

# HOME OWNERSHIP STOPS COSTLY LEAK

### Paying Rent Is Improvidence, Declares C. De Young, of Realty Board.

## OPPORTUNITIES HERE MANY

### Argument That Insurance, Taxes, Interest and Upkeep Offset Value Discounted—Time to Begin Never Too Late.

BY C. DE YOUNG, Member Publicity Committee, Portland Realty Board.

"Do you own a home?" "Is this your property?" How often have you been asked these questions by a friend or visitor, and did you answer with pride and satisfaction. In the affirmative, or were you forced to admit that you were the tenant, the slave to the landlord, the investor who utilizes his capital to erect quarters for rental income purposes, thereby extracting a goodly sum of your hard-earned dollars each of the 12 months of the year?

Too often we are told that it is cheaper to rent than to buy or own a home. This is decidedly untrue, if due precaution and careful consideration are displayed in the selection and purchase and the location and construction of a home.

**Much Money Wasted.**

I recall a conversation that I had a few weeks ago with a certain man and his wife, who have lived in one house for a period of 15 years, and for which they have paid the sum of \$30 a month rent, or a total of \$3600 for the entire period. They told me that they had always believed it to be cheaper to rent than to buy a home, adding that they had been deceived with the impression that interest, taxes, insurance and upkeep on a home investment would consume practically all of a monthly payment that would be made in connection with the purchasing of a home on monthly payment plan.

Just think of this enormous waste of money. I have not had the time to figure up exactly, but this same \$3600, payable the same as they paid their monthly rent after deducting interest at the rate of 7 per cent per annum on all deferred payments or principal, insurance, taxes and a necessary amount for the upkeep of the home during this period, would have purchased a home valued at about \$3500. The building might depreciate in value some during the period, but the increase in value of the lot would materially offset this reduction.

**Opportunities Are Here.**

Portland is the best place to start. With all her surrounding beauties of scenery and mild climate and with the wonderful future in store for her, one cannot conceive of a more desirable place to make a home. It is a well-known fact that Portland is an example to all other large cities of the world for the ownership of homes. A large percentage of its residents are home owners. The opportunities here for the man without capital to purchase or build a home are numerous. Many companies and even private owners offer liberal terms to these buyers, but care should be manifested by the purchaser to deal with honest and reliable agents or owners.

To those who through neglect, indifference, misunderstanding or misfortune have failed to apprehend the full value and the beauties and contentments of home ownership, much could be said to instill in the primitive nature of their humane natures the desires and longings for the beauties and contentments which are manifest in the home.

**Reasons Are Many.**

We should own a home, not merely because it gives a vast amount of prestige to the owner among his friends and business associates. We should own a home, not merely because we intend making this city our permanent home. We should own a home, not merely because we can make a fair profit on our investment, but we should own a home because it means the concentration of family savings, which might otherwise be wasted. We should own a home, because it means the happy medium in the home-loving family.

We should own a home because it is the greatest and best insurance for old age. We should own a home because we owe it to our family.



MOUNT TABOR EXCHANGE OF THE PACIFIC TELEPHONE & TELEGRAPH COMPANY AT EAST FIFTY-FIFTH AND BELMONT STREETS.

The Pacific Telephone & Telegraph Company has remodeled and enlarged its Mount Tabor exchange, at the southeast corner of Belmont and East Fifty-fifth streets. The structure has been generally improved at an expense of about \$20,000.

TELEPHONE EXCHANGE. COST \$20,000.

## PLANT IS IMPROVED

### Modern Apparatus Installed at Springfield.

## POWER CAPACITY GREATER

### Fuel Storage Bin Put in, Feed Chutes Changed, Automatic Dampers Are Added to Furnish Supply for Booth-Kelly Mill.

SPRINGFIELD, Or., June 27.—(Special.)—Improvements and repairs which have been in progress for the past five weeks at the plant of the Oregon Power Company here are now nearing completion and additional machinery will be ready for use by the time the operation of the Booth-Kelly sawmill demands the additional power. The improvements include the construction of a huge fuel storage bin and the installation of a number of devices for making the operation of the machinery more economical and safe.

Placing of the conveyor system between the fuel bins and the boiler-room was completed this week, and the machinery will be given test runs early next week. The fireboxes of all eight of the boilers have been relined with firebrick and the baffle walls repaired. Chutes of uniform diameter have been substituted for the tapering ones which formerly carried the fuel from the conveyor to the boiler. The old ones, on account of their shape, frequently clogged.

Recently an automatic damper regulator was installed. This device prevents the steam pressure varying over a pound and a half from the point determined—140 or 150 pounds as the case may be. If the pressure rises above 15 1/2, the dampers are automatically closed, and if the pressure drops, the dampers are opened. In the engine-room this week an automatic feed pump control was installed to regulate the feed pump and insure a constant supply of water in the boilers, no matter what the demand.

Along with these improvements, which are being made under the direction of W. T. McCulloch, recently appointed chief engineer in charge of the steam plants of the Oregon Power Company, has been the repainting of all machinery and the greater part of the interior of the power plant.

These improvements, made in the interest of efficiency of operation, are

demanding in a large measure by the demand for power which will soon be made by the Booth-Kelly Company when the operation of its mill, which is just across the mill race from the power house. The lumber company will require from 1500 to 2000 horsepower when the mill is in full operation.

**CHARMING COTTAGES RISE**

Lake Lytle Beach Folk Preparing for Visitors From the City.

LAKE LYTLE BEACH, Or., June 27.—(Special.)—The season is opening up with a rush. Many new cottages are being planned for this summer. A charming rustic cottage has just been completed with a splendid fireplace and chimney built entirely of cement brick manufactured on the place by Mr. Hart, who has been working his small plant day and night to meet the demand.

Outlook Inn shows many new arrivals, among whom are: Mr. and Mrs. Morris, of Portland; Mrs. Hugh Logan, of The Dalles, and Miss May Enright, of Portland.

Miss Enright has opened her new beach cottage on the "Ridge" overlooking both lake and ocean.

The motor train operated four times a day between Mohler and Tillamook is greatly appreciated by the visitors and affords great opportunities to the disciples of "Sir Isaac," as it puts the "aching hooves" of the Nebalem at their cottage door.

A number of new pleasure boats have been placed on Lake Lytle, and the days the fish bite are eagerly watched for. The numerous little streams are well patronized, too, since the local school has closed.

A beautiful new church is being built near the beach. The stores are putting on a holiday air and everything bids fair for a "full season."

The "G. A. B. special" passed up the beach Friday morning with all its stars and stripes flying.

## CLOUD CAP INN TO OPEN

### Manager Prepares for Summer Visitors to Mountain Resort.

HOOD RIVER, Or., June 26.—(Special.)—Dorsey B. Smith, manager of the Tourists' Agency and Travel Bureau, who will operate Cloud Cap Inn, was in the city yesterday making preparations for the opening of the hostelry on July 1.

"The chef and corps of domestics will pass through the city Sunday en route to the inn," said Mr. Smith. "We will put on an automobile stage line from this city."

Mr. Smith is expecting the usual large guest list from Portland and Eastern cities. The inn, however, has never been very popular locally. Mr. Smith says that he will attempt to induce Hood River folk to visit the scenic point this year. Many in Hood River have never traveled up to the base of the mountain.

## AUCTION PLAN IS MADE

### NEW REALTY COMPANY OPENS OFFICES IN PORTLAND.

### Metzger & Goodkind Arrange to Follow System Successfully Used in East in Selling Property.

Bringing the buyer and the seller of real estate together at auction sales is to be the particular function of the Metzger & Goodkind Auction Realty Company, which has just opened offices in Portland.

The new company will investigate listings with it and book them for auction as soon as they have passed satisfactory examination. An appraisalment will then be made by reliable real estate authorities and a minimum price set upon the property.

The auctions are to be held at regular intervals in the leading hotels of Portland and will be conducted along strictly business-like lines. Judging from the frequency of inquiries and property listings, the first sale probably will be held within the next 60 days.

Herman Metzger, the senior member of the firm, has lived in Portland for half a century, while R. H. Goodkind, his partner, has been associated in real estate work in Portland and other Northwestern points for 20 years.

"We mean to bring buyers and sellers together who would not otherwise know of each other's existence," said Mr. Metzger yesterday. "We propose to create a permanent real estate auction market, thus increasing the activity in Portland realty circles and establishing a standard of values."

"This method of selling has long been practiced in financial and industrial centers, and no line of business is better adapted to it than the real estate business. Auctioning is the coming thing in real estate in Portland, just as it already is the thing in the East."

## CANNERY TO BE ERECTED

### McMinnville Commercial Club Closes Deal for Plant.

McMINNVILLE, Or., June 27.—(Special.)—The local commercial club having obtained a site for a cannery, Messrs. Booth and Turner, of Eugene, have closed a deal to have a building erected here to be ready for the fall crop of vegetables and fruits.

The site selected is near the railroad. Work will be begun within three weeks.

The cannery will supply a market for all kinds of fruit and vegetables, of which there is a large crop raised in this county.

## \$17,000 EXPENDED ON FRAZIER HOME

### Hospital Erected and Extensive Repairs Made to the Old Buildings.

## USEFUL WORK TAUGHT BOYS

### Faculty Members From Oregon Agricultural College to Give Instruction in Poultry Raising and Gardening.

Preliminary plans for the construction of a new building, hospital and extensive repairs of the Frazier Detention Home have been prepared by David Williams and work will commence next month on the remodeling of the old building of the institution.

The County Commissioners made allowance of \$17,000 in the 1914 budget for construction work at the Frazier Home, and of this amount but \$500 has been expended to date. Architect Williams is donating his services to the county without compensation and the advisory committee of the Juvenile Court is assisting him.

The plans provide for the construction of a hospital constructed along the lines of a portable building with complete lavatory and hospital equipment. At present there are two inmates of the Home ill from contagious diseases, and danger of contaminating the other 47 children is apparent. Extensive improvements already have been made enough funds were allowed for the condition of affairs, he declared, was disgusting.

**Many Improvements Made.**

"At that time," said Mr. Holman, "insufficient bedding was supplied, the youngsters and the sanitation was disgusting. The school room of the home was between two dormitories and there was no fire escape on the building. The plumbing was leaky and refuse was thrown out into the back yard. Later I found that the fault lay with the County Commissioners in that not enough funds were allowed for maintenance of the buildings. Juvenile Judge Gatens has done all in his power, but he had but a very small budget on which to supply the needs of the home."

Acting at the behest of the advisory board, Judge Gatens has appointed Miss Marian V. Waters, an superintendent of the home. The boys have been receiving manual training from instructors of school district No. 1 and elementary schooling from a district teacher. Judge Gatens and Mr. Holman are making arrangements to have Professor Evans of the Oregon Agricultural College, visit the home once or twice a week and instruct the boys in gardening. At present all vegetables used at the institution are raised in the garden by the boys under direction of George Frazier.

**Case of Poultry Will Be Taught.**

Professor Dryden, of the Oregon Agricultural College, who recently, at the request of Mr. Holman, instituted a modern system of caring for poultry at the poor farm, will teach the Frazier boys the proper methods of caring for poultry.

Mr. Holman has petitioned the School Board to continue the morning sessions of school at Frazier Home throughout the summer. "These boys are only at the home for a short time and I believe they should get all the training and schooling possible while there," declared Mr. Holman.

The advisory board has requested the County Commissioners to purchase a small tract of land adjoining the home on the north for future use. The plans for improvement include the utilizing of the attic for a dormitory to be used by the delinquent boys. This will allow the dependents to be separated from the delinquent boys. The plans also provide for the erection of a small building where the delinquent girls will be housed and where they may do the laundry for the institution.

**Skate 700 Years Old.**

Springfield, Mass., Republican.

In New Haven, Conn., was exhibited the earliest known skate, roughly fashioned out of the bone of a horse. It is at least 700 years old, is about 12 inches in length and was found in an excavation made in the city of London.

## NEW \$40,000 APARTMENT-HOUSE IN EUGENE IS FEATURED BY MODERN BUILT-IN EQUIPMENT.



**BARTLE COURT APARTMENTS.**

EUGENE, Or., June 27.—(Special.)—The new Bartle Court apartment-house in Eugene at a cost of \$40,000, was thrown open to the public last week. It is the most modern equipped apartment-house in Eugene, with 24 two and three-room suites. The building is considered a model for its type of architecture.

One particular feature is its built-in equipment. The kitchen in each apartment is a huge cabinet with even the ice chest an integral part. The beds not only fold up, but swing on hinges into a clothes closet.

## FARM BUYING EXPLAINED

### JULY AND AUGUST ARE TWO MOST ADVANTAGEOUS MONTHS.

### "Don't Wait Until New Crops Are in or Half Grown, and Then Haggle With Old Tenant," is Advice Given.

In considering the purchase of a farm most men overlook the important element of time or period of the year when a farm can be bought most advantageously. The majority of men "get busy" on the subject in Spring or Fall. These are the two periods of the year when farm buying is the most difficult.

The nonresident owner of a farm usually leases it to a renter early in the Fall, for the tenant wishes to prepare his land for the Spring crop. The resident owner of a farm, as soon as any portion of the crops is harvested, begins preparation of the ground for the succeeding year. In the Spring usually half of the year's work has been done on a farm and the owner or tenant should the farm be sold, wants pay for the work he has put in.

The best possible time to negotiate the purchase of a farm is in the months of July and August. In these months the harvest is in progress or the crops are standing at their best, so that the purchaser may see with his own eyes what the land will produce. With the harvesting of the crops the owner or tenant has received pay for his year's work and he is willing to sell the land without asking any bonus for work done.

There is no haggling about dividing the crops and no worry about the possible yield or the value of crops to be divided. The farm is in the best possible condition for changing ownership in July or August, for the former owner can take his crops and stock and move away and the new owner can begin at once the preparation of the soil for the coming year's cropping.

## POLK SCHOOL FAIR SET

### BUENA VISTA CHILDREN HOPE TO WIN FIRST AGAIN.

### More Than \$500 in Prizes to Be Given, and Awards Will Include Trips to State Exhibitions.

BUENA VISTA, Or., June 27.—(Special.)—Rules and regulations governing the fifth annual school children's fair, to be held September 17, 18 and 19, have been sent out to the various districts of Polk County, and the pupils of the Buena Vista School are attempting to win for the second time the first prize for the best school exhibit.

In preparing articles to be exhibited each child must do all the work. In gardening the ground may be prepared by someone else, if desired.

In other work the parent may instruct the child how to do the work,

but the child must be the one to act. Every boy or girl in the county less than 15 years old is eligible to enter the contest, which will be divided into three classes. Class A will include those between the ages of 14 and 15, class B will include all less than 13 years old, and class C will include those less than 12 years old who have more than five months' training in domestic science or manual arts.

More than \$500 in prizes is to be given at the fair this fall, and the children's department will draw a large part. In special prizes alone they are to receive \$167. The child making the largest exhibit will get \$10, second \$5.

The two boys making the highest scores on any two projects will be sent to the Oregon State Fair for a week as members of the school camp. The boy or girl making the highest score in each project in each class will receive a one day's trip to the State Fair with expenses paid.

## TAX RATE TO BE HIGHER

### Clarke County Faces Bigger Levy Than Last Year for Expenses.

VANCOUVER, Wash., June 26.—(Special.)—The work of the field deputy assessors has been completed and the office forces, under Assessor W. R. Horton, is extending the rolls and preparing them for the Board of Equalization, which meets August 1 for three weeks to take up complaints and alleged over-assessments.

The assessment of the county this year will probably be higher than ever before, and more money will have to be raised for county expenses. The enormous sum of \$450,000 will have to be paid by the taxpayers this year.

There is hope that next year the assessment will be lower, and some are so hopeful that they predict about 40 mills, instead of 45 to 46 mills.

## Gravel Plants Ready to Operate.

OREGON CITY, Or., June 27.—(Special.)—Two new gravel plants belonging to the county will be put in operation the first of next week. One is located at Barton and the other at New Era. The machinery is on the ground and bunkers, screening plants and other equipment is being installed. The product at Barton is a high grade of cement gravel and at New Era the best quality of river gravel. The two plants represent a total investment of several thousand dollars for machinery alone.

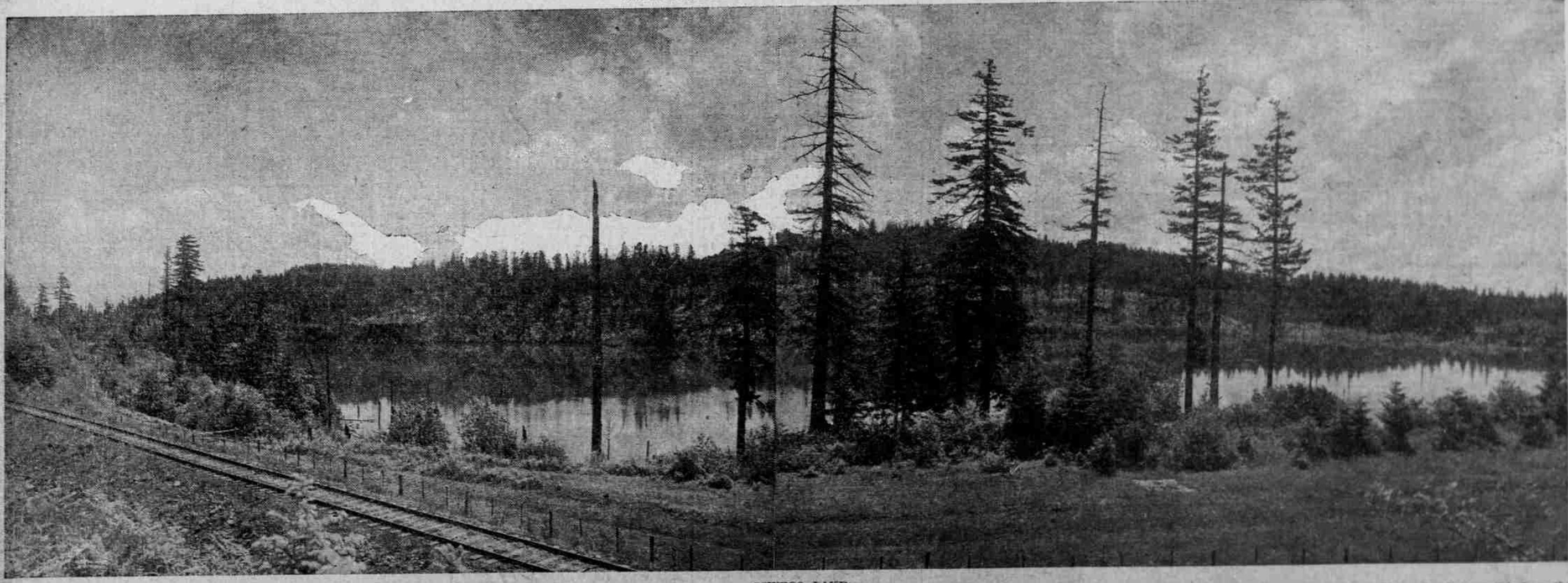
## Dunkards May Locate in Oregon.

I. W. Gray, representative of the Oregon & Western Colonization Company at Redmond, Or., returned to Portland yesterday after attending the National convention of the Dunkards at Seattle, where he went to persuade members of that organization to settle in Central Oregon. He reports a large number of immediate sales prospects.

## Rev. Mr. Cox to Address Y. M. C. A.

Rev. H. L. Cox, pastor of the East Side Friends' Church, will speak at the Portland Young Men's Christian association this afternoon at 2:15 o'clock. The meeting will be held in the lobby. The subject of the address will be "What is a Christian?" The Warren Sisters' Quartet will sing.

## ATTRACTIVE SUMMER RESORT NEAR PORTLAND.



OSWEGO LAKE.

With interurban transportation over the big red car route along Fourth street established to Lake View, picturesque Oswego Lake is coming into its own as a summer home district and as a spot where picnickers forget the grind of paved streets and the art of dodging automobiles.

Its three miles of water afford pleasant and surprising scenic effects, its swimming-bass are biting, and when the big become large. Five-pound bass have been common during the past week, and to add spice to their

scenic effects, its swimmers are biting, and when the big become large. Five-pound bass have been common during the past week, and to add spice to their fish dinners the visitors to the lake drop over the hill and take crawfish from the waters of the Tualatin.

During the past winter all old logs and snags were removed from the lake, and fleets of power boats and canoes now ply its waters.