

STOP PAYING RENT

OWN A HOME LIKE THESE SHOWN ON THIS PAGE OF THIS ISSUE OF THE JOURNAL, BUILT IN EITHER

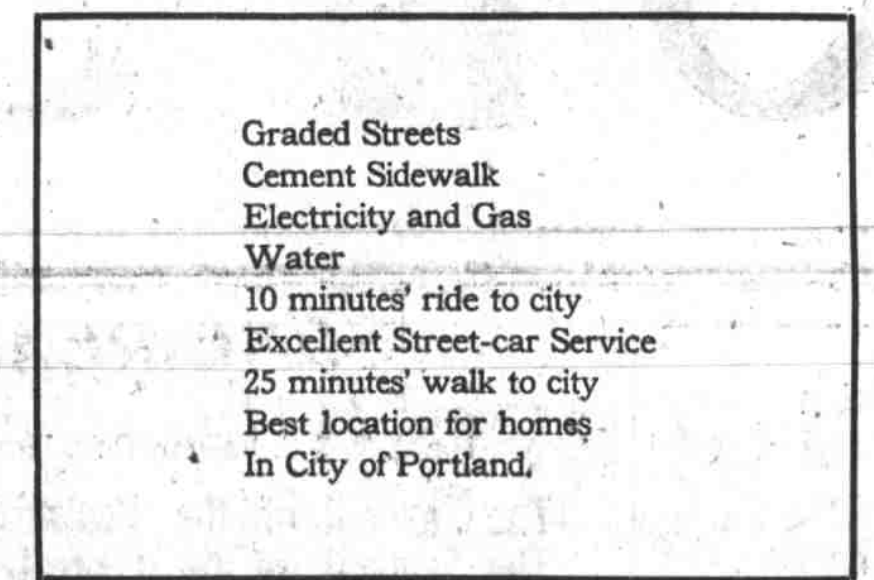
HAWTHORNE'S FIRST ADDITION HAWTHORNE'S PARK LADD'S ADDITION

On the most satisfactory terms ever offered, and the property cannot be equaled as a resident section. GRADED STREETS, CEMENT SIDEWALKS, GAS, ELECTRIC LIGHTS, TELEPHONES. The best street-car service in the city—Can be walked in 20 to 25 minutes if desired. Spring will soon open up and we can erect you a home built after your own plans, and have it completed in 90 days ready to occupy. It is worth your time and trouble to investigate our proposition. Briefly we submit a few figures and explanations—full particulars readily furnished:



Graded Streets
Cement Sidewalk
Electricity and Gas
Water
10 minutes' ride to city
Excellent Street-car Service
25 minutes' walk to city
Best location for homes
In City of Portland.

Homes built
On monthly payments.
Built by plans of
Your own selection
Completed in 90 days.
Desirable location.
Our plans the best.
If you desire a Home
Consult us.



EXPLANATION NO. 1.

What a Renter Does

One who pays rent of \$35 a month would pay \$4,480 in 10 years and 8 months—sufficient to build a home worth \$3,200 market value today and pay for the same on the monthly rent plan. This includes interest, taxes and insurance on property for the time in paying—10 years and 8 months.

If you pay \$25 a month you would pay out in 14 years and 7 months \$4,480, which would do the same as above—pay for a \$3,200 home, paying interest on money, the taxes and insurance for 14 years and 7 months.

EXPLANATION NO. 2.

What a Renter Can Do

He can build a home worth \$3,200 in the market today, in either Hawthorne or Ladd's Addition, and pay for the same in monthly payments. The following figures are self-explanatory:

Lot (your selection).....	\$1,200
House (built from plans you select).....	2,000
Total cost of house and lot.....	\$3,200
One fourth down.....	500
Balance.....	\$2,700
Insurance, 8 years, 9 months.....	90
Taxes, about \$30 a year for 8 years, 9 mo.....	250
Interest, average 4 per ct., for 8 years, 9 mo.....	940
Total to pay.....	\$3,980

Payable \$85 a month, requires eight years and nine months to pay off the balance. Then you own your own house, bought with the money you would otherwise have paid your landlord for rent.

The best material throughout is used on Houses erected by us; and inspection of any built to date (and there are many) will convince you that no houses built on the installment plan in Portland equal the ones built by us, and as a Resident District, convenient to business, we have them all faded.

CATE & POWELL

701 CHAMBER OF COMMERCE PORTLAND, OREGON

