

MOST FIRES DUE TO CARELESSNESS

Expert Gives Advice to Home Owners on How to Make Their Houses Safer.

DANGER IN THAWING PIPES

C. Stanley Taylor, in Article in Realty Magazine, Makes Plain How Ounce of Simple Prevention is Best Cure.

BY C. STANLEY TAYLOR. From an Article in Realty Magazine.

Eighty-three thousand homes constitute a conservative estimate of the sacrifice to fire made annually by the homeowners of America. Many times that number are partially damaged every year.

The first natural thought in regard to fire loss concerns insurance; and if the destroyed property has been covered by insurance to the extent of the loss, those who are whom the loss has not struck directly home little realize its far-reaching effect.

Naturally, when lives are lost or bodies burned and crippled, the financial loss is a secondary consideration. The first factor in the indirect loss, but apparently experience only will teach the entire lesson.

A fire in the home disrupts everyday life and causes the loss of articles of an irreplaceable nature, dear to us through association or as family heirlooms; objects of art, which cannot ever be replaced; documents and other valuables.

Patheic indeed is the thought of attempting to re-establish the home which has been the culmination of a lifelong ambition.

Fire Hazards Too Many.

When we realize that fully 75 per cent of home fires are the result of carelessness, improper construction, improper installation of heating devices, and in many cases directly caused by ignorance, it is almost a relief to learn that there are a great many simple precautions which can be taken to prevent such fires.

Overheating of stoves. Smokeless ranges. Sparks from nearby fires.

The matter of defective flues and chimneys from this cause has been given careful consideration in recent issues of Realty. Under this general subject might be included the following: Defective flues flying from chimneys and lighting shingle roofs.

In this connection there is no danger if the roof tiles be of slate, tile or metal. If they are of wood, however, there is some chance of fire originating on the roof, caused by flying chimney sparks, sparks or brands from nearby fires, or from brush or bonfires. There is practically no protection against such fires except to have a good water supply to hand. This precaution has saved many homes.

Care should be taken to keep the chimneys clean and not to allow any combustible material to be burned in quantities sufficient to cause eruptions of sparks from the top.

Fireplace Screens Important. Poorly constructed open fireplaces and gas grates are dangerous. Open fires should not be left unattended, nor should they be built directly in front of the fireplace.

Defective insulation constitutes another source of fire. The use of flammable insulation, such as sawdust, is particularly dangerous. Defective insulation should be replaced with non-flammable material.

Defective electrical wiring is another source of fire. The use of old, worn-out wiring should be discontinued. The wiring should be inspected by a qualified electrician.

Careless with Oil Lamps. Carelessness with fire is not only human, but also the result of the familiarity of daily life with the use of oil lamps.

Defective electrical wiring is another source of fire. The use of old, worn-out wiring should be discontinued. The wiring should be inspected by a qualified electrician.

Defective electrical wiring is another source of fire. The use of old, worn-out wiring should be discontinued. The wiring should be inspected by a qualified electrician.

Defective electrical wiring is another source of fire. The use of old, worn-out wiring should be discontinued. The wiring should be inspected by a qualified electrician.

Defective electrical wiring is another source of fire. The use of old, worn-out wiring should be discontinued. The wiring should be inspected by a qualified electrician.

Defective electrical wiring is another source of fire. The use of old, worn-out wiring should be discontinued. The wiring should be inspected by a qualified electrician.

Defective electrical wiring is another source of fire. The use of old, worn-out wiring should be discontinued. The wiring should be inspected by a qualified electrician.

Defective electrical wiring is another source of fire. The use of old, worn-out wiring should be discontinued. The wiring should be inspected by a qualified electrician.

Defective electrical wiring is another source of fire. The use of old, worn-out wiring should be discontinued. The wiring should be inspected by a qualified electrician.

Defective electrical wiring is another source of fire. The use of old, worn-out wiring should be discontinued. The wiring should be inspected by a qualified electrician.

Defective electrical wiring is another source of fire. The use of old, worn-out wiring should be discontinued. The wiring should be inspected by a qualified electrician.

Defective electrical wiring is another source of fire. The use of old, worn-out wiring should be discontinued. The wiring should be inspected by a qualified electrician.

Defective electrical wiring is another source of fire. The use of old, worn-out wiring should be discontinued. The wiring should be inspected by a qualified electrician.

Defective electrical wiring is another source of fire. The use of old, worn-out wiring should be discontinued. The wiring should be inspected by a qualified electrician.

HOUSE IN OLD ENGLISH STYLE BUILT ON PORTLAND HEIGHTS.



MODERN RESIDENCE CONSTRUCTED BY F. E. BOWMAN & CO. AT COST OF \$12,500.

This new Old English style home has just been completed by F. E. Bowman & Co. at a cost of \$12,500. It is located on a view lot on the corner of Seventeenth and Laurel streets, Portland Heights.

VACANT LAND LISTED

Vacant Lot and Landless Man to Come Together. Real Estate Board Interested.

ALBANY PLANT IS RUSHED

New Buildings for Manufacturing Company Being Built.

NEW HOSPITAL IS PLANNED

Centralia to Have \$50,000 Modern Structure Soon.

BERDEEN SHORT OF HOUSES

Immediate Building of Bungalows for Workingmen Urged.

ROGUE RIVER TRACT IS SOLD

Commercial Traveler Buys 50 Acres of Bottom Land From John Hair.

LAURELHURST RESIDENCE BRINGS \$12,500.



NEW HOME OF P. N. AVERILL AT 1067 EAST ANKENY STREET, OPPOSITE LAURELHURST PARK. PURCHASED FROM D. J. MAHONY.

APPRAISALS GIVE PROPERTY VALUES

Secretary of Portland Realty Board Discusses Growing Valuation Demand.

EXPERTS ON COMMITTEE

Many Reasons Cited as to Need for Frequent Appraisals of Real Estate by Men Who Are Specialists in Work.

BY PAUL A. COWGILL, Secretary Portland Realty Board.

There always has been, and probably will be, a demand for the appraisal of real estate by individuals, but there is a growing demand for group appraisals, which is being met in a splendid way by real estate boards throughout the country.

Many individuals, firms and corporations now feel that, in justice to their business, they should have an appraisal of their real estate at least every other year by the valuation committee of the real estate board in their city.

REASONS FOR APPRAISAL.

Some of the valuations made by committees in various cities recently have been for the following reasons:

A real estate holding company, wishing to issue bonds, wanted a valuation of the property to use in its prospectus; a merchant, wishing to sell an owned property, wanted a valuation for a term of years, wanted the valuation in order to arrange for ground rent; a leading department store, using the services of the committee when making a statement to its bank; an out-of-town party who had made a trade and wanted that misstatement to be set right; a party who wished a board appraisal to be used in a prospective lawsuit; both parties united in asking for reappraisal in connection with a ground lease; a holder of ground lease wanted a valuation as a basis for a selling price; a tenant for large building, wishing to subdivide and rent part of the space, wanted to know what such space should rent for; many trusts and insurance companies, where the trustee or insurer was asked for a valuation for insurance company, before issuing a policy; a party wishing to subdivide and sell a tract of land to a city and county; and municipal appraisals, both for the purchase and sale of real estate.

GROWING APPRAISAL DEMAND.

An analysis of these calls on committees of the board throughout the country is evidence that there is a growing need for this service on the part of real estate boards.

FARM LABOR SURVEY PLAN

Agricultural Council to Assist County Agent in Work.

EASTERNERS BUYING HOMES

J. L. Hartman Company Reports That New Money is Coming.

RAIN HINDERS MINE WORK

Delivery of Equipment for Gold Hill Delayed by Storm.

BEAN GROWERS TO MEET

Lane County Farmers Will Discuss Adoption of Mexican Bean.

EASTERNERS LIKE OREGON

Films of Portland and Columbia River Highway Applauded.

ASSOCIATE MEMBERS

Representative Realty Operators of the States of Oregon, Washington, Idaho, Nevada, California, Utah, Arizona, and Hawaii.

POVERTY DECLARED TO KILL MORE PEOPLE THAN WAR DOES

Life Insurance Big Factor Not Only in Reducing Poverty Itself, but in Decreasing Mortality From Poverty.

POVERTY in the United States kills more people than are killed in the great war, is the startling statement of Government experts.

Statistics show that there are 1,250,000 dependent aged pensioners in this country \$220,000,000 a year for their support.

When the breadwinner of a family dies and the widow and several small children are left destitute, it is almost always necessary for the widow to earn a livelihood.

When the breadwinner of a family dies and the widow and several small children are left destitute, it is almost always necessary for the widow to earn a livelihood.

When the breadwinner of a family dies and the widow and several small children are left destitute, it is almost always necessary for the widow to earn a livelihood.

When the breadwinner of a family dies and the widow and several small children are left destitute, it is almost always necessary for the widow to earn a livelihood.

COAST DEFENSES URGED

Portland Will Seek Aviation and Submarine Base.

Commercial Bodies Ask Congress to Carry Out Recommendations of Helm Commission.

By adopting a resolution at its last meeting urging Congress to act immediately on the recommendations of the Helm commission, the Portland Chamber of Commerce has taken an important step toward the development of a coastal defense program.

At Astoria, Or.—Development of the possibilities for a submarine base. At Alameda, Cal.—Pacific Coast naval base. At Bremerton and Seattle, Wash. (Puget Sound district)—Development of a home and repair base for submarines.

PRINEVILLE COW HIGHEST

Registered Holstein Produces 2480 Pounds of Milk in Month.

REDDMOND, Or., Feb. 2.—(Special.)—The report of the first Central Oregon Cow Testing Association just received by County Agent Ward shows that for the second time a central Oregon cow heads the list of highest butterfat producers in the state and perhaps in the Northwest.

FARMERS TO GET WATER

Horsely Irrigation Project Will Be Bonded for Improvements.

SALEM, Or., Feb. 2.—(Special.)—Charles F. Ferguson, of Klamath Falls, has submitted to State Engineer Lewis a plan for a \$4,000,000 irrigation project of Klamath County of 5000 acres to be developed in five units.

Director of Prominent Life Insurance Agencies

Members of Life Underwriters Association of Oregon.

Wm. Goldman, General Manager, NATIONAL LIFE OF VERMONT, Portland, Ore. H. G. Colton, Manager, MASSACHUSETTS MUTUAL LIFE, Chamber of Commerce Bldg., Portland, Ore.

Oregon is receiving the highest kind of advertising in all the important cities of the East through the Newman Travelers' Bureau.

OREGON. Bend—J. A. Estes. Marshfield—Title Guarantee & Abstract Co. Astoria—James M. Ryan.