

HIPPODROME SALE LARGES OF WEEK

Improvements to Building Indicated by Notice to Tenants to Move Out.

PRICE IS \$325,000 CASH

Weaver Apartments Valued at \$40,000 Change Ownership and \$40,000 Building Projected.

One of the largest realty transactions of the year and probably the largest, considering the amount of cash that is changing hands, became known last week when it was announced on good authority that the five-story Hippodrome Theater building and more than a quarter block of land on the northwest corner of Yamhill street and Broadway had been purchased at a consideration of about \$325,000 cash.

Ostensibly the buyer is Max H. Houser, a Portland grain dealer and exporter, although it is understood that other local capitalists may be associated with him in the investment.

Although an effort has been made to classify the transaction as an option terminating on May 1, it is regarded as certain that the purchase has already been consummated, although the local trust company, though the deed has not yet been recorded.

When the playhouse was erected about four years ago, the cost of \$300,000 was underwritten by the Seattle bank and of this amount only \$60,000 was paid at the time John W. Consideine went through bankruptcy.

The building has been occupied for a year by the Hippodrome Theater, and when the new owners take possession, "forced-removal" signs placed in one of the stores on the ground floor of the building last week tend to confirm the report that the purchase has been concluded and indicate that alterations to the building are planned.

By the time the deed is closed last week the three-story brick Weaver apartment building situated at 719 Washington street, between King and Grand streets, was sold by E. Weaver, of San Francisco, to H. L. Hamblet, of the Alameda Investment Company.

Through Mr. Gustaff a six-room residence situated at the corner of East Fifteenth and Going streets in Vernon, was sold last week by N. T. Hance, of Baker, to E. Ward, at a valuation of about \$2500.

Although the name of the owner and the location cannot be divulged it is known that plans are being prepared by Claussen & Claussen for the construction of a four-story and basement brick apartment building in the neighborhood of \$40,000. The proposed new building is to have 22 five and six-room apartment suites, with fireplaces, hardwood floors and full equipment.

William Corbett obtained a building permit last week for the construction of a one-story machine shop to be erected on the site of the Albina Engine & Machine Works on Loring street between Lewis and Irving streets. Albina plans for which have been prepared by Architect Walter Claussen. The probable cost of the building is \$20,000. An additional building to cost \$1500 was also authorized at the same time.

Walter Beebe to Erect Home. A new site, consisting of the lots in Olmsted Park, above Irvington, and near the Broadway carline, has been sold through the agency of H. M. Brande, of the Northwest Steel Company, for a consideration said to be in excess of \$20,000. Mr. Brande expects to erect a handsome residence and occupy it as soon as completed.

REALTY LAWS DISKED ROAD SURVEY SUSPECTED

Effort to be Made to Have Objectionable Clauses Changed. Dealers Hear Discussion of Proposed Legislation and Tour of Westover Terraces Planned.

An amendment to the present law requiring that a realty broker must have a contract in writing, stating a consideration, before he can collect a commission for the sale of real estate, will be offered to the next Legislature, according to Herbert Gordon, chairman of the legislative committee of the Portland Realty Board, who will represent Multnomah County in the next Legislature.

Mr. Gordon also announced that a bill was being considered to eliminate the evils of petition chasing, such as resulted in the presentation of a petition connected with the placing of the last single tax measure on the ballot.

James B. Finnigan and C. S. Robinson, framers of two laws intended to change the present mechanics' lien laws of Oregon, were called upon by H. L. Jolman, chairman of the day, to explain the various features of their proposed bills.

During the course of the meeting S. P. Woody, vice-president of the Seattle Real Estate Board, took a fling at the so-called knockers of Portland and contended that while pioneers were useful in the beginning, that they became liabilities to a community after a time. He said that really conditions in Seattle were improving except in the acreage field. In a spirited address boosting Portland Tom Richardson took exception to Mr. Woody's remarks.

Mark Woodruff, of the Chamber of Commerce, pleaded for support of the Pacific Northwest Tours Association. A. C. Cadian explained the fight that is being waged for lower water rates for factories and Dean Vincent, chairman of the board's committee in charge of the Westover Terrace project, announced that an excursion would be made to Westover Terraces in the near future.

On motion of G. G. Bohrer, chairman of the committee on rentals, his committee was made permanent rather than special.

Fourteen dollars an acre, probably the largest price ever paid in rent for wheat land in this section, will be received by Mrs. Schumann, of J. W. Maloney, under a contract which has just been signed between the two for

LAND RENTS FOR \$14 ACRE Unatilla County Man Makes Contract for Three Sections.

Among the attractive new residences completed recently in the Eastmoreland district is the Dutch Colonial home of the Misses Vera and Max Darling on East Thirtieth street, between Tolman and Claybourne avenues, which was designed by C. H. Wallwork, a Portland architect. The home was built at a cost of about \$2400.

The main entrance opens into a small square hall. French doors open from this hall to living-room, dining-room, living room is 14 feet by 25 feet, with the large fireplace and bookcases on the long side of room. From living-room French doors lead to a large living-porch at the rear of house.

The second floor contains three bedrooms and bath; also a sleeping porch. All the rooms have large closets or wardrobes and each room has built-in drawers which run back under the room.

Floors are of oak, while the woodwork throughout the house is old ivory enamel. Walls are light tan, bordering on the yellow. The cement basement also contains a shower bath.

HOME OF MISS VERA MAY DARLING.

On account of the fact that Union avenue is completed and is about to be connected directly with Vancouver by way of the main approach to the Interstate bridge, it has been noted recently in all classes of property along the avenue.

A letter received last week by William L. Graham, of the Bronx, compared from J. O. Lentz, of Redfield, S. D., who is the owner of property at the northern corner of Union avenue and Lombard street, announces that he is planning the erection of a two-story double building on the property and that he will come West to operate a grocery store on the premises.

A total of 22 lots situated along East Eighth street, in 212 Taylor Addition, has just been sold for \$12,000 by the Bronx Company to Lewis P. Love, who will hold them as an investment.

Another lot, 200 by 100 feet, also has been sold recently. A 50 by 100-foot business lot on the east side of Union avenue, between Lombard and Stafford streets, to J. M. Crawford, of Dundee, for \$1600; a house and lot at 1418 East Seventh street to C. R. Tolbert, for \$1600; a house at 1445 East Sixth street to Inez C. Pierce for \$1900; a residence lot on Lombard street to W. Bennett; two lots on the same street to Sarah A. Smith, one on East Seventh street between Morgan and Bryant streets to Mrs. S. C. Harvey.

FOHST GROVE, Or., Dec. 9.—A party of surveyors came to this city the past week and was taken over into the Wilson River country.

A new office depot here represent the Oregon Electric Railway, which has survey part way to Tillamook, along this route, which would tap the great timber lands in the Wilson River country, and that it is with a view to making the extension of the road from Portland to Salem, that the party is now making the survey.

Sherman County Farm Sold. SHANKO, Or., Dec. 9.—(Special).—The Bruner property of 640 acres, half a mile north of here, has been sold to J. C. Adams, of Kent, Or., for \$4800. There are about 200 acres that can be cultivated. Part of this has yielded 30 bushels to the acre. The balance is in good pasture land. Mr. Adams expects to keep cattle for dairy and beef for local markets.

CHEHALIS TAXES \$72,999 Less. CHEHALIS, Wash., Dec. 9.—(Special).—James McClure, County Assessor, said his office depoter here has completed the extension of the tax rolls for the year 1916. The total valuation of all property, real and personal, subject to taxation is \$20,244,254, and the total taxes for all purposes is \$865,032.14. The taxes for 1916 are less than those of 1915 by \$72,999.97.

IMPROVEMENTS GO UP IN COST BUT PAID

Seattle Engineer Tells of Increases of All Sorts of City Betterments.

SOME ALWAYS OPPOSE

Problems Confronting Officials, Enmity to Be Overcome and Practical Value of Improvements Are Discussed by Expert.

In contending for liberality in public expenditures, E. H. Thomson, the famous Seattle engineer, in the course of his address at the Central Library

and feast his eyes on the wonders of nature.

"There has always been a large class of people who have fought, struggled and protested against these improvements on the plea that they were going to cost money and would thereby raise taxes for the establishment of luxuries which their fathers didn't have and which, therefore, they didn't need," said Mr. Thomson.

"These people didn't want streets to be paved and lighted, but they have been compelled to submit on account of mutual responsibility and as a matter of economy. It has come to be an accepted fact that it pays to take care of our men just as we must take care of horses and other animals.

"In supplying public needs city officials are today engaged constantly with engineering problems. They know now that they must have cheap means of communication with their hinterland and with the markets if industries are to thrive in their community.

"This makes good highways necessary and the elimination of heavy grades and crooked and narrow streets which serve as a prohibitive tariff against trade relations. Time is an element of expense in transportation and all barriers to the ease of transportation must be removed.

"The matter of sanitation is also important today. The proper care of children has become a public matter and precautions must be taken against crowding children into congested, filthy quarters and to see that their health

is conserved that they may become good citizens.

"On the ground that beautification is a waste of money there has been great outcry against public parks, but beauty and parks have their practical purposes."

In quoting the increased cost of public improvements throughout the country Mr. Thomson admitted that he did not know how future improvement could be handled in Oregon under the new constitutional amendment limiting the increase in taxes to 2 per cent a year, but he admonished the citizens present not to be afraid of spending money for improvements that will give greater health and bring food in one way or another to the entire population.

While on this point he defended the wisdom of opening up new streets, of a city garbage system and of water meters on the ground that they tended to save money in the long run.

Opponents Become Friends. He recounted his experiences as city engineer of Seattle for nearly 30 years, during which time he supervised the expenditure of more than \$40,000,000. He said it took him nine years to get mountain water into Seattle and that during the interim he had to appear before the Legislature four times and before the Supreme Court five times on account of the fight made against this improvement.

The same struggle came when the sewer system was put in, when he first asked the people to vote \$7,000,000 to develop the port of Seattle, when he asked for better roads and streets, etc.

Finally, he said, the very people who first opposed him patting him on the back for the projects which he fathered and that now the people of Seattle realize that improvements are investments rather than expenditures and that cheap bread and good sanitation tend to make big cities and good citizens.

The Russian government controls the prices charged for medical prescriptions.

NEW LAURELHURST HOME HAS OLD IVORY AND ANTIQUE MAHOGANY INTERIOR FINISH.

A 10-room residence just completed at 1170 Hassalo street, in Laurelhurst, by Dr. H. A. Medernach, has 10 rooms, the lower floor being finished in old ivory and antique mahogany. The cost of the house was about \$9000. The cellar is constructed to furnish garage space for an automobile, the entrance being at the front of the house.

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NEED OF STREET TO BE SET OUT

New York Man Advises Construction of a Main Artery in Portland.

FUTURE GROWTH FORESEEN

J. W. Boies Suggests Thoroughfare Could Run From Ankeny and Broadway Across Northwestern Section of City.

In a letter addressed recently to N. J. Upham, president of the International Realty Association, the purchasers of Westover Terraces, J. W. Boies, a resident of New York, who chanced to be stopping at the Hotel Multnomah

while Mr. Upham was in the city, suggested the construction of a possible new street in Portland that would form a main city artery, starting from a central city division point, say Ankeny street and Broadway, and cutting obliquely across the northwestern section of Portland to the city limits, with provision for its eventual extension to the junction of the Willamette and Columbia rivers.

Early Action Urged. Mr. Boies, who signs himself "a visiting auditor," contends that such a street artery would form a natural highway leading directly to the residential sections on the uplands and to the factory and shipbuilding sites along the river. He says that the improvement be made before the rights of way become prohibitive.

Although the city beautiful plans submitted by E. H. Bennett, an architect, in 1910 and 1911 recommended the construction of several cutoffs and extensions, no extensive movement in that direction has been carried forward in Portland. Even as late as a few months ago there was an effort to extend the city limits to the street, but this plan was opposed and was defeated.

The plan proposed by Mr. Boies is even more extensive than the proposed Stark-street extension, and is interesting, not only because of the engineering feat it contemplates, but because of its presentation embracing many interesting comments on Portland from a visitor.

Boies' letter follows: "For years Portland, Or., and Oakland, Cal., have been recognized by travelers as two of the great residential cities of the world because of the charming combinations of climate and suburban environments of natural beauty."

"In manufacturing cities also they both have been rapidly forging ahead during the last decade, so that soon they may be compared with the older Eastern cities—that great manufacturing city of Newark, N. J., with its many plants along the Passaic River and its beautiful residences on the Orange Mountains and foothills on its outskirts."

"But why, oh why, does your beautiful city of Portland content itself with such an inadequate street like Washington for its outlet to the west? True, you have made a good start in extending your Broadway over its great bridge as another feeder into Eastern Portland."

"If it were a time, it is now, for Portland to follow the successful example of her sister cities and open another long-needed avenue of commerce, like Market street in San Francisco a great artery of commerce."

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"Such a street artery could form a logical cutoff, extending directly to the residential section on one hand and the natural manufacturing district on the other, along the lower Willamette river, and the lower Willamette River; for this district is rapidly proving the best available land for the new shipbuilding and allied factory district."

"During the year of 1911, on the writer's longest visit to Portland, this district impressed itself upon his mind, and must have upon numerous others. But now, with the shipbuilding forging to the front on the lower Willamette, surely this worthy city can well afford to respond to the increased demands of traffic from new industrial growth and supply what now seems the only logical and greater Portland artery, viz: a new metropolitan avenue of commerce."

Several Small Buildings Begun. L. H. Libby has commenced the erection of a one-story creamery building at 109 East Fourth street, in Taylor Addition, to cost \$1500. For Ella La Pointe, S. Rasmussen has started the erection of a 2 1/2-story residence at Rose City Park; F. B. Turner is building a \$2500 bungalow at 653 East Sixty-first street North, Rose City Park; and J. H. B. Turner is building a \$2500 residence at 6 East Thirty-ninth street, Laurelhurst; G. E. Wheeler is constructing a \$2250 residence at 829 East Seventy-seventh street North, in Montclair Addition, for G. A. Stock.

Shanko Re-elects Mayor. SHANKO, Or., Dec. 9.—(Special).—The results of the city election held yesterday are as follows: Thomas Gavin (Rep.), Mayor; R. Wheeler (Dem.), Councilman; J. W. Rees (Rep.), two-year Councilman; Ed Hinton (Rep.), Howard Weiss (Dem.), one-year Councilman; Gus Rehder (Rep.), Marshal; Archie Altema (Dem.), Recorder. Mr. Gavin won by 15 votes and will serve his second term as Mayor.

Portlanders Spurn in Montana. Leo Charles Sparks, one of Portland's vocal instructors, has recently purchased a 250-acre wheat ranch in Montana. Mr. Sparks expects to spend the greater part of his vacation there in making improvements and overseeing the work on the ranch.

LIFE INSURANCE COMPANIES PROTEST AGAINST TAXATION

Congressional Proposal of Including Protection of Dependents in List of Incomes to Be Taxed Brings Spirited Objections.

LIFE INSURANCE EDITOR. THE 64th Congress, which passed last August the "two Billion Dollar Congress," adjourned after making appropriations which totaled exactly \$1,626,439,210. With other obligations and authorizations the total reached \$1,858,354,485.

Little hope, the proposed tax on insurance policies was stricken out of the emergency revenue bill. The bill originally proposed a tax of a half a percent on each dollar of premium on all policies including life insurance. Shortly after the bill was introduced, the members of the House and Senate were deluged with protests for later in the country, particularly from life insurance companies and policyholders.

One of the large life insurance companies issued a protest which had to do with eliminating insurance from the bill. This protest explains why life insurance, of all things, should not be taxed, and even policyholders should acquaint himself with the facts.

Citizenship is High. The protest reads in part as follows: "As you are doubtless aware, when the insurance department was organized in the various states—some 50 years or more ago—it was with the object of supervising the business and safeguarding the interests of policyholders, but with no intention to impose upon them more than the actual cost of such supervision and this was the original practice. It has long been recognized that those who carry life insurance are the best citizens of the country, and have voluntarily taxed themselves to the extent of their premium payments in order to provide for the welfare of their dependents."

"It has been well said that the Government should insist upon the faithful observance of life insurance laws and the application to their intended use. It should be as reluctant itself to reduce or divert them as to permit individuals to employ them for political purposes or in extravagance of management."

Double Tax Asserted. "Life insurance taxes either increase the cost of insurance or diminish the amount of it. In the one case, they fall on the policyholders; in the other, on the beneficiaries of the insurance. "Having taxed the real estate and other property of these corporations on the same basis as other property in the hands of individuals, it is only fair to require that they should pay the same taxes on their income. The mere desire to raise revenue does not warrant imposing upon life insurance, conducted upon the mutual plan, a special form of premium or other income tax."

Notwithstanding the original intention of the various Legislatures with respect to the supervision of the business of life insurance, additional taxes have been imposed from time to time until esteemed one of the sources of revenue of the various states and of the Federal Government, with little, if any, thought of the effect upon policyholders."

Quoting England's policy of deducting the amount paid by any citizen for insurance from taxation, the statement continues: "England exempts insurance. "With England's great need for revenue this practice has been continued, that country at the present time exempting from tax one-sixth of the income of each citizen. Provided it is devoted to the purchase of life insurance protection. Prior to the present war there was no premium income tax in France, Belgium, Austria, Hungary, Italy, Spain or Russia, and we are led to believe that the same condition still prevails."

"The several states, as well as the Federal Government, seem to fall to recognize the income of life insurance as the beneficent character of life insurance and have imposed upon it tax burdens far greater than those imposed upon other investments. This is no doubt due in large part to the ease with which the needs of the various governments could be met by taxation of this accumulation of assets. Under the distribution among dependents, in which funds no single individual has a sufficient large interest to render it worth while to institute a vigorous opposition."

Tax Sometimes Triple. "The present tax law applies specifically to net incomes of over \$3000 only, but inasmuch as the average policy in companies conducted upon the mutual plan, excluding industrial insurance, is less than \$5000, and the annual premium thereon upon the average less than \$125, the effect has been indirectly to tax at least this much the income of insured members who are otherwise exempt. Where the net income of an individual has exceeded \$3000, the tax has been a double tax upon so much thereof as is devoted to life insurance, and all of this in addition to the state taxation heretofore mentioned—a triple taxation."

"The members of this company, through their representatives, have protested against the imposition of the present income tax, and repeat this protest with added force in view of the contemplated doubling of the tax rate. "In view of the fact that every dollar of the funds disbursed by a life insurance company has come from the premiums paid by the insured, even the interest receipts being the income derived from the investments of premiums paid in former years, it is of whatever nature fall ultimately upon the individual policyholder, and we bespeak the attention of your committee to this phase of the situation in your proposed consideration of H. R. 16,765."

Interstate Realty Executive Body to Meet Here Soon.

MEMBERSHIP MOVE AIM

Important Business Scheduled, Including Selection of Place for Convention—Aberdeen and Eugene Are Rivals.

Extensive preparations are being made for the first meeting of the executive committee of the newly organized Interstate Realty Association of the Northwest, which is to be held in Portland January 12 and 13. Much important business is to be transacted at this session and the meeting place for the 1917 convention is to be chosen. The realty boards of Aberdeen, Wash., and Eugene, Or., are said to be striving to secure the honor of hosting the convention and it is understood that Seattle may also put in a bid.

Since the formation of the Interstate association in Portland last July, or the initiation of the Portland Realty Board, the realty boards of Seattle, Portland, Tacoma, Vancouver, Bellingham and other cities have been asked unanimously to become members of the association, which already had the support of real men in Southern and Southwestern Washington and Idaho.

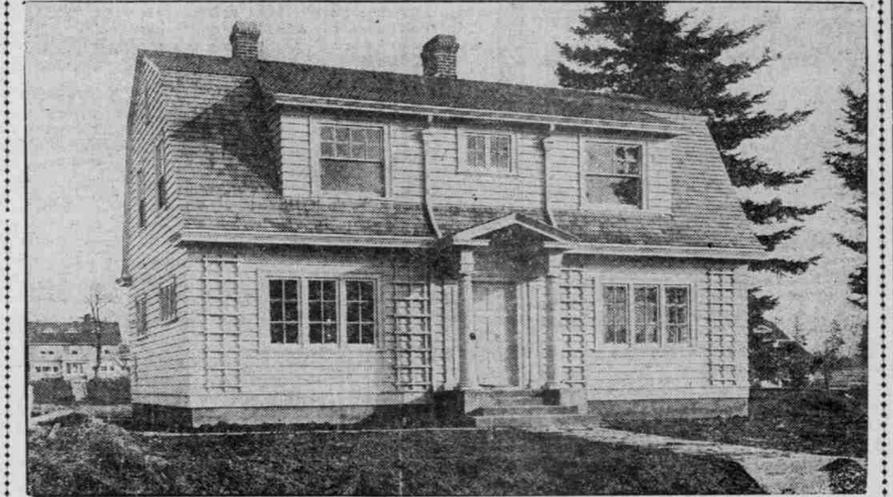
At the executive committee meeting in Portland next month a big membership campaign is to be inaugurated among the leading realty dealers in Oregon, Washington and Idaho. In attendance at the organization convention in Portland last July was approximately 700 and it is hoped that 1000 or more will attend the 1917 convention. A number of local realty boards have been organized in the Northwest since the formation of the Interstate association. In addition to E. E. Taylor and Paul A. Cowgill, president and secretary, respectively, of the Portland Realty Board, the following executive officials of the latter organization are expected in Portland for next month's gathering: Samuel Collyer, ex-president of the Washington State Realty Association; E. S. Goodwin, president of the Interstate Realty Association; Fred K. Jones, president Spokane Realty Board; L. R. Manning, president Tacoma Real Estate Board; W. R. Booth, president Everett Real Estate Association; W. E. Pierce, president Boise, Idaho, Realty Board; W. C. Williams, president Eugene, Or., Realty Board; F. W. Wood, president North Bend, Or., Realty Board; J. H. Batchelder, president Hood River Realty Board; E. T. McKinstry, president Grants Pass Realty Board; P. W. Fitzg, Coeur d'Alene, Idaho, vice-president of the Interstate Realty Association; Albert Pollock, Realty Association; Frank O. Dole, Aberdeen, Wash., and H. Scott, Salem, Or., and the following directors of the Interstate Association: Albert Schooley, Chehalis, Wash.; J. E. Calder, Montesano, Wash.; Volney B. Cox, Pasco, Wash.; H. C. Jarrett, Idaho; E. W. Miller, Stites, Idaho; F. H. Smith, Boise, Idaho; W. C. Murphy, Medford, Or.; B. W. Dusen, Astoria, Or., and E. T. Wade, Pendleton, Or.

MULTNOMAH REALTY ACTIVE

Opening of Capitol Highway Has Marked Effect. Since the opening of the Capitol Highway from the end of the Terwilliger boulevard to the county seat, there has been a marked activity in building and real estate has resulted. At Multnomah W. N. Rinehart, of Cottage Grove, purchased the country home of Fred D. Armstrong for \$2500 cash.

The place is made up of tracts 3 and 4, block J, of Hillvale, and occupies about half an acre of ground. It is improved with a modern five-room bungalow of the low Southern California type and the ground is beautifully landscaped with nobby outhouses and pergolas.

DUTCH COLONIAL RESIDENCE IN EASTMORELAND HAS MANY ATTRACTIVE FEATURES.



HOME OF MISS VERA MAY DARLING.

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rental of three sections of land owned by Selstrum just north of this city, says the Pendleton Tribune. It is reported that Selstrum has already jumped ahead by leaps and bounds during recent years, but he contended that his greater increase was shown in per capita wealth and in the wealth of American cities.

Mr. Thomson quoted figures to show that public improvements in general averaged an increase of 32 per cent between the years 1902 and 1913. In the cities of the United States the following increases were shown in the respective departments of government: Cost of general government, 40 per cent; police protection, 9 per cent; fire protection, 22 per cent; health conservation, 68 per cent; sanitation, 59 per cent; street construction, 16 per cent; charities, 32 per cent; education, 28 per cent.

Co-operation Reduces Taxes. "The fact that the tax burden has become considerably less in spite of the increased cost of public improvements proves that co-operation in both things as a whole is better and more economical than doing things by retail. In various ways modern cities are taking over wealth faster, he said.

At the outset of his address Mr. Thomson explained how the development of the steam engine, the steamboat and the locomotive brought about the creation of great cities where great factories sprang up.

The law of gravitation drew people to the city, he said, and created a new responsibility for the city fathers because a congested population made modern sewers necessary to keep down the death rate, and compelled the public authorities to find means of sustaining the life and health of the workers.

This brought forth systems of running water for sewerage purposes, the science of streetcleaning and the development of places for recreation where the tired worker could stretch out his arms, rest on the green grass

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Directory of Prominent Life Insurance Agencies

- Wm. Goldsmith, General Manager, NATIONAL LIFE OF VERMONT. 206 Market St., Portland, Or.
H. G. Linton, Manager, MASSACHUSETTS MUTUAL LIFE, Chamberlain Bldg., Portland, Or.
M. L