

EAST SIDE SALES OF WIDE RANGE

Two Trunk Sewers in Montavilla, With Laterals, Will Cost About \$500,000.

LAURELHURST LOOMS UP

From Sellwood to St. Johns Transfers of Property Are Reported, Varying From Nominal Consideration to Thousands.

Two trunk sewer systems, both branches of the East Stark street sewer system, are to be built for the Montavilla district, according to plans already completed. The total cost will be between \$175,785 and \$187,716, according to the material that is used.

One of these systems is the East Gilsan and East Eighty-second street sewer system, which connects with the East Gilsan street sewer at East Seventy-fifth street. The other connects with the present end of the East Stark street sewer trunk at Willow and East Sixty-third streets.

These two trunk sewers will complete the great East Stark street sewer system as far as the main trunks are concerned, and are regarded as highly important.

These trunk lines do not include the laterals which must be built later, on petition of property owners, and which will cost much more than the main lines.

Laurelhurst Sales Made.

A number of sales have just been made in Laurelhurst. The Laurelhurst Company sold a lot to W. M. Dobbins for \$1000 located on East Thirtieth street near East Burnside street. The company also sold a lot to J. L. Brown to John A. Beckwith. The property is located near Sandy boulevard in block 31.

Anna L. Herrick sold a quarter-block in Laurelhurst, located in block 69, near Laddington court, for a nominal consideration.

The Laurelhurst Company sold lots 8 and 9, in block 47, near East Gilsan and East Thirtieth streets, to Margaret Fleming for \$3200. The company also sold a lot in block 47, near East Thirtieth street, to James M. Rice for \$1800. Bert Huck bought lot 1, block 14, in block 14, near Miriam place and East Gilsan street.

Sellwood Property Brings \$25,000.

The quarter-block at the northeast corner of East Eleventh and Marion streets, Sellwood, with improvements, has been sold to J. J. Brown to J. L. Elrod for \$25,000. The property is described as lots 10 and 11 in block 44, Sellwood. It is occupied by three buildings, one an apartment house.

Irvington Sale Made.

The Hughes Investment Company last week sold to Mabel Burke the east half of lots 6 and 7, block 53, Irvington, for \$3775, with the residence. This property is located on East Seventeenth street between Knott and Stanton streets.

Pioneer Trust Company Buys Lots.

The Pioneer Trust Company has purchased of J. A. Belmont lots 3, 4, 5, 6 and 7, in block 14, near East Thirtieth and East Thirtieth streets. This property is located on the south side of East Market street between East Third street and Union street. It is valued at from \$50,000 to \$60,000.

Arleta Park Property Brings \$1500.

James Brown sold lots 23 and 24, in block 5, Arleta park, in the Southeast side, to Abraham Mesheretay for \$1500. House and lot bring \$5000.

Ladd Addition Sale Reported.

The Ladd estate sold to Joseph Simon a quarter block in Ladd's Addition for \$5728. The property is described as lots 2 and 3 in block 14, located at the corner of Maple street and Hawthorne avenue.

Woodlawn Lot Brings \$2000.

M. E. Smith bought a lot in Woodlawn from Frank Bowker for \$2000. The property is located on East Seventh street, near Dekum avenue, and includes a house.

Irrvington Park Property Bought.

G. C. Love sold to G. L. Goldenberg a quarter of block 28 in Irvington Park, between East Twenty-ninth and East Thirtieth streets, for \$2135.

Telephone Company Buys Lot.

The Home Telephone Company purchased of J. A. Belmont a lot in Mount Tabor, from Robert H. Warfield, for \$1600 for extension purposes.

Woodstock Sales Recorded.

Charles A. Blanchard sold lot 4, block 22, in Woodstock with a house, for \$2500, located near East Forty-fourth street. W. J. Yager sold to Charles Hardwick a lot in Woodstock for \$1400, located on East Forty-eighth street.

Sales Made in Wellesley Addition.

The Wellesley Investment Company has sold four lots in Wellesley to August Swenson for \$1130.

Altamend Quarter Block Sold.

The Base Line Land Company sold a quarter block in the Altamend Addition on the Base Line road to T. H. Brickell for \$980. The property is described as lots 12 and 13, in block 2, Altamend.

The Kenwood Land Company.

The Kenwood Land Company has sold a quarter block in Kenton to Harvard E. Kiser for a nominal consideration.

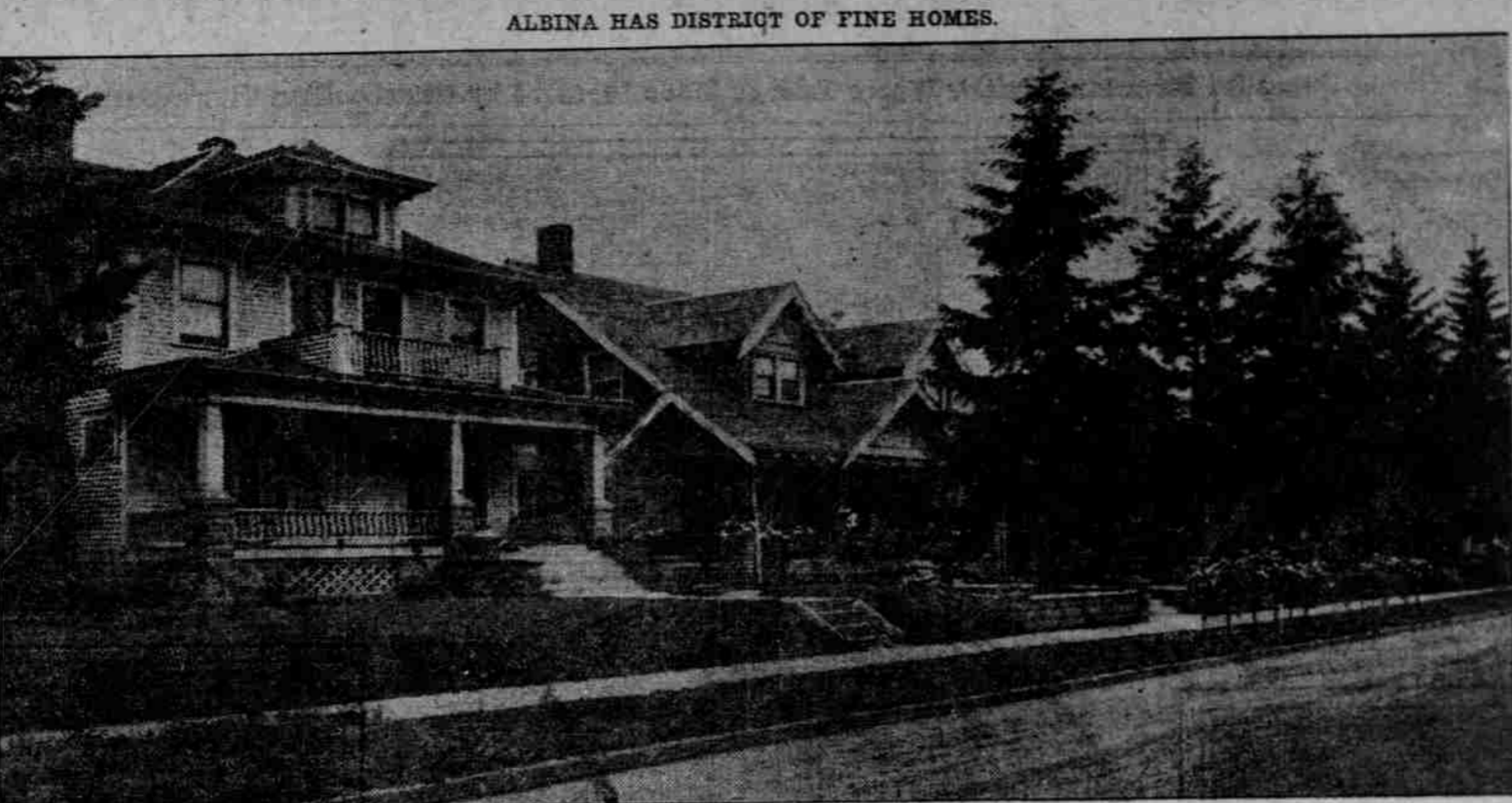
Clara E. Gibson sold a half block in Albion Addition to Nettie R. Young for \$1000. The property is located in block 2 of that addition.

A lot in Crowland park was sold last week by T. B. Whipple to Louise Thelander.

The 1905 Real Estate Company sold two lots in East St. Johns to Benjamin A. Toder for \$1000. The property is located in block E.

Apartment Building to Cost \$30,000. Plans have been drawn for an apartment building, to cost \$30,000, for E. N. Rasmussen on East Twenty-fourth and East Irvington streets. It will be frame with stucco walls, six 60x100 feet. Huby & Tollison are the contractors. Mrs. Rasmussen has just completed an apartment building on East Twenty-third and East Irvington streets.

Co-operative societies in Bradford, England, have between 40,000 and 50,000 members.



ALBINA HAS DISTRICT OF FINE HOMES.

RESIDENCES ON HAIGHT AVENUE LOOKING NORTH FROM KILLINGSWORTH AVENUE.

Haight avenue running north from Killingsworth avenue is the center of a fine growing district in Albina. Haight avenue has just been paved for some distance northward from Killingsworth avenue and many attractive homes built. This district has made substantial progress. It includes Piedmont, Walnut Park, North Portland and the territory extending to the Willamette River.

So rapid has been the growth of this territory that the Jefferson High School, now has more than 1200 students and will be overcrowded next year. When erected it was expected to take care of the classes next year when the new students come in from the grammar grades.

FIVE NEW SCHOOL BUILDINGS GOING UP

Work Throughout State Has Effect of Badly Crowding Capacity of Builders.

UNIVERSITY BID TOO HIGH

State Architect Will Redraft Plans of Additions to Conform to Contractors' Figures — Marconi Wireless Building Station.

Five proposed school buildings in varying stages of completion figured in the building news of the state last week. Some of these buildings were announced previously, but it is apparent that the respective school boards are crowding the construction work just at this time in order to have the buildings ready for occupancy at the opening of the term next fall.

Separate contracts will be let soon for the construction of the proposed high school building in Amity. The plans already have been completed by Tourtelotte & Hummel, of Portland. The building will be one story, heavy brick construction, and contain four classrooms, in addition to many special department rooms. It is estimated to cost about \$15,000.

The contract for the erection of the Molalla school building was let last week by Architect P. Chappel Brown to Ben Hofstetter, of Silverton. The building will be two stories of frame construction and cost about \$12,000.

Charles H. Burggraf, of Albany, the architect chosen to draw up the plans for the new high school building at Newport, Lincoln county, has given the Astoria School Board last week school bonds to Morris Brothers, of Portland, to cover the cost of an addition to the Astoria High School, located on the corner of Third and Main streets. The building of frame construction, will cost about \$15,000.

The contract for the erection of the Marconi Wireless Building Station, located on the southeast corner of Third and Main streets, has been let to the installation of a wireless receiving station, the Marconi Wireless Company has purchased from C. N. Hess 16 acres of land at the point known as Young's Bay. The price is quoted at \$200 an acre. The site is about two miles from the new public docks at Astoria and between former and present steamship terminals. The natural basin formed around Young's Bay, reaching out on both sides and backed by high timber and hills, is regarded as a splendid natural receiver to catch the wireless waves.

Work on the four masts will be started as soon as the steel comes from the East. The plant will be known as a 25-kilowatt station and will cost in the neighborhood of \$20,000. Six men will be required to operate the station.

Building Planned for Aurora.
Kraus & Son, of Aurora, have commissioned Houghtaling & Dougan, of Portland, to prepare plans and specifications for a two-story and basement reinforced concrete block to be erected for their use at Aurora. It will be located on the corner of Third and Main streets. The building will cover an area of 83 by 100 feet. The lower floor will be occupied by a general store and the upper floor by either apartments or lodge rooms. The plans will be ready for figures about July 10. The building will cost between \$10,000 and \$15,000.

Salem Bidder Low on State Job.
Among nine bidders, W. O. Heckart, of Salem, submitted the lowest figure for the alterations and additions to the various university buildings at Eugene. His bid was \$47,500 and the highest \$58,700. There were four Portland bidders. The contract has not been let, all of the bids exceeding the amount appropriated for the work by the Legislature. State Architect Knighton will revise his plans to reduce the cost of the work.

Substantial Sale Made in Baker.
The J. C. Carroll two-story brick building located on Front street in Baker, has been purchased by William H. Colton, a prominent sheepman, for \$8500. This price is considerably less than Mr. Carroll paid for the property three years ago. The property covers an area of 25 by 100 feet. The sale was made through the firm of Hughes & Waterman.

"LONG AS SHE MAY LIVE," IS NEW POLICY CLAUSE

"Insurance Insurance," or "Monthly Insurance," Is New Science in Family's Protection, Taught by Experiences of Past.

BY H. C. PETSCH.
INSURANCE IS not altogether new. We have had it for some 20 years past, but we have been asleep. If not, why this clarion call and concentrated effort to sell real life insurance, this new family service of life insurance?

Insurance men sold the old forms in the past because they and many of the companies knew no better. Now, however, with this new service we have a new and a different thing to understand and which we believe in. We only have lately begun to understand the income feature of life insurance.

It is reported that one of the big life insurance companies has followed up its death losses of \$2,000,000 in the longer this thing for family protection. The astounding fact that after seven years 90 per cent of the beneficiaries have lost or spent the entire proceeds of the insurance and in 10 years time all or 100 per cent of the beneficiaries have lost or spent the entire proceeds.

In this modern age we have all the types of insurance. Foremost of all—life insurance. Then follow fire, glass, accident, marine, boiler, plate glass and many others. And now we add another which is plain to all—life insurance insurance. In other words, we can now insure insurance. This is the income policy. Lump sums are made and the longer the real thing for family protection. The new service is here. It begins where the old service left off and carries protection as long as life insurance. We are enlightened. Our duty is plainly before us—enlightenment of the public.

Let me submit a few figures. A policy of \$3000 in any American life insurance will guarantee about \$20 a month for 13 years. By way of comparison, consider a \$10,000 policy. The company owes \$10,000 cash to the policyholder. The policyholder pays \$852 a year for 13 years. Payments are increased by surplus interest dividends in some of the companies. The earnings on \$10,000 at 5 per cent are \$500 annually. The difference between this and \$852 is \$152, or 30 per cent of \$500. Again on a 4 per cent investment the earnings are \$400, making a difference of \$252, or 63 per cent of \$400. Therefore, you improve the conditions of a beneficiary from 20 to 63 per cent by using the income feature of a policy contract on the above basis.

Men segregate themselves into two classes—the under-insured and the un-insured. The income policy is applied to both. Men choose fairly large lines of insurance will listen to this type of insurance when efforts to place additional amounts on the policy are made. Does it appear to be true? It may mean greater effort, more time and more education to sell the un-insured this type of protection, but the result is worth the additional effort, since new lines are usually sold on this form.

In presenting monthly income insurance, the following remedy, I think is reasonable, as it gives a good idea of the returns to be expected. Take the insured's age about 40, beneficiary about 18, 20-payment life contract monthly as above policy—\$50 per month. The case being where father desires to protect the daughter "as long as she shall live."

Your presentation should be as follows: In consideration of your paying to the company \$42 for a maximum period of 20 years, although you may, of course, pay no more than one year's premium—\$420 per month. The case being where father desires to protect the daughter "as long as she shall live."

When we examine a continuous monthly income contract we come across the following phrase, one to which I wish to dedicate a few words, namely, "As long as the original beneficiary shall live." As long as she shall live. Does it appear to be true? It may mean greater effort, more time and more education to sell the un-insured this type of protection, but the result is worth the additional effort, since new lines are usually sold on this form.

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GULCH SPIR STARTS

Track-Laying Up Sullivan's to Follow Fill.

NEW GROWTH RESPONSIBLE

Present Work Will Go to at Least East Fourteenth Street—New Factories and Warehouses Are Future Dream.

APARTMENT RENTAL \$25.000

New York House on Costly Plot Offers Every Convenience.

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PERMITS FOR 5 BIG BUILDINGS ISSUED

Activity During Summer Is Indicated by Preparations That Are Being Made.

MANY RESIDENCES BEGUN

Apartment House to Cost \$45,000 Is Most Important of Structures to Go Up—Other Work Distributed Over City.

\$35,000 HOME STARTED

J. L. BOWMAN LETS CONTRACT TO COMPLETE NEW RESIDENCE.

PERMIT CALLS FOR TWO-STORY HOUSE

Brick, 11 Rooms, Garage, and Elaborate Formal Gardening.

WHAT WILL ULTIMATELY BE ONE OF IRVINGTON'S FINEST HOMES

has been built last week for J. L. Bowman, of the Brownsville Woolen Mill Store, on a handsome 15x200-foot residence parcel on Knott street extending from East Seventeenth to East Eighteenth street. The permit issued Tuesday cites the cost of the residence at \$28,000 and of the garage \$2000, but the total cost of the improvement will run between \$28,000 and \$48,000. The contract has been let to Huby and Tollison.

The exterior will be of the block with a rough cast finish and an ornate brick chimney. The general architectural type of architecture is domestic. The residence will run two stories high with an attic and contain 11 rooms in addition to a bathroom, oak and maple floors and a large conservatory. A big children's playground in the attic will have maple floors. The rooms will be finished in mahogany, oak and maple. There will be three fireplaces, enamel.

A two-machine garage in the rear will be of the same design as the house with chauffeur's quarters over, hatched.

Features of an elaborate formal garden in the landscaping will be brick walls and lattice fences with fountain in its center and an extensive lawn. The architects are William H. Halford and the architect.

The excavation was commenced last week and the entire work will not be completed for approximately eight months.

CITY WINS EASTERN

GRAPE JUICE MANUFACTURER MAY BRING PLANT TO PORTLAND.

F. A. Beck, of Vineland, N. J., comes to Oregon to live as a result of the Rose Festival Impressions.

"I am more than pleased with Portland as a home place and a business center," said F. A. Beck, who recently moved to Portland from Vineland, N. J., in the office of the Columbia Realty Investment Company last week.

"The natural setting of the city and its surrounding wonderful scenery is beyond my fondest expectations. I had heard of Portland and Oregon as the most lovely in the East that I moved family and household goods without a preliminary trip. I have never been West of Minneapolis before."

"Four Rose Festival impressions of my own best pleasing experiences of our lives. It alone was worth the 3000-mile trip, even if we had had no idea of locating here."

Mr. Beck is the manufacturer of Beck's Grape Juice. His plant is located at Vineland, N. J. He is investigating the possibilities for the manufacture of the beverage if his funds conditions will warrant it.

Quick Time. (Judge.) "The women who wear watches on the ankle must not be offended if the average man is curious as to the time of day."

FAILS

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WE WILL MEASURE PAINT AND HANG THEM PARELIUS MANUFACTURING CO.

Garden Furniture and Ornaments

ERNEST THOMAS 68 Union Ave., N. Portland

LEASED PROPERTY FOR SALE

Improved quarter block, paying 7 per cent net on investment of \$40,000. Half cash required. See owner, Bob J. O'Neil, 701 Board of Trade Bldg.

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