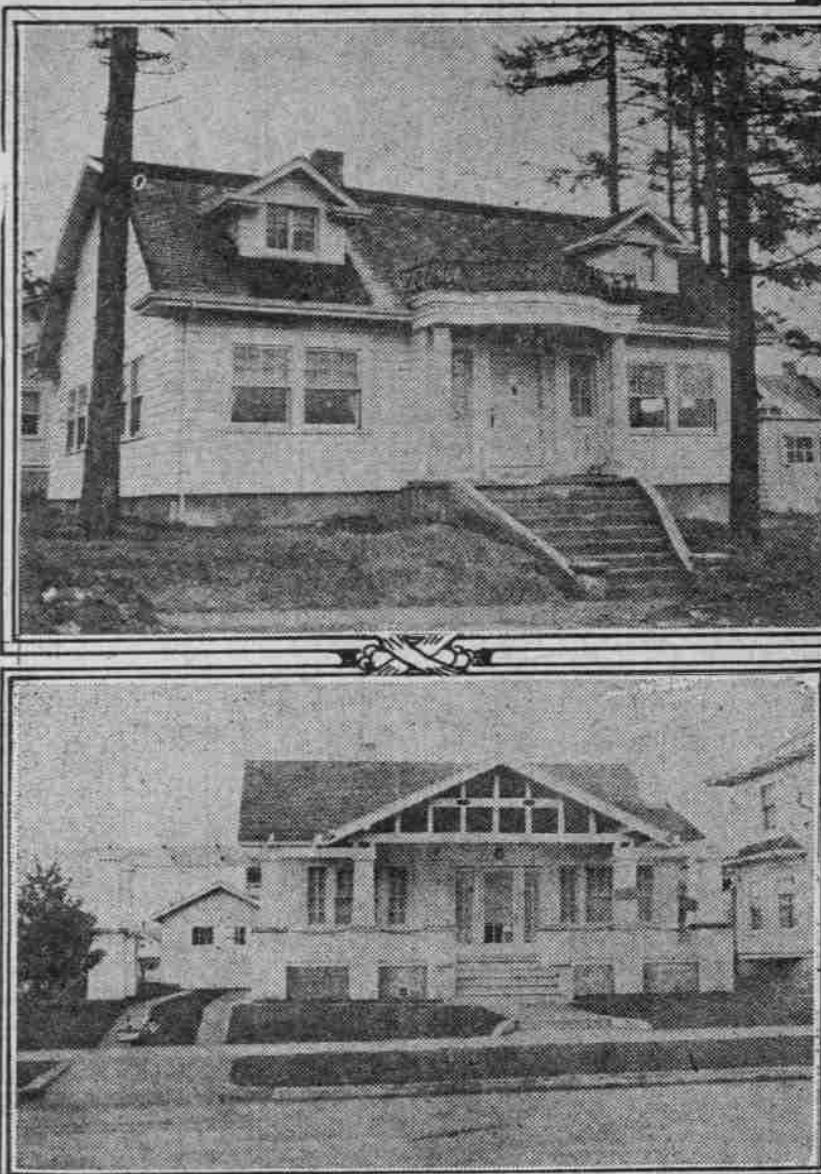


SEVERAL HUNDRED NEW RESIDENCES ERECTED IN ROSE CITY PARK DISTRICT DURING WINTER.



Above at left—Bungalow erected at Tillamook and East Fiftieth streets by W. E. Seafs at cost of \$10,000. Above at right—Home of Henry Thiele just completed at East Fiftieth street and Tillamook street at a cost of \$10,000. Below at left—Bungalow home of W. Eisminger, costing \$7,000, on East Fiftieth street between Hancock street and Broadway. Below at right—Harry E. Eaton's new \$7,000 home at 413 East Fiftieth street North.

HOME IS DECLARED SOUND INVESTMENT

Landlords Pay High Tribute to Landlord for Domicile.

FINANCIAL RETURN NIL

Exorbitant Interest Is Charged on Property Value and Tenant Wastes His Capital.

BY W. M. UMBDENSTOCK.

The answer to the question whether it is better to rent or to own your own home is a local matter.

HOME, God's thought, Childhood's refuge, Maidenhood's dream, Woman's heaven, Man's temptation.

Rent is a fixed charge levied against the individual or against a group of individuals, as the family. It is impossible to escape rent; the only way that can be done is to get all that is required, or desired, for the least possible money.

We are treating here of the rent of a man of moderate means—the professional man, the mechanic and the laborer; those to whom the outlay is important in two ways—first, an expense that must be met, and, secondly, to derive all they need or desire for the amount they are willing to pay. As a rule, what must be paid is what the landlord considers must have for any given premises to yield him a profitable return—either, in fact, that rent is extraordinary or not—upon his investment in the property that is rented, which consideration he pays to get to proper depreciation from all uses, including the care bestowed upon the premises by the tenant.

Landlord Gets Good Return. This article is addressed to those who rent under these conditions. One who occupies premises at the will of a landlord.

Investigation has shown that the average annual rent derived by a landlord from a house is from 10 to 15 per cent on the value of the land and the house but again, whether 10 per cent or 15 per cent, the rent is excluding any possible advantage.

By careful analysis of all costs in the last few years, great advance has been made in the direction of rent being much more than formerly to pay for the rent he is willing to pay.

House Rent Is Fixed Charge. This has been accomplished by uniting in one operation the functions of the builder and of the renter, and also conceived in the fact that house rent is a fixed charge for every individual needing a house; and furthermore, upon the fact that 7 per cent interest is a fair profit rate to collect on sums of money actually owned by the renter.

Combination Must Exist. This combination of the banker who supplies the money, the builder who supplies the material and the renter who calls for the use of the money, and the renter, who is indispensable to the other two, who will pay his fixed charge to pay the interest on the money thus employed, is essential to the end.

It is found, however, that the present fixed charge of the renter is greater than is necessary to divert the rate of interest that is asked, and the difference between that rate and the amount of the renter's fixed charge may be returned to the renter in the form of the property that he occupies.

One example is better than a thousand arguments. Let us take for instance that you are a renter and wish to apply your rent to the purchase of a house. First your realtor or builder locates a lot in a good neighborhood in the vicinity of a park in a restricted locality, a block or two from the car line, giving a direct and adequate service. Then without cost you prepare a sketch of a house for you that exactly accords with the desire of your family, and makes plans therefrom, and offers for your approval the specifications upon

ROSE CITY HOMES RISE

NEW STRUCTURES HAVE DESIGNS OF RARE BEAUTY.

Building Operations Active; Dwellings, Costing \$7,000 to \$10,000, Among Most Pleasing.

Building operations in Rose City Park district have been active in winter months, the number of new homes running into the hundreds. On Fiftieth street, south of Sandy boulevard, there have risen some pleasing houses of good design, ranging in cost from \$7,000 to \$10,000.

Henry Thiele, manager of the Columbia Gorge hotel, has an eight-room dwelling representing a \$10,000 investment. Mr. Thiele says his idea was not to put it all on the outside. Consequently the home exhibits some of the very latest decorative effects and is a model of efficient household arrangement, with particular detail given the culinary portion.

A children's playground has been devised, with a gateway between the house and garage, leading to a yard to be supplied with sandpits, swings and devices for keeping the youngsters occupied and off the street.

W. E. Seafs has just completed a six-room dwelling with gambrel roof and porch, costing complete \$10,000, at Fiftieth and Tillamook streets. Mr. Seafs selected the site because of the fine trees on the lot, but the slight storm did much damage to the big trees. The house is north and east frontage and adjoins the Thiele home.

Mrs. C. A. Walker and her daughter, Nina Marie Walker, have, at Hancock and Fiftieth streets, a five-room cottage of plain lines but extremely pleasing finish and decoration, which cost \$7,000. It has been constructed with comfort and simplicity of management in view—a pattern for a modest home.

Harry E. Eaton and wife have occupied their new five-room house at Fiftieth and Hancock a \$7,000 investment, and are like other home-makers mentioned, planning lawn and shrubbery planting when weather permits.

W. Eisminger has just completed on Fiftieth between Broadway and Hancock streets a five-room cottage with pergola effect across the entire front edge. Seven piers, the last spanning the driveway to the garage, give broad lines to the front elevation. Interior finish has been given special treatment, and the builder has just begun another and larger dwelling

50 feet north, to be 1½ stories, 24x50 on the ground, with eight rooms. These dwellings are all within a radius of one block, and similar activity is noted in other parts of the Rose City district.

TERRACES SEE ACTIVITY

BIG VOLUME OF BUILDING IN WESTOVER REPORTED.

There Is Good Demand for Sites, Says Harold Jungck of Realty Associates.

A big volume of building activity is predicted for Westover Terraces during the coming months by Harold Jungck, local representative of the International Realty associates. Already a number of new residences are under construction and there is a good demand for building sites, Mr. Jungck reported.

Residences now under construction include those for F. H. Ransom, F. O. Downing, W. B. Layton, M. Simon, L. Endicott, J. Lee, I. Withycombe and H. Sprague.

The residence of Mr. Ransom has a beautiful site on Shenandoah terrace. Simplicity of design is one of the outstanding features. The entrance to the built-in garage will be treated like a porch. A. E. Doyle is the architect for the structure and McHolland Bros. the builders.

Among those who have purchased lots and are planning to build in the near future are: Mr. and Mrs. George T. Gerlinger on Westover road, Mr. and Mrs. Walter Gadsby on Cumberland road, Mr. and Mrs. A. B. Holmes on Westover road, Mr. and Mrs. M.

Page on Westover road, Mr. and Mrs. S. L. Eddy on Westover road, Mr. and Mrs. J. A. Prouty on Westover road, Mrs. Ward Bowles on Albemarle terrace, Mr. and Mrs. Sam Luders on Albemarle terrace, Dr. and Mrs. Ralph F. Davis on Cumberland road, Mr. and Mrs. William D. Stubbs on Culpepper terrace, Mr. and Mrs. Winthrop A. Hammond on Culpepper terrace, Mr. and Mrs. Franklin A. Freeman on Culpepper terrace, Dr. and Mrs. Irving M. Lupton on Culpepper terrace, Dr. and Mrs. F. M. Brooks on Albemarle terrace, Mr. and Mrs. K. E. Prael on Cumberland road and Mr. and Mrs. T. H. Coffey on Shenandoah terrace.

NEW RESIDENCES BEGUN
Ground Breaking Announced by Matot Construction Company.

The Matot Construction company, a new building concern with offices in the Henry building, announced last week that it was breaking ground for seven new residence buildings, besides 27 which it has under construction. The houses all range about \$6,000 contract price, and are for O. Colstro, in Ladd's addition; Mrs. Helen Miller Senn, 1291 Division

street, W. P. Sartain in Laurelhurst; Robert M. Diller, 1000 East Everett street, and L. L. Daubenspeck, 351 East Twenty-sixth street, and two others.

The Matot company has been building a few of the new duplex apartment bungalows, a new type of double dwelling lately appearing in Portland, and now has four of these under construction. The company has recently taken additional office space.

Pan-Lifter Prevents Burns.
Burns are largely eliminated by the

APARTMENTS ARE IN DEMAND

Number of Leases Negotiated by E. M. Ellis, According to Report.

A heavy demand for apartment house property in Portland is reported by E. M. Ellis, who has negotiated a number of apartment-house leases during the present year. He considers this demand significant of the city's high standing and outlook as one of the big business centers of the west.

Mr. Ellis reports that leases negotiated by him since January 1 total rentals aggregating more than a half million dollars.

Among the important apartment buildings, leases of which were handled through Mr. Ellis' office, are: The Vol Heim apartments, leased for five years, to take effect April 1, rentals about \$4,000; the Glenn apartments, five-year lease, taking effect April 1, rentals about \$4,000; the King Albert apartments, leased for ten-year period, rentals \$23,000, and Bonnie Brae apartments, four-year lease and sale of furnishings.

NEW RESIDENCE IS TO RISE
Bungalow-Type House Is to Have Plastered Exterior Walls.

Plans have been prepared by Sutton & Whitney for a new residence to be erected for Harold Blake at East Twenty-eighth and Carlton streets in Eastmoreland. A large number of residences are to be erected in that addition this spring and summer.

The Blake residence will be a bungalow-type house with plastered exterior walls. Abundance of window space will be a feature. There will be a large living room, dining room, kitchen, breakfast room and three bedrooms. The site of the residence is 100 by 150 feet in area. It overlooks Eastmoreland golf links.

The cost of construction, including a large garage at the rear of the house, will be \$12,000.

Apartment House Begun.
H. J. Collings has begun building a two-story apartment house at 612 Fiftieth street estimated to cost \$25,000. Frank Tagano is the owner of a story-and-a-half residence building being erected at 1121 Ivon street at a cost of \$5,000, and Mrs. A. E. Erickson, 840 East Davis street, is having a story-and-a-half residence building erected at 974 East Davis street to cost \$4,500.

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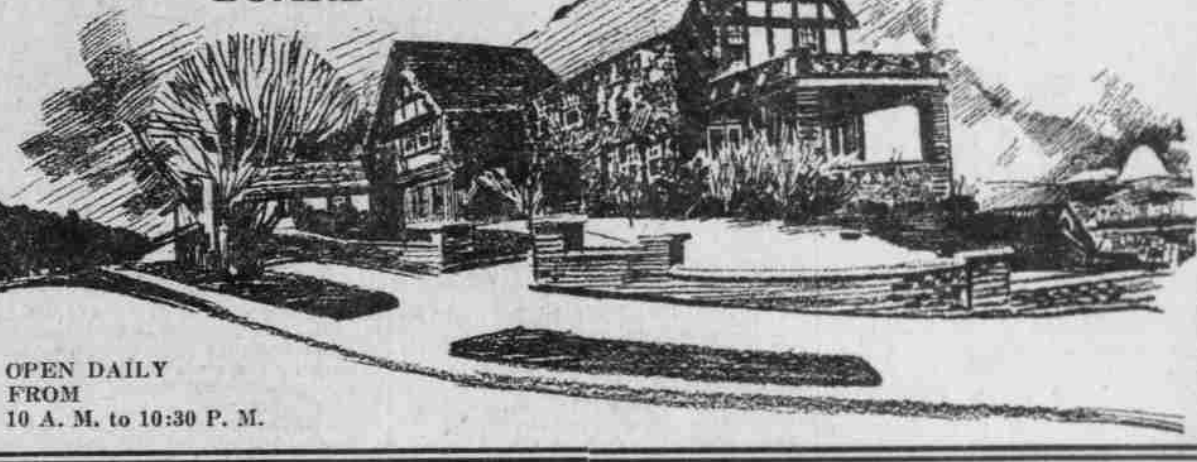
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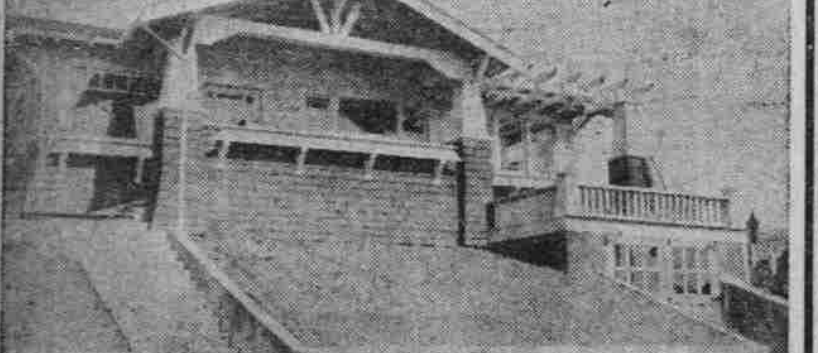
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