

\$50,000 CLUB HOME IS NOW ASSURED

Knights of Columbus to Construct Four-Story Building on Park Street.

\$30,000 HOUSE PLANNED

J. L. Bowman to Erect Costly Residence in Irvington on Knott Street, Between East Seventeenth and Eighteenth.

The feature event of the past week in building circles was the definite assurance given by the Knights of Columbus that they are to build a \$50,000 club building on the southwest corner of Park and Taylor streets.

The new building will be four stories high, of brick and stone construction, covering the 50 by 100-foot lot. A large auditorium, a gymnasium, swimming pool, shower baths, bowling alley and club rooms are included in the plans.

It is planned to have the cornerstone-laying on Columbus day, October 12. The club has appointed the following building committee: William Prudhomme, Robert J. O'Neil, T. J. Holland, J. Frank Sinnott, Joseph Jacobberger and John N. Casey.

Irvington Residence to Cost \$30,000. Bids are being received by Ellis F. Lawrence, architect, for the construction of the handsome residence planned for J. L. Bowman, of the Brownville Woolen Mill Store on Knott street, between East Seventeenth and East Eighteenth streets, Irvington. It is estimated that the new home will cost more than \$30,000. Many other expensive homes have been completed in Irvington recently, particularly the \$35,000 Kern residence on East Fifteenth, between Clackamas and Halsey streets. Within the past six months a half dozen residences have sold in that district, ranging in price from \$10,000 to \$20,000.

Bids Close Tomorrow. Bids will be closed tomorrow for the construction of the \$30,000 theater building on the southeast corner of First and Main streets for Joseph Clossett. Plans were prepared by Emil Schacht & Son. The site of the lot is 50 by 100 feet. The building will be of reinforced concrete and steel fireproof construction, with an exterior of face brick with terra cotta trimmings. The auditorium of the theater will seat 1,000 persons.

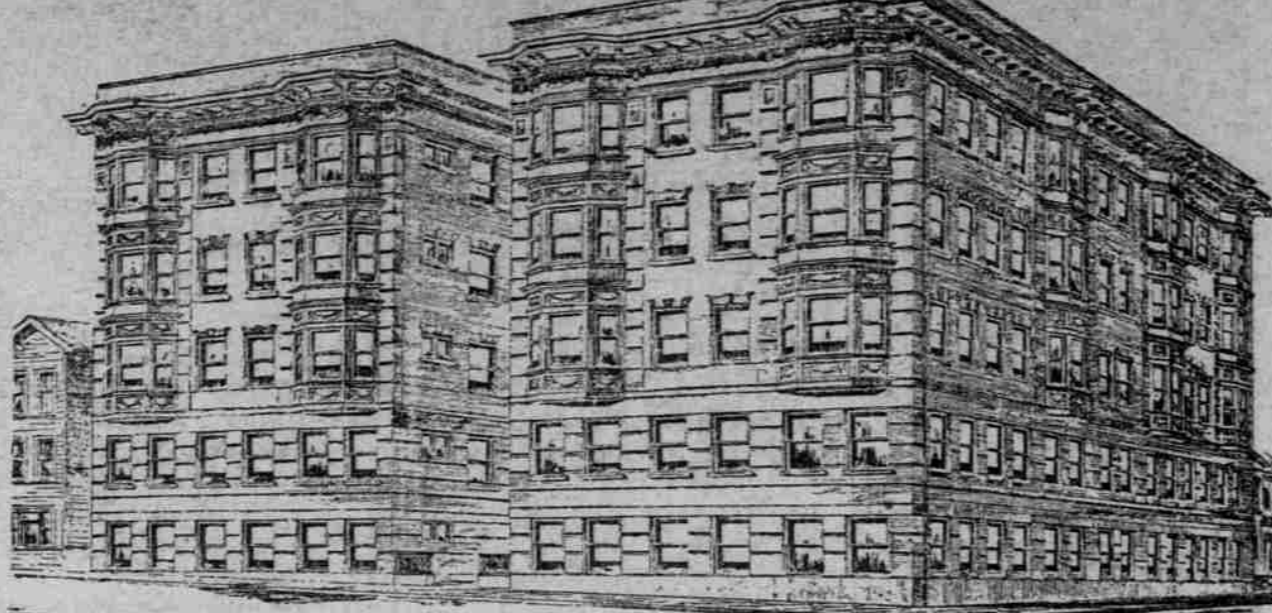
Extra Story Planned. It is understood that the one-story brick garage located on Washington street, near Trinity place, is soon to be enlarged to two stories. The building is occupied by C. L. Ross & Co. automobile agents. The ground dimensions are 60 by 100 feet.

East Side Church Planned. H. C. Dittich, a local architect, is drawing up plans for a church to be erected at East Ninth and Fremont streets, for the German Congregational Church. A portion of the exterior will be of pressed brick, but frame construction will predominate. The basement will be used for a Sunday school room, while the main floor will contain a large auditorium. It will cover a dimension 60 by 95 feet and cost about \$10,000.

Portland Firm Gets Contract. The contract for the construction of the pier and docks of the new Northern Pacific-Great Northern steamship terminals at Flavel, near the mouth of the Columbia river, was let last week to the firm of Guthrie & McDougall, of Portland. The figures submitted by the eight firms were not made public, but it is understood that they ranged between \$150,000 and \$200,000, or well within the estimate made by A. M. Lupter, chief engineer of the S. P. & S. Railroad. The contract was awarded by L. C. Gilman, president of the road.

Active construction will begin immediately and it is hoped to have the work completed before the first of the year. The pier will be 600 feet long and 80 feet wide, with a depth 150 feet long and 50 feet wide adjoining it on the mainland.

NEW BROWN APARTMENTS WILL COST \$100,000.



BUILDING NOW UNDER COURSE OF CONSTRUCTION ON THE SOUTHWEST CORNER OF FOURTEENTH AND YAMHILL STREETS.

By the close of the present week the brick work on the large apartment building being erected on the southwest corner of Fourteenth and Yamhill streets for Mrs. Christina Brown will be completed to the top of the first story. It will be four or five months before the entire structure is finished and ready for occupancy.

The building will run four stories high, with a basement floor. Sixty-six two and three-room apartments will be provided, each fully equipped with conveniences.

The exterior is to be of red brick with cast stone trimmings and galvanized iron cornices. Ornamental plaster will be used in the entrance hall and marble in the vestibule. All bathrooms will be tiled-floored.

The estimated cost of the building completed is \$100,000. Mrs. Brown, who formerly owned and managed the Browne apartments on Fourteenth and Taylor streets, recently sold by her for \$125,000, will manage the new building, which will probably be known as the "Brown."

Mrs. Brown has reserved the adjoining quarter block west of the quarter now being improved for a second apartment building which she may erect in the future.

NEW BUILDINGS RISE

College Farm Equipment Is Increasing Apace.

STUDENT PAINTS FLAGPOLE

Men's Gymnasium, Getting Finishing Touches, Will Have Accommodations for 1500 and Be Three Times Size of Old Hall.

OREGON AGRICULTURAL COLLEGE, Corvallis, Or., May 30.—(Special.)—With the enlarged curriculum planned for next year at the Oregon Agricultural College, and the increased enrollment expected to result from the action of the board of higher curricula centering all engineering work at this college, there will be noticed a corresponding increase in equipment and a general improvement of the campus and buildings.

Large forces of men are at work on the two new buildings nearing completion, and on the athletic field, while considerable work is being done improving the lawns, walks and roadways on the lower campus and on the east and west quads.

The men's gymnasium has been roofed, and is practically ready for interior finishing. This building, which now consists of the main section and one wing, has been erected at a cost of about \$100,000, and will be the finest college gymnasium building on the Coast. It is of brick, and is three stories high, with shower and locker accommodations for 1500 men. The main gymnasium hall, which will be used for calisthenic drill, basketball, convocations and social functions, will be three times the size of the present gymnasium building.

It will be possible to have three games of basketball in progress at the same time on this floor.

The old gymnasium will be devoted entirely to the women of the college, who have been severely handicapped this year because of lack of room.

The domestic science wing of the new home economics building, nearly completed, and the laboratory equipment will be installed soon. The central section and the west wing will not be completed for a year or two. Until that time, all the classes in home economics, including domestic science and art, will be cared for in the wing to be ready in the fall. This will alleviate conditions in the agriculture and agronomy buildings, where some of the women's classes are now being held, and in Waldo Hall, where classes in cooking have been held. The opening of the new buildings will permit the remodeling of the first floor of Waldo Hall. The rooms heretofore used as class rooms and laboratories will be changed into bedrooms, increasing the capacity of the dormitory by about 30 women.

The custom, established by the class of 1913, of planting trees as a class monument, has resulted in a big improvement in the appearance of the campus. The succeeding classes will follow this custom, and within a few years it is thought that all of the walks and roadways on the campus will be lined with trees. It has been the custom for each class to place a boulder, inscribed appropriately, as a class monument, along the border of trees.

Flagstaff Is Renovated. Another change, small in itself, but nevertheless adding much to the beauty of the quad, has been the painting of the flagpole which stands near the bandstand. This pole is of steel and is 102 feet high. Three coats were given it, and it is now a shiny white, while the ball at its top is gilded. The painting of this pole was no small feat, and the unusual sight of a painter at work 100 feet above the heads of the students below attracted much attention during the several days necessary for the task. The work was done by A. E. Schofield, a student registered from California.

The girl's athletic field, back of the woman's building, has been kept in turf and is provided with courts for basketball, lacrosse and other games. A recent addition has been that of an excellent tennis court. This court is now being used by men as well as the women of the college. The two courts at Cauthorn Hall are also in good shape.

The lower campus, extending from the Administration building, Mechanical Hall and Science Hall down to the fountain, is being gradually filled with earth available from grading operations on the upper campus. The filling of the low places, and the removal of the temporary athletic field, will make it possible to work this part of the college grounds into good shape.

The work which has been done during the past two years toward improving the campus has been under the direction of Arthur L. Peck, professor of landscape gardening and floriculture and superintendent of the campus and greenhouses.

ACTIVITY IS AHEAD

Bond Issues Representing Many Thousands Out.

EUGENE BLOCK \$110,000

Bids Are Called For in Many Centers and Extensive Improvements Are in Sight—Purchasers Are Readily Found.

Bonds in the sum of \$110,000 have been received by the School Board, at Eugene, to cover the erection of the new High School building. The bid of Boehler, Cummings & Burden of Tacoma, who offered a premium of \$57, was accepted.

Another important recent bond purchase was at Klamath Falls, where a \$50,000 issue of City Hall bonds was received last week from a Chicago firm. It is announced that work will start on the building in a short time.

The proposed \$850,000 road improvement bond issue in Marion County and the \$500,000 road bond issue in Clatsop county were defeated at the recent elections.

Numerous bond issues of various description are being invited and purchased in all parts of Oregon, each representing some development project.

Milwaukee Orders \$20,000 Bonds. Milwaukee—City Engineer J. W. Norris submitted plans for laying an 8-inch pipeline to connect with the Butte water system in Portland. The report was adopted and the City Recorder instructed to call for bids for \$20,000 bonds.

Marshfield Receives Bids. Marshfield—Bids were received by the finance committee of the Council until May 25, for the purchase of \$157,448 worth of improvement bonds to be in denominations not exceeding \$50, bearing 6 per cent interest, bonds to mature in 10 years, optional after one year.

Coburg Bonds Awarded. Eugene—Coburg has issued \$13,500 worth of bonds for improvement of water system and to extend the main. The bonds have been awarded to the Eugene Loan & Savings Bank. They will run 20 years and draw 6 per cent interest.

Nehalem Wants Water and Power. Nehalem—An election will be held at the earliest possible date, at which time the people will be asked to authorize the issuance of sufficient bonds for the purchase of the water plant, the construction of a power plant and lines for local service.

Water System Bonded. Lafayette—The Council decided to sell \$15,000 worth of bonds to pay for materials needed for the waterworks and for necessary work. Work will be commenced as soon as the preliminary arrangements can be made.

Fire Apparatus to Be Bought. St. Johns—The report of the committee on the purchase of fire apparatus was accepted. The gasoline truck will cost \$2850. Alderman proposed that the Council call a special election for the purpose of voting on bonds for the purchase of fire apparatus.

Bids Closed at North Bend. North Bend—Bids were received by the finance committee, E. B. Curtis, L. F. Falkenstein and Fred Hollister, until May 26, for the purchase of \$10,164.85 worth of bonds to be issued in denominations of \$500 each, drawing 6 per cent interest.

Compositions Written Daily. OAKLAND, Or., May 30.—(Special.)—For their last six weeks' work in English the students of all the English classes at Oakland High School are writing daily themes. The students take much interest in the work and the instructor says that he can see great improvement.

Portland Men to Build in Seattle. John F. O'Brien and James B. O'Brien, Portland capitalists, who recently purchased the southeast double corner of Fifth avenue and Pine street in Seattle, for a consideration of \$200,000, last week commissioned a Seattle architect, Louis Mendel, to draw plans for a six-story building, four stories of which will be erected on the site at the present time.

Sir Thomas P. Whitson, M. P., is reported for capita had been consumed in 1913 as in 1874 in Great Britain the national debt had been \$38,500,000 greater than it actually was.

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VALUABLE REALTY CHANGES NOTED

For Nominal Considerations Property Transfers Made Are Numerous.

BRUNSWICK FIRM ACTIVE

Investment Corporation Takes Title to 10,088 Square Feet Located Near Twenty-first and Washington for Nominally \$10.

Nominal considerations were stipulated in most of the deeds recorded last week involving the transfer of valuable Portland real estate. The Brunswick Investment Corporation took title to 10,088 square feet located near Twenty-first and Washington streets for a nominal price of \$10. The property was formerly owned by William E. Roberts.

The Investors Building & Trust Company received from A. C. Pike a quitclaim deed to a 50 by 100-foot parcel at King and Washington streets.

One lot and a fractional second lot on the southeast corner of East Tenth and Sherman streets, Stephen's Addition, has been transferred by Joseph P. Smith, trustee, to the City Church Extension Society of the Methodist Episcopal Church of Portland.

Nellie Guy Tatum has sold to Mabel P. Krumbeln the western half of two lots located on Clackamas street between East Seventeenth and East Nineteenth streets, Holladay Addition.

Walter J. Gearin has transferred to Joseph S. Kien a quarter block on the southeast corner of East Twenty-fourth and Brazee streets for a nominal consideration.

Ernest Feldman sold to the Nicolai Neppach Company a house and lot on the south side of East Flinders street near East Forty-second street. The consideration of this exchange was also nominal.

Sale in City View Park. Elmer Cumpston and others have taken title to a lot on the northwest corner of Mile and Mill walks and City View Park. They paid T. M. Akeyson \$2000 for the property.

Frederick Property Sale. H. E. Noble has sold an improved residence lot in Flavel addition to Irving H. Cone and others for a consideration of \$2750.

Albina Property Sale. Frederick took title last week to an improved residence lot on Grant street, near Minnesota street, in Cook's addition to Albina. He paid Oscar Endres \$1500 for the deed.

Sale in Stephens Addition. N. A. Pary has sold to John Tanch an undivided half interest in two lots on the southeast corner of East Eleventh and Grant streets, Stephens addition, for a nominal consideration.

Nominal Price Named. A nominal consideration was named in the deed transferring fractional lot on the northwest corner of Twelfth and Harrison streets, from J. W. Aldrich to H. O. Triplett.

Sale in Mallory's Addition. Charles M. De Valley last week sold an improved residence lot in Mallory's addition to Della M. Cuddy for \$6700. The property is described as lot 3, block 7.

Olmstead Park Deal Made. Property located on Woodworth avenue, near Regents Drive, in Olmstead Park, has been transferred from John S. J. Alsop for a reported consideration of \$2500.

Sale Made in Elmhurst. The residence and quarter block located on the northwest corner of East Fifty-second and Hancock streets was sold last week by C. H. Crockett to Z. C. Wright for \$6950. The property is described as lots 7 and 8, block 7, Elmhurst addition.

South Portland Deal. Sol Cohen took title last week to a fractional lot situated on Mead street, between First and Second streets, in South Portland, formerly owned by A. Linneman. The deed transferring the property cites the consideration as \$2550.

Property Trade Consummated. Flynn Lemmon has traded one lot and a fractional second lot in Smithson's Land Company addition to William J. Guider for five lots described as in block 14, Portsmouth addition.

Sale in Kenilworth. For \$2500 N. T. Chapman has sold a residence lot located on East Twenty-ninth street, near Gladstone avenue, in Kenilworth addition, to D. Rinaldo.

Gun Club Buys. The Portland Gun Club took title to 20 acres in the Nathaniel Hamlin donation land claim, at Linneman, near Gresham, for a consideration of \$6500. S. H. Sheller, who sold the property, on the same day bought 40 acres in the same tract from George B. Middleton for \$12,000.

HANDSOME IRVINGTON RESIDENCE BOUGHT FOR \$9500.



NEW HOME OF T. H. RICHARDSON, ON EAST TWENTY-FOURTH STREET, NORTH BETWEEN BRAZEE AND KNOTT STREETS. T. H. Richardson is just moving into his new home on East Twenty-fourth street, North, between Brazee and Knott streets, Irvington. He recently purchased the residence from the F. E. Bowman Company for \$9500. In the deed recording the transfer a nominal consideration was named. The exterior of the residence is finished in cement stucco. The eight rooms of the interior are finished in mahogany and white enamel, with hardwood floors. Among the features are two tile fireplaces and a large sleeping-porch. A concrete garage is included on the 50-by-100-foot lot.

BOISE ELKS DEDICATE TEMPLE WHICH COSTS \$102,000, BEAUTIFULLY EQUIPPED.



NEW HOME OF LODGE ONE OF BEST IN WEST.

BOISE, Idaho, May 30.—(Special.)—The formal dedication here Wednesday of the handsome new building containing the home of the Boise Lodge, 310, B. P. O. E., marked an epoch in lodge history in Boise and the State of Idaho. No other lodge boasts of so magnificent a home or temple, and few in the West are better equipped than that of the Elks here. It is a credit to the order, and was erected at a cost of thousands of dollars raised by the order and its members. The officers of the lodge under whose auspices the building operations have been conducted are as follows: Exalted ruler, A. A. Fraser; esteemed leading knight, H. W. Pettinill; esteemed loyal knight, G. E. Wood; esteemed lecturing knight, C. H. Hartson; secretary, George A. Latham; treasurer, James H. Black; equirer, Charles H. Rathbun; trier, Eric Cole; chaplain, Rev. D. H. Jones; inner guard, R. M. Lores; trustees, Henry Bayhouse, R. K. Davis, James H. Hawley; building committee, James H. Hawley, Robert K. Davis, Alfred A. Fraser, Walter E. Horse and William D. Stevens. The building was erected at a cost of \$102,000.

INSURANCE POLICY SAID TO BE MAN'S FIRST DUTY

Provision for Family by Bread-Winner to Keep Its Members in Comforts He Would Give Them Declared to Be Vital.

BY LIFE INSURANCE EDITOR.

IN THE United States 85 out of every 100 persons die without leaving any estate aside from their life insurance. Of the rest only three of every 100 leave estates valued at more than \$10,000. More than 5,000,000 women are left to shift for themselves through the improvidence of their husbands who died without insurance.

Although the United States leads the world in the amount of insurance carried by its people, the inadequacy of the amount is shown by the fact that only \$25,000,000,000 worth of insurance is carried upon insurance values of \$350,000,000,000.

It is never agreeable to think about death. It is ever so much more agreeable to think that one's life will jog along for the usual span of years in the old way, familiar way. But there is always that incalculable chance that in the midst of our comfortable dreams we may receive our final summons to leave our life work unfinished and confused as it is, and be numbered with the great majority. This is a liability that we can never shake off, no matter how carefully we plan to stick to life. It follows us like our shadow, invading our most gay and optimistic moods as the ghost of Banquo invaded the guest room of Macbeth. But such is our inborn confidence and buoyancy that we never think the lightning will strike us until it has actually done so.

One thing we can all do, and it is about the only thing we can do, to prepare for such a time. It is to shape our worldly affairs and interests so that the ethical objects for which we live shall not be defeated when we die. If we get this question settled once for all—if we have made due provision for those we love, and made it agreeable to them after we are gone, it will take a load off our own minds, besides saving them from a possible life of misery.

Every investment has a certain influence upon the investor. He has assumed a certain obligation. He is planning for certain results. The individual who invests in a life insurance policy gives expression to a worthy purpose. He is establishing an estate; and whether the moving cause is an expression of love to others, or prompted by the desire to accumulate a definite saving for old age,

the effect of laying a foundation for the building of a sure estate is good upon the individual.

A life insurance policy is therefore of value for the policyholder during the time that he is paying his premiums. Every man desires to succeed, and when he looks upon his policy of several thousand dollars, with a number of premiums paid, and its value increasing year by year, his manhood is strengthened by the fact that he has a real value accumulated.

It gives to the young man a feeling of independence and self-reliance, and as his savings become more permanently established, he receives permanent pleasure in the results of economy, and grows into a stronger and more useful man. The danger period with most men is between 20 and 40.

There are three things which a man ought to know when he is dying. He ought to know that he is at peace with God. He ought to have the satisfaction of knowing that he has accomplished his earthly duties for humanity. He ought to know that his loved ones are provided for to the best of his ability. Within the realm of human comfort, foresight and kind provision for loved ones insurance is the most practical form of applied christianity of which we have any knowledge. A poor man's best investment is an insurance policy. And that home possesses one strong anchor, at least, among its archives.

Taking out an insurance policy has no tendency to make us die any sooner. On the contrary, it is a plan of living to believe that by the tranquillity of mind and ease of conscience which it produces, it directly promotes longevity. But death does come, both to the insured and the uninsured, and just as everyone can, from his own experience, recall many examples of individuals plunged into want through the sudden taking off of an uninsured breadwinner, so there are also many telling examples of breadwinners who, by assuming to be insured at a lucky moment, were able to leave them in fair circumstances, and thus continuing them on the same plan of living to which he introduced them.

The young producer can soon be a saver through life insurance. Ten per cent of his earnings, if applied in this way will build up an estate in a quiet way while he battles with the world with the other 90 per cent. Out of this big and of his earnings he can have things his way and if started right will make a success of life, living well enough along the way. Teach the boy to buy life insurance and when once started along this line he will be laying by for the future as he cares for himself.

One hundred and fifty dollars for an engagement ring, \$10 for a wedding ring and \$1 for plated safety pins for the baby is the way in which some young folks start out in life. This is contrary to the rules of economy as taught by life insurance.

Americans have over \$5,000,000,000 in life insurance reserves. A strong "vote of confidence," is it not?

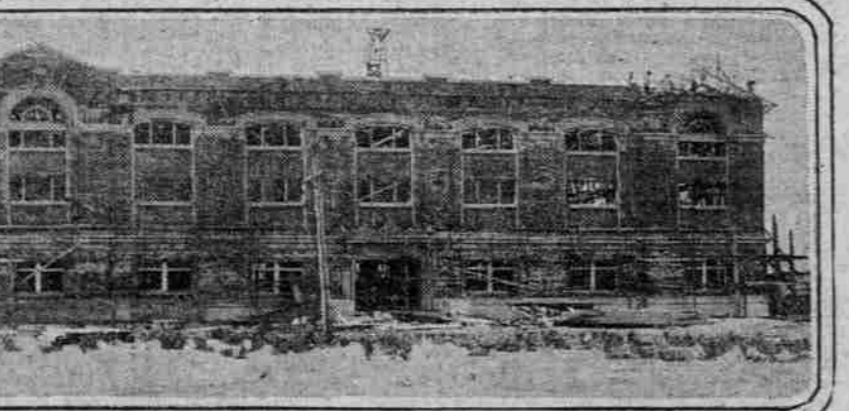
Widows and other beneficiaries receive an average of \$52,300 every working day from life insurance companies.

You will feel better off every way if you have underwritten by all-sustaining arms of life insurance. Insurance boots a man a long way up the ladder of independence.

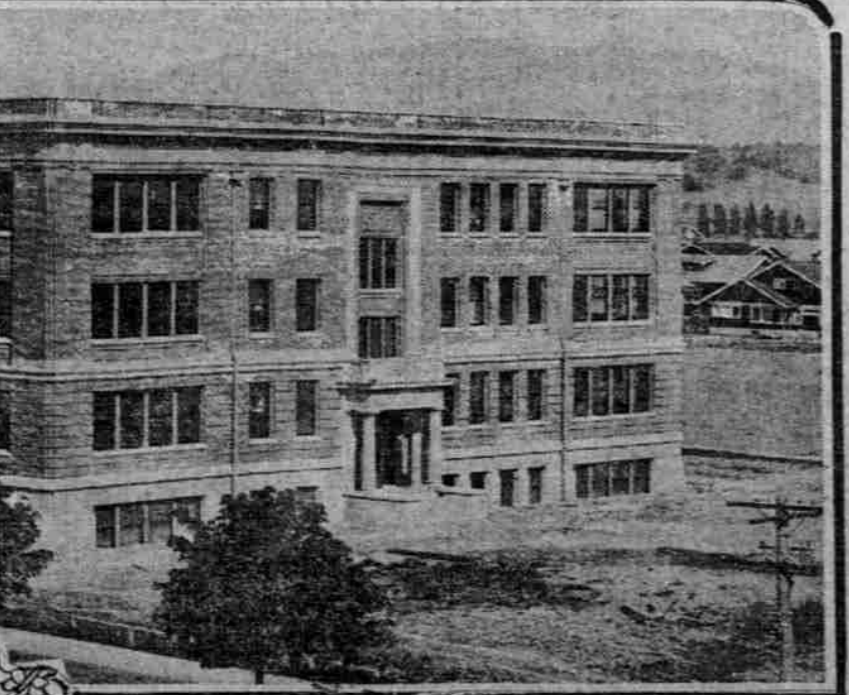
It has been computed that during the year 1912 no less than \$2,500,000 was paid by American life insurance companies to the families of individuals who had only paid their first year's premium. Surely, life is uncertain!

Orchard Deal Made at Weiser. WEISER, Idaho, May 30.—(Special.)—One of the best orchard land deals recorded in this valley for some time has just been closed by H. H. Wood, of Havelock, Wyo., who purchased a ten-acre tract from F. H. B. Moulton in the Sunnyside district. The trees are but 2 years old and the price paid was \$275 an acre. This is reported to be the best price paid here for this age orchard. Mr. Wood will make his future home here in October.

NEW BUILDINGS AT OREGON AGRICULTURAL COLLEGE.



Men's Gymnasium, O.A.C.



New Domestic Science Bldg.