is obliged to assume the expense of employing counsel to de-

fend attacks upon the title. The same sense of security which fire insurance affords the owner of a house is given to the owner of real estate the title of which is insured. Title insur-ance is as plain and specific as fire in-surance. It is a contract which any-one, without the aid of a lawyer, can

the enlargement of the Stewart block on Adams avenue. The two rooms now occupied by the People's Store and the Snodgrass grocery store will be ex-tended back to the alley and raised to two-stories. In the new part of the basement a furnace will be installed. The plans of the Y. M. C. A. building have been approved by the Carnegie people and within a fortnight the money, \$12,500, will be received and the building started. on Adams avenue. The two ro the building started. The West building at the corner of Elm street and Adams avenue is now well under way, the timbers being up for the first floor. The Odd Fellows' building is nearly completed. It is a three-story structure and one of the best-finished buildings in the city. The

Odd Fellows' Lodge will occupy the two upper floors, the lower now being occupied by the Hub Clothing Com-pany. The new grade school building on North Second street is well under way.

COMMISSION MEN ARE SOUGHT

East Side Club Plans to Extend Wholesale District.

The East Side Business Men's Club has taken up the matter of bringing to the East Side many of the Front street commission houses and locating them on Union avenue. It was reported at the last meeting of the club that the West Side business district along Front street would undergo big changes and that soon the commission men there

that soon the commission men there would have to seek new locations. It is pointed out that Union avenue could be made ideal for the commission men for several reasons. The street is above the reach of high water between Hawthorne avenue and East Burnside street. There are no street-car tracks on Union avenue in that district to in-terfere with traffic. The club's special committee will set

before the commission men the ad-vantages of the East Side and especial-ly Union avenue. A luncheon will be held in the near future, when the subfact will be considered and commission men will be invited to attend and express themselves.

BETTERMENT CLUB IS ACTIVE

Lawns and Yards on East Sixtieth

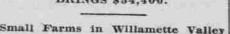
Street Made Attractive. The Sixtieth Street Betterment Cint

The Sixtleth Street Betterment Club, in the Rose City Park district, July 20, will demonstrate what may be done in making beautiful a single street by concerted effort on the part of the owners of the homes on the street. Blinton E. Smith, secretary-treasurer, says that about 20 pennants are being made for swards to those who have kept their yards in the best of condi-tion during the season. There has been

tion during the season. There has been a most enthusiastic response in this movement to beautify that street. The front lawns are finely kept and Several Sales in Sunnyside Propthe general appearance of the street has been greatly improved. The exam-



TRACT IN KLICKITAT COUNTY BRINGS \$54,400.



Are Purchased by Newcomers.

Other Sales Are Closed.

things. Any optimism with which we have been credited in viewing the realthy situation is certainly pardon-able when backed up by sales. Our sales for the past week in all classes of property, both large and small, have amounted to \$55,100 " ETNA DUMPAGE IS MORE THAN

amounted to \$59.100 " This company sold William Hurssell lot 6, block 2, Rossdale addition, a six-room bungalow for \$3300; E. E. Spel-cher bought residence No. 31 East-Sixty-first street, in the Mount Tabor district, for \$5000; W. S. Brown bought 10 acres one and one-half miles from Bossburg improved and stocked for Construction of Cross-Town Line

RESIDENCE OF W. G. COLLINS ON EAST TWENTY-FIFTH STREET.

W. G. Collins, assistant manager of the James D. Lacey Company, last week purchased a handsome new home at 376 East Twenty-fifth street, North, in Irvington, for \$6000. The house is of Dutch colonial type. The features of the dwelling are the large living-room finished in ivory, with a tiled fireplace, and the din-ing-room finished in solid mahogany. Imported wall decorations were used. Mr. Collins took possession

THE SUNDAY OREGONIAN, PORTLAND, JUNE 29, 1913.

HANDSOME HOME IN IRVINGTON IS SOLD

erty Are Closed-Other East Side

early in the week. The house was built and sold by Denler & Denler Company.

Roseburg, improved and stocked, for \$5000; Alice Thompson, of Butte, Mont., bought 12 acres on the Hase Line Road near Troutdale, for \$3500; A. M. Culp bought two fine pleces of residence property in Lincoln, Neb., and one piece in Omaba Neb for \$15 Son. P. C. 11-2 A number of residence sales were made on the East Side the past week. In Sunnyside three sales aggregated in Omaha, Neb., for \$15,800; F. C. Alten bought two acres, highly improved, in St. Johns for \$12,000 cash; L. G. Reid \$15,000. R. C. Snugg sold parts of two W. Flemming for \$5000. E. B. Wood sold to the Davenport Orchard Com-pany several lots in Sunnyside for \$5000. Kate D. Morgan sold to A. L. pany several lots in Sunnyside for \$5000. Kate D. Morgan sold to A. L. Watson in South Sunnyside property to the amount of \$3000. Several other Gresham for \$3500.



COOS BAY PROPERTY IS PUR-



Large Proportion of New Dwellings Will Average in Cost Over \$3000-West Side Hills Attract Homebuilders.

Portland continues to make big progress in the construction of homes. In all sections of the East Side many dwellings are under way and many of them will cost over \$3000 on an average. On the hill sub-division on the West Side several fine dwellings are being built and a number of homes

are being planned. Among the permits issued last week is one for the erection of a fine dwell-ing for Mrs. L. M. Kendy on East Oak near East Thirty-ninth street. This house will cost \$5000. W. N. Everett will build a house cost-ing form Laurehungt East

ing \$6000 on Laurelhurst avenue, East Glisan street. The dwelling will contain two stories and will be very attractive. R. R. Quick has had plans prepared for a bungalow which will be built on East Nineteenth near Bybee street. The house will cost \$2000 ouse will cost \$3000

Joseph Montag will build a frame dwelling on Longview between Mason and Skidmore streets at a cost of \$2500. D. M. Barnes has taken out a permit to build a two-story flat building on to build a two-story flat building on Hawthorne avenue, near East Twen-tieth strest. The building will cost \$14,000.

The Riverview Cemetery Association has had plans prepared for a two-story frame dwelling to be built in Riverview Cemetery. The house will cost \$3000. J. L. Stevens will erect a one-story dwelling on East Nineteenth between Claybourne ond Property and the story Claybourne and Bybee streets. It wil

Claybourne and Bybee streets. It will cost \$2500. Joseph B. Young has taken out a per-mit to build a house on East Forty-eighth street, near Fifty-ninth avenue. The house will cost \$2500. C. E. Minsinger will build a two-story dwelling on Floral avenue, be-tween Glisan and Irving streets at a cost of \$5000. A. Hedley will build a fine home

Street Great Traffic. The final fill is being made in the Etna Addition between East Twenty-fourth and East Twenty-eighth, East tract two years ago was cut up with

Ankeny and East Davis streets. This tract two years ago was cut up with deep ravines, but these have gradually been filled up with earth, more than 100,000 cubic yards having been depos-ited. Had the park bond issue been approved at the recent election a por-tion of the Etna Addition would have been bought for a playground for the surrounding neighborhood. A center of considerable importance

Drive, near East Thirty-fifth street, at

A permit for a two-story flat buildof the Portland Railway, Light & Power Company and a large school-house have been located, Presently the carbarns will be made a center of cost ing has been isued to Fred Capell. The building will be erected on Linn avenue, near Thirteenth street, at a cost of \$3500.

River, the work being completed this Spring, has hastened this progress. New tracks have been constructed. The two local stores, that at the station of Underwood and that at Hood, about a mile to the west, have been increased in size and the growers have been increased In size and the growers have been fur-nished better accommodations. A kind of co-operative rural free delivery has been established, the carrier making the rounds of the district three times a week, distributing mail, groceries and

meat. Trackage for the railroads is lim-ited as are locations for business house on the railway, because of the narrow strip of land at the foot of the gorge along the Columbia. Indeed, the railalong the Columbia. Indeed, the rain-way company in places has been forced to blast out the right-of-way for its tracks. A townsite has been laid out at the top of the gorge, and there many new homes have already been built.

Town Will Never Be Large.

Town Will Never Be Large. While the town will never assume large proportions because of the lim-ited territory, it is gradually assum-ing more importance as road improve-ments are being made and as the stock and hay ranchers of the interior are increasing the size of their pfaces and are looking toward more convenient locations on the Columbia as which locations on the Columbia as ship-

locations on the Columbia as ship-ping points. A few years ago the region was practically impassable to motor cars, but now as roads are being constructed to all parts of the scenic district, vis-iting motorists from Hood River are fond of ferrying across the Columbia on Sundays and on holidays. Indeed, it is said that one has not had a good view of the Hood River valley until he has looked down upon the larger district from the Underwood Heights. And a sublime view meets the eve of

And a sublime view meets the eye of the traveler when he stands on the brink of the gorge at an altitude of almost 1000 feet. He can look up the Columbia for a distance of more than 10 miles, and the orchards of the Hood River district appear below him like the garden of a minister wheth like the garden of a miniature park. It is a delightful birdseye view. While off to the south on a clear day Mount

off to the south on a clear day Mount Hood looms up with its giganiic white peak. No Underwood resident can complain because of lack of scenic beauty on which to feast the eye.

CAMAS PAPER MILL BIG

PLANT NEARLY AS LARGE AS WORLD'S LARGEST.

Capacity of Crown-Columbia Paper

Company to Be Materially Increased for Future Needs.

Within a few days the Crown-Columla Paper Company at Camas, Wash., will have in operation the largest paper-making machine in the world, a achine that will turn out news print 185 inches wide and at the rate of 650 lineal feet a minute, says the Camas Post. In referring to the new machine and the big paper-manufacturing plant, the Post says:

"The wonderful piece of mechanism, which took about two years to manu-fauc, is 250 feet long, and its greatest width is 36 feet. For the last 60 days a force of skilled men have been busily engaged in setting up the machine, while another force has been just as busily engaged in building new beaters, four of which are being added to the equipment of the mill.

"The great institution presents a wonderful sight, with its enormous ar-ray of machines and army of workmen Is given to the owner of real estate the range of the sourced. This a contract which is ingressed as pialn and specific as first ingressed as pialned to pink the substant down and pink ingressed as property to the annount of the streat side as pink the transfered to the communication in St. Johans for \$45000. The pialne ingressive ingress and state where and the substant down and pink ingressed as property to the annount of the streat side as property to the annount of the streat side as as pink to the streat side as and pink ingressed as and of the streat side as and the streat side as and the streat side as as pink to the streat side as and the streat side as and the streat side as as pink to the streat side as as the transfered to the streat side as and the streat side as as pink to the streat side as as pink to the streat side as and the streat side as as pink to the s

lots and a home in Sunnyside to Fred minor sales were made in Sunnyside the past week. George T. Potest sold to Joseph M.

Hansimair a lot in Commercial Addi-tion and some property adjoining for \$12,000. In Hancock's Addition C. C. Murton sold to E. J. Cowiishaw a home for \$3750. In Mount Tabor Villa Fred Waespe sold several lots to Victor Brunnell for \$2000 In the York Addi

Districts Show Activity.

ing to be inferred. Title insurance is insued. Infining. R. B. Goelder, recently of Oklahoma, has purchased an \$0-acre farm of S. I. M. C. A. BUST WITH PLANS in the fine will be undertaken as soon is the franchise has been granted in the fine will be undertaken as soon is the franchise has been granted in the fine will be undertaken as soon is the franchise has been granted in the fine will be undertaken as soon is the franchise has been granted in the fine will be undertaken as soon. The fifty-state the fine will be undertaken as soon is the franchise has been granted in the fifty-state the sound of the fifty-state the fifty-state the fifty-state the fifty-state the sound of the fifty-state the sound of the fifty-state the fift

It

ary bonds for the purpose

present one never was fitted for the

New Summer Hotel Opens,

that community, and is already attract-ing guests from Portland. This or-

named for the country home of Mrs. Allen's family in Indiana near Indi-anapolis, is but a short distance from

the Hood River, and the fisherman by walking a few hundred yards may an-

Wilkes District to Build.

City Property Sold.

William Wesenberg last week pur-

uased from Rudolph Franzel a parcel, 0x176 feet, at East Eightleth street

FAIRVIEW, Or., June 24 .- (Special.)

chard home, known as Enderly,

gle to his heart's content.

HOOD RIVER, Or., June 28 .- (Spe

An

and

be taken for granted and affords pro-tection to everyone who is interested Among receiption tection to everyone who is interested Among recent sales closed in either in the buying or selling of real estate or in business deals in which H. A. Dowd farm of 63 acres, near real estate is involved. Athena, to H. A. Street for \$20,000.

IONE DISTRICT PROSPEROUS is very productive. The John Kostur place of 160 acres,

Bumper Grain Crop in Prospect,

Declares J. T. Krappenberg.

"In the vicinity of Ione, in Morrow timber. The p County, there is an abundance of land ready for cultivation and needing only the settlers, which can be secured at from \$10 to \$25 an acre," said J. T. Knappenborg, president of the newly organized Ione Commercial Club, who was in Porliand last week to attend the meeting of the Norwegian Immi-gration Aid Commission.

Mr. Knappenberg said that there were many cases that had come to his attention in which land had been pur-chased in that section and the returns from the first year's crop had been sufficient to pay for its purchase. "We have quite a number of Nor-wegian and Swedish farmers in the

vicinity of Ione," he said, "and all have made good. Of all of the chattel mort-gages on record in the county, not one against any of the Scandinavian settlers, although many of them started purpose. under hard circumstances and in a very hard way." /

Last year's crop, was a bumper one in the vicinity of Ione, and Mr. Knap-penberg predicts another crop this year which will probably surpass that cial) — A new Summer hotel has been opened here. The hostelry is in the huge log bungalow built three years ago by Mr. and Mrs. W. E. Allen as a private home. It is located in the Oak Grove district, about seven miles from the city, amid the beautiful oaks of that community and is always

The Ione Commercial Club, of which Mr. Knappenberg is president, is one of the youngest clubs in the state and one of the latest to become allied with Mr. the Oregon Development League. A general movement is on foot in that community to improve roads and high. ways and to improve conditions gen-erally as rapidly as possible.

INTERESTING ADDRESS GIVEN

Realty Board Members Hear Harry

Gaze on "Business Psychology."

One of the best addresses before the Portland Realty Board this year was given at the Friday meeting by Harry Gaze, editor of Life Culture, of Los An-geles. He spoke on "Business Fsychol--It was decided at the annual school meeting of Wikes district. No. 7, west of this place, to erect a modern school-house to cost about \$3500. It will be bungalow style with a full basement. Modern improvements will be installed. The grounds will be inclosed with a 0 g Y

'Put your souls into your business.' "Business is not a 8. Business is a tre nished. mendous opportunity for the advance-ment of the world. Because people wire fonce. Thomas Rowen was re-elected Clerk. The Fairview district re-elected D. W. McKay as director and R. W. Wilcox as Clerk. The Di-rectors were authorized to give the schoolhouse a complete overhauling. ment of the world. Because people sprend their fears they cause panics, By combining scientific idealism with business, they become successful.

"New Thought teaches us to make the best of circumstances. It is organ-ized scientific optimism. It broadens and develops men in all ways, brings more abundant life."

BUILDING ACTIVITY IS BRISK

Changes in La Grande's Business

District Are Noted.

Wesenberg also bought a lot in York addition for \$1000. John M. Winter purchased from Inez A. Stevens a frac-tional lot in block 227, city of Portland, for \$11,000. Anna Loeffelmann bought from William Wesenberg a highly im-proved tract of 19 acress at Statford frac LA GRANDE, Or., June 28.-(Spe-cial.)—In splte of the bad weather building activities still continue in La Grande. Pians are now completed for land Realty Board.

the building site for the Y. M. C. A building, the building committee is working night and day on plans for The Kinney holding The Kinney holdings comprise about 1000 acres on the south inlet of Coos Bay, with about two miles of waterthe ercetion of La Grande's \$40,000 Y. M. C. A. building. The committee has inspected and contemplates inspecting many more Y. M. C. A. buildings in this portion of the country. The general secretary has finished issuing notices of the first instellment

lying two miles east of Timber, was sold last week to Dr. J. C. Robb, of Hillsboro. The place is partly cleared Hillsboro. The place is partly cleared. It contains about 3,000,000 feet of payment on the lot, architecural plans, timber. The place was purchased as etc. Little trouble is anticipated in collecting all of the money which was pledged.

High School Building to Rise. AGGREGATE SALES OF \$59,100 CASTLE ROCK, Wash., June 28.-Special.)-That Castle Rock will soon ave a fine new High School building

Active Trading Last Week Reported Panama Canal.

By Dorr E. Keasey & Co.

is now assured, since the citizens at a special election held this week, decided by a vote of 111 to 7 to issue the neces-Dorr E. Keasey, of the Dorr E. Kea-CHEHALIS, Wash., June 28 .- (Spetion to bond the district for the pur-pose of buying the necessary grounds pose of buying the necessary grounds was held some time ago and carried by a large majority, since which time the bonds have been taken up by the state, which was the successful bidder and

bur E. Reasey, of the Dorr E. Kea-sey & Co., expressed himself yester-day as thoroughly satisfied with the condition of the realty market. "We have contended," said Mr. Kea-sey, "from early Spring when the de-mand for property began to be larger, that we were headed to ward better mand for property began to be larger, that we were headed toward better Portland prior to coming to this city. of the Order of the Prussian Crown. the title to the property is now vested in the district. The new building has been needed for a long time, as the

FINE BEAUMONT HOUSE IS PURCHASED

Chehalis to Have New Hotel.

by W. J. Wilsey, of Portland. Major Kinney said that a deal is in progress also for the sale of the re-maining holdings at Coos Bay to the same interests. About \$450,000 is in-volved in this deal

mits for Week Are \$201,545.

100.000 CUBIC YARDS.

Will Bring East Twenty-Eighth

has been built up along East Twanty-eighth street, where the large car barns

Building operations for the month

much of the development work will be under way before the opening of the is as

S AB LOHOWS,	
Monday	18
Fuesday	
Wednesday	16
Thursday	20
Friday	
Saturday	10
(Botal	100

Knights

manufacture of paper bags. These ad-ditions will entail the providing of additional floor space, so the length of the bag factory will be increased by Company has started the erection of a two-story dwelling on Laurelhurst avenue, near East Forty-first street. The house will cost \$5000. The bas interest of \$40,000. "Fourteen new motors have rec-been purchased and installed. building

The EUGENE PLANT TO ENLARGE largest of these is 1800 horsepower and is used in the grinder-room. Two, of 350 horsepower each, go in the wetroom and three of similar size and one of 150 horsepower will furnish the necessary power for the beaters. One 50-horsepower motor has been installed

the property can be transferred it will be necessary to clear titles and court proceedings are now in progress to that end. It is understood that the English syndicate plans to make extensive im-provements in the district and to build generes and shipping center on Coos Bay. It is expected that nits call for the construction of dwell-mgs. The summary of the week's permits s as follows: a new machine for the mechanical dry-ing of the wool. The present process is the primitive one of spreading the washed wool on a basement floor, but the new process will deliver the wool for the vertice diverties of the the current so far contracted for from the North-western Electric Company, but it is understood that there are still many motors to be installed. There will be the new process will deliver the wool in far less time, ready for carding and 22 beaters in all when the four now

spinning. A new extractor and an ad-ditional warping machine will be in-stalled also. The mill employs 40 men and as many women, running the spinning ma- 10,000 square feet of paper every ute, or a square mile in less than 48 hours. Maintaining this gait for about six months, and assuming that Port-Most of its product is sold in Portland and San Francisco, but Eugene Woolen Mill suits are in demand here. to make a roof for the entire terri-

Roseburg Hotel to Be Improved. ROSEBURG, Or., June 29.—(Special.) It is announced that C. W. Hopkins, of Portland, owner of the Grand Hotel, in this city, has decided to add one and perhaps two stories to the hostelry. An electric elevator will be installed. Himes & Oliver, who have a lease on the property, say that work on the proposed improvements will commence at once. Lodge Hall at Rockwood. The is hot an uncommence opportunities for money-making do not propert the messives as they did a dec-the opportunities for money-making do not propert the add one and ade or two ago, but if those who share that opinion could make a men-tal picture of the Camas plant of the Crown Columbia Paper Company 20 years hence, or even 10 years from the effect of the enormous growth of the concern on business conditions and property values here, they would quick-ly conclude that there are still to be ly conclude that there are still to be found opportunities for profitable in-

vestment just as good as those that offered 20 or 30 years ago."

It has been discovered by the States Bureau of Mines that two-thi United irds of in Euthe world's radium is being made in rope from ores shipped from America.

John STUDIO 413 Stark. Main 5873. Photographs Buildings, Construction Work. Three Operators. Stark-Davis Company

Plumbing Supplies, Wholesale and Retait, Contracting and Jobbing 249 Salmon Street, Bet. 2d and 3d Pipe & Fittings. Phone, Main 79;

NEW HOME OF MELVIN D. LEWIS ON EAST FORTY-SECOND STREET.

Melvin D. Lewis, a Portland capitalist, has purchased the seven-room residence of George A. Byrne on East Forty-second street, near Knott street, in Beaumont, for a cash consideration of \$4500. The house contains two stories and is modern and attractive. Mr. Lewis and family will occupy the dwelling at once.



\$201,545 stalled also

ditional warping machine will be in-

Richard Lorenz, a member of the man Cousulate in St. Paul, Minn., ha ceived the golden cross in token of elevation to membership in the Kn

he Ger-has re-of his 700 yards of cloth daily, with a month-Knights ly value of from \$16,000 to \$17,000.

Roseburg Hotel to Be Improved.

The Oddfellows' Lodge at Rockwood, on the Base Line road, is pre-paring to erect a one-story building at that place. It is announced that work will be started on this building as soor as the plans have been drawn

Lot Brings \$7500.

Louis Rosenblatt has purchased from George Bamford a lot 100x100 feet in size for \$7500 cash. The property lies at Twenty-first and Myrtie streets. The was negotiated by Mrs. 58.le Brooke.

Gearhart Cottage Under Way.

Harry Lang, of Portland, is erecting an eight-room cottage at Gearhart. The building will be very unique and at-tractive. Mr. and Mrs. Louis Rosenblatt and children have gone to Gearhart to spend the Summer at their cottage.

UNDERWOOD GROWS FAST

(Continued From First Page.) Northwestern citles. The plants seem freer from the destructive mildew here than in most districts.

The growth of the fruit district has justified many improvements by the North Bank Railroad. The big power-development of the Northwestern Electric Company, where a huge dam, more than 100 feet in height, and a power-house developing 20,000 horsepower was constructed on the White Salmon