

HOME-FINDER WINS GRATITUDE OF MANY

Mrs. Elizabeth Cosgriff, in Charge of One Department of Juvenile Court Work, Succeeds in Bringing Happiness to Families and Wards.



Crave Photo.

MRS. ELIZABETH COSGRIFF, IN CHARGE OF THE HOME-FINDING DEPARTMENT SINCE ITS FOUNDING LAST JUNE.

MRS. ELIZABETH COSGRIFF, head of the "home-finding department" of the Juvenile Court, has a steadily growing file of letters in her office at the Courthouse, which is full of notes of interest to those who like stories with a "heart interest."

There are letters from boys and girls thanking her for her work in putting them in comfortable homes, where they have been well cared for and given an opportunity to go to school; there are letters from people on farms and in city homes all over Oregon, thanking her for sending a boy or girl who has proved a help and a blessing, and there are letters from mothers and fathers expressing heartfelt thanks to the home-finding department for the assistance in placing their children in good homes, which has helped them to tide over circumstances of desperate poverty under which they were temporarily unable to care for their families.

Story Told Between Lines. Through all this range, and with infinite variation, the letters in the file run, and between their lines tell an interesting story of the first year of work in this new department in the Juvenile Court.

This department was established last June, and Mrs. Cosgriff has been at the head of it since that time. One of the objects of the home-finding department was to give delinquent parents the opportunity and incentive to reform and thereby be entitled to have their children returned to them; a second object was to devise a way to assist parents who, through illness, financial straits or desertion of one of the parents, were rendered temporarily unable to care for their children.

All of the institutions of the state and city for the care of children have been taxed to their capacity in the past year, and had it not been for this new department the court would have been handicapped seriously in trying to place its wards.

Under the system devised the court is able to retain jurisdiction over the child. Many home-finding institutions object to taking Juvenile Court wards unless they receive permanent commitment. If such commitment is given, however, the child is thereby taken permanently out of the jurisdiction of the court. In all other institutions, moreover, taking dependent children, the preference is for orphans or half orphans.

"On the other hand," says Mrs. Cosgriff, outlining the activities of the department which she has had in charge for nearly a year now, "the majority of dependent children coming before the Juvenile Court are from disrupted homes, and are caused mostly by delinquency of one or both parents. In most cases the father; in some cases the mother; in the above cases the child is only temporarily removed.

Segregation Not Complete. "Another important factor to be taken into account in the disposition of children is the impossibility of complete segregation, other than in the dormitories of our Frazer Home. Should the dependent children acquire knowledge through their association with delinquent children which would be harmful to them, the court would in a way be responsible.

Of these facts forced an issue upon the Juvenile Court relative to the temporary disposition of children. There seemed to be no other way than this issue other than the establishment of the home-finding department. The home-finding department places in private homes, usually of a temporary nature, those children who would otherwise be committed to institutions. In these homes the children are provided with mother and father love. Though only foster-parent love, it is sincere and genuine.

"In institutions where the number of children detained is large the child cannot possibly receive the individual care that can be given in a private home. It speaks well for the class of people who have taken our wards, in view of the fact that in a majority of cases these people have gone to considerable expense to outfit their children placed in their custody; they have done while knowing that at any time they might be taken from them.

Temporary Homes Found. "We have found many unselfish people, having no children of their own, willing to give a temporary home to some dependent child and equally generous in giving up the child when the parent had made good, or conditions in the home were readjusted. This generosity and unselfishness on the part of the individual giving, same bears fruit, both in the giver and the child receiving same—does this count for nothing?"

Considerable thought and discussion was given to this home-finding innovation on the part of the Juvenile Court judges before establishing same, and the results brought forth no better plan. Could those who oppose the establishment of this department and who desire to know the truth as to the results of the experiment visit the homes where our children are placed, they would be fully convinced that no

mistake had been made in its establishment.

In the education of the children placed out through the department, whereby it is found necessary to place them in sectarian institutions, the wishes of the relatives or parents are always considered before any step is taken.

Activities Are Outlined. Following is a brief outline of the activities of the home-finding department since its establishment less than a year ago:

Children placed in homes since the establishment of the home-finding department, 187.

Children now in homes, 73.

Children attending school, 55.

Average age of children placed out, 12 years.

Children under school age placed in homes where there are no other children, 39.

This large number emphasizes the fact that the motive prompting these people was no other than the craving for the affection of a child or the visible expression of their own maternal instincts, which had no natural outlet.

Attending trade and high school, 15. These children, being over the compulsory school age, would otherwise have been taken out of school.

Children found temporary homes at the request of parents, 72. These requests were not made with the object of shirking responsibility, but due to economic conditions over which the parents had no control.

When these conditions were readjusted these children were returned.

Children taken away from parents against their wishes, placed in homes and later returned upon parents making good, 10. These parents were temporarily deprived of the custody of their children for delinquency on the part of one or both parents, extreme cruelty, intemperance or immorality.

The return of these children was the main incentive in the reformation of these parents.

Children taken permanently away from parents, 11. Five of these were taken away due to the fact that the father and mother had both deserted.

Two of the 11, mother remarried and stepfather refused to support children, mother relinquishing children for adoption rather than give up her husband; one an orphan and relatives unable to keep her; one, mother dead and father unselfishly relinquishes his right that the child might have opportunities he could not give her; two, brother and sister, were deserted by father, and stepmother refused to support them.

OPERETTA WELL GIVEN

MOUNT TABOR PUPILS PRESENT "THE LAND OF NOD."

Pretty Princesses and Sprites Perform Creditably and All Sing Dificult Parts Pleasingly.

Many Mount Tabor residents turned out Wednesday night to witness the school children present "The Land of Nod," a fanciful operetta given with new scenery and skillful lighting effects. All the children performed creditably and the music and costumes added to the production.

The plot deals with imaginary kings, queens, fantastic beings and sprites. Alfred Cayo as the king gave an excellent interpretation of a difficult role, and Myri Van Alstyne won honors as Jack of Dreams. An attractive part was that taken by Joe Elgin, in the guise of the Sandman. Lee Farley sang the part of the Dream Goblins. Herbert Libak was the Dream Prince, and a heavy of Dream Princesses were fascinating. Of these there were Eva Braak, Queen of Dolls; Ethel Crane, Dream Prince; Catherine Groust, Lady Fortune; and Ruth Millon, Mother Goose. Clifford Atkins portrayed Can and Must.

Not least important were the Dream Sprites, Dorothy Jones, Fern Chestney, Elizabeth Clement, Hazeldean Fulton, Marie Lawrence, Mable Eastman, Mildred Stipe, Beth Wheeler, Marion Graham, Sara Luton, Sherma Stipe, and Amelia Sansome.

The Sandman had heaps of fun with his victims, the Sleepy Heads—Ledaic McLennon, Denny Clearwater, Harry Shakoon, Sarah Callan, Berth Boggs and Marie Rosewell. Vance Prewitz was a handsome young standard bearer, and the following were pages: Marion Wilkes, Lee Holcomb, Perry Lee Shoemaker and Lewis Clark.

Roseburg Plans Memorial Exercises. ROSEBURG, Or., May 12.—(Special.)—Plans for the Memorial day exercises in Roseburg were completed today by a committee of Reno Post, Grand Army of the Republic, of this city. The memorial exercises will be held at the Soldiers' Home May 30 under the direction of Reno Post, Grand Army of the Republic, the Women's Relief Corps, Spanish-American War Veterans and the Sons of Veterans.

LADD ESTATE COMPANY PRINCIPALS Save this announcement of the Ladd Thrift Plan PORTLAND'S prospective home buyers now have an opportunity such as has never been offered them before. In the original announcement of Ladd Estate Company on March 30 was the statement: "The fullest measure of assistance, consistent with good business, will be given to the responsible purchaser who comes to us in good faith desiring to build a factory, warehouse or home, but who is without sufficient funds to carry his project to completion, by arranging financial assistance," etc. Since that time the Ladd interests have established a special fund and worked out a plan based on the same schedules as the famous Pratt Thrift, of Brooklyn, New York; with the same object of encouraging people in the building and owning of their homes by substantially assisting them in the purchasing of homesites and the financing of home construction. The most prominent features of this plan are: 1st. Lower interest rates—6% interest. 2d. Longer time—up to 10 years. 3d. Increase in percentage of loan—as high as 80%. 4th. Elimination of the usual 3% building loan fee. Through the Ladd Thrift Plan, sums of reasonable amount will be loaned at 6% interest to purchasers of any of our homesites who desire to build homes for their own occupancy. The amount loaned will be determined by a loan committee and will be based on the cost of the property and the proposed home, the amount never exceeding 80 per cent. Loans are repayable by monthly payments. The period which determines both the number of monthly installments to be made and the amount of each payment may be decided by the borrower. Loans will be made for as long a period as ten years. The monthly payments, if made as provided, will fully cancel principal and interest within the term of the loan, and on the payment of the last installment the property will be free from all claims under the mortgage. EXAMPLE: \$36.00 a month in Eastmoreland As an illustration of the working of the Ladd Thrift Plan, say that the price of the lot which you select in Eastmoreland is \$1000, and you want to build a home that will cost \$2000, making a total of \$3000 for the property. By paying \$36.00 a month, you obtain the Ladd Thrift Plan you can arrange the advance for 10 years. This will cost you but \$362.50 per month, and includes interest at 6% on the amounts remaining unpaid. Illustrations, both higher and lower, can be made on Eastmoreland property. CONSIDERATIONS ABOVE THAT OF The love, comfort and independence of a home of your own and your family's own. The pleasure of living in an atmosphere of refinement and education, the home of Reed College. A home site on property just high enough to be delightful and not monotonous—one that is sure to increase in home value. EXAMPLE: \$50.00 a month in Dunthorpe On the opposite side of this announcement is an example of \$11 a month in Dunthorpe. This one at \$60 a month is based on a \$2000 site, with a \$3500 house—a total of \$5500. In this case the cash payment would be \$1100 and a balance of \$4400 obtainable from the Ladd Thrift Plan. On a plan of 10 years the monthly payments, which cover the 6% interest, would be but \$45.55 a month. There are even less expensive sites than this and with a \$2500 building restriction. CONSIDER THESE FACTS AS WELL. Living in God's out-of-doors, in a country home district of elegance and quietude. Grounds determined by acres, not lots. A garden of your own. Surroundings endowed by nature that could not be bought with money. All city conveniences. Detailed Comparison of Ladd Thrift Plan and Paying Rent Suppose you are occupying a house in Portland for which you are paying a rental of \$20 per month, or \$240 per month. The property is worth \$4000. By paying \$300 and obtaining the Ladd Thrift Plan, you could buy a homesite and build as good a house AND TO YOUR LIKING. Under the Ladd Thrift Plan ten-year term, the payments would be \$36.26 a month, or \$435.12 per year. The cost of taxes and insurance would be about \$60 per year, making a total monthly payment of about \$41.26. That is, by the payment of \$25 a month more than you now pay for rent, you would in ten years become the absolute owner of your home, while as a tenant you would have paid your landlord, or landlords, during the same period, almost the same amount of money without becoming the owner of a single inch in the house. An illustration far more extreme can be made by comparison with an apartment. REMEMBER that every time you pay a monthly installment you NO LONGER pay interest on that amount. This plan also applies to building on homesites already purchased in these properties. SELLING REPRESENTATIVES F. N. Clark & Co. Second Floor—Title and Trust Bldg.

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Loans are repayable by monthly payments. The period which determines both the number of monthly installments to be made and the amount of each payment may be decided by the borrower. Loans will be made for as long a period as ten years.

The monthly payments, if made as provided, will fully cancel principal and interest within the term of the loan, and on the payment of the last installment the property will be free from all claims under the mortgage.

EXAMPLE: \$36.00 a month in Eastmoreland

As an illustration of the working of the Ladd Thrift Plan, say that the price of the lot which you select in Eastmoreland is \$1000, and you want to build a home that will cost \$2000, making a total of \$3000 for the property.

CONSIDERATIONS ABOVE THAT OF The love, comfort and independence of a home of your own and your family's own.

EXAMPLE: \$50.00 a month in Dunthorpe

On the opposite side of this announcement is an example of \$11 a month in Dunthorpe. This one at \$60 a month is based on a \$2000 site, with a \$3500 house—a total of \$5500.

CONSIDER THESE FACTS AS WELL. Living in God's out-of-doors, in a country home district of elegance and quietude.

Detailed Comparison of Ladd Thrift Plan and Paying Rent

Suppose you are occupying a house in Portland for which you are paying a rental of \$20 per month, or \$240 per month. The property is worth \$4000. By paying \$300 and obtaining the Ladd Thrift Plan, you could buy a homesite and build as good a house AND TO YOUR LIKING.

REMEMBER that every time you pay a monthly installment you NO LONGER pay interest on that amount.

This plan also applies to building on homesites already purchased in these properties.

SCHEDULE OF THE PRATT THRIFT. Table showing monthly payments required for a Ladd Thrift Loan of \$1000—10 years at 6 per cent. Total payments, 10 yrs., 1368.00. Amount borrowed, 1000.00. Amount of interest paid, 368.00. In 10 years, 359.60. Average cost of loan per year, 35.96. Average per cent of amount originally borrowed, 3.596%.

SCHEDULE OF THE PRATT THRIFT. Table showing advantage of the Ladd Thrift Plan as compared with other mortgages. Usual mortgage—At 7% costs \$1,709.00. Ladd Thrift Plan—At 6% costs \$1,359.60.

EXAMPLE: \$25.00 a month in Westmoreland

Here's another illustration. You are planning to buy a \$750 lot in Westmoreland. The house you are figuring on will cost \$2000. On a total of \$2750 the cash payment would be \$550, leaving a balance of \$2200 to be secured from the Ladd Thrift Plan.

CONSIDERATIONS BESIDES THAT OF MONEY Being a property-owner—not a tenant. Getting ahead every month, every year. Giving your wife and children a place to call THEIR HOME.

EXAMPLE: \$50.00 a month in Ladd's Addition

For a case to illustrate the application of this plan to Ladd's Addition, let us take a \$2000 lot on which you are planning to build a \$2500 house. A total cost of \$4500, the cash payment would be \$1100, leaving \$3400 balance to be secured from the Ladd Thrift Plan.

MORE THAN JUST AN INVESTMENT OF MONEY There's an investment in a happier home life, greater independence and peace of mind.

EXAMPLE: \$24.00 a month in Burlingame or Fulton Park

A selection between these two properties would be a matter of personal preference. Home sites in both are similar in price. Home sites in Burlingame are \$2000, and in Fulton Park \$1500. Take a \$2000 site to be built on a \$600 lot. Out of the total of \$2600, \$250 would be the cash payment. This would leave a balance of \$2350, which in monthly payments of \$23.57 would be repaid at 6% interest in ten years.

REMEMBER that every time you pay a monthly installment you NO LONGER pay interest on that amount.

This plan also applies to building on homesites already purchased in these properties.

The monthly payments are met like rent and so long as they are regularly paid, together with insurance and taxes as they fall due, THE LOAN CANNOT BE DISTURBED. This is the great advantage of buying your home under the Ladd Thrift Plan. It is better than the ordinary mortgage, which, when it falls due, must be paid in a lump sum.

If borrowers, from adverse circumstances, are unable to keep up their payments, the Board of Directors will, after three years' payment of installments, entertain an application to suspend further payments for period not exceeding twelve months and will deal equitably with such application.

If at any time a borrower wishes to pay off the entire loan he may do so by paying the balance remaining due, together with a sum of money equivalent to three months' interest upon such amount.

EXAMPLE: \$77.00 a month in Westover Terrace

Take a \$2500 lot on Westover, on which is built a \$5000 house. That makes \$5000, on which the cash payment would be \$1700, leaving a balance of \$3300 to be obtained from the Ladd Thrift Plan.

CONSIDERATIONS OTHER THAN MONETARY Having your home situated on one of the choicest view properties in the country, with 10,000 square miles in your front yard.

EXAMPLE: \$114 a month in Dunthorpe

For illustration, we'll take a \$5000 site and a \$7500 home in Dunthorpe. With the total of \$12,500, the cash payment would be \$2500, and the balance of \$10,000 would be taken in the Ladd Thrift Plan.

THE KIND OF A DISTRICT DUNTHORPE IS. In a short time we will publish full details on this sub-division, which is destined to become one of the scenic sights of Portland.

Tear off this coupon

Check the property in which you are most interested; write your name and address and MAIL To F. N. Clark & Company, Title & Trust Building. Please send me your booklet "Speaking of Your Home," as it applies to the property I have checked below: Eastmoreland [ ] Ladd's Addition [ ] Westover Terrace [ ] Westmoreland [ ] Burlingame [ ] Dunthorpe [ ] Burlingame [ ] Fulton Park [ ] Unclassified [ ] Name [ ] Address [ ] City [ ]

This plan also applies to building on homesites already purchased in these properties.

SELLING REPRESENTATIVES F. N. Clark & Co. Second Floor—Title and Trust Bldg.

Log Shortage Is Reported. E.L.M.A. Wash., May 12.—(Special.)—The night shift at Malone has been taken off on account of shortage of logs and the glazing mill is running three-fourths time to catch up with orders. Masons and plumbers from Elma are putting the finishing touches on what will be Malone's big Commercial Hotel.

Whitman Observes Campus Day. WHITMAN COLLEGE, Walla Walla, Wash., May 12.—(Special.)—The annual campus day at Whitman College, postponed from Tuesday on account of rainy weather, was held Thursday. The morning was devoted to cleaning up the campus and in construction work. Much of the work was done on the amphitheater. A picnic dinner was served by the women of the college at noon. At 4 o'clock Miss Jessie Cunningham, of Walla, Or., was crowned queen.

Counties Co-operate on Road Work. ROSEBURG, Or., May 12.—(Special.)—Douglas and Josephine county courts have appropriated \$500, which will be used in cutting down the grade at the summit of Wolf Creek hill, near Glen Dale. This hill has been a terror to tourists traveling over the Pacific Highway, and its elimination will mark one of the most important improvements now in progress between Portland and the Jackson County line.

It is said that a single drop of gasoline will kill a rabbit in three and a half minutes.