

BUILDING



Owners of Medium Cost Lots

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On Which They Wish to

Build Neat Cottages Withheld by Lack of a Loaning

System.

One of the most pressing needs in
Ortland at this time is a number of
the of the five of the One of the most pressing needs in Portland at this time is a number of strong financial institutions that will furnish money to the owners of lots with which to build homes. It is a safe statement to make that during the next year not less than 1000 new homes would be erected in this city by men who have bought lots and paid for them but who are unable to borrow the money with which to build. Of course, it would be necessary for such loaning companies to let their money out at a reasonable rate of interest, say 7 or 8 per cent, otherwise lot owners will continue to rent rather than take the chance of losing out entirely because of an inability to meet excessive interest an inability to meet excessive interest

payments.

So far as is known there is not an institution in Portland where a person can be reasonably certain of securing a building loan, even though the building site is in an improved and accessible district. Of course, there are building loans made here every day, but nearly all of them are negotiated through brokers, who require a commission for their service, and at interest rates that are high.

are high.

* Applies to Medium Homes.

This all applies not to the man who owns a lot in a fashionable residence district and who wants to build a \$5000 to \$10,000 home, but rather to the person who owns a \$500 to \$1000 suburban lot and who would be happy and contented with a \$1250 four or five room cottage. It is this last class that is unable to borrow money for building purposes. The man who owns a Nob Hill or Portland Heights lot can, as arule, find some one to let him have what money he needs for the proper improvement of his property.

exceeds the monthly rental frimerly paid by the builder.

San Francisco is said to have a score of strong moneyed concerns that make a specialty of loaning money to home builders, with the result that the Callfornia metropolis is rapidly becoming a city of homes.

CIVIL SERVICE REFORM

Registrar Points Out What He Calls Inexcusable Frivolities.

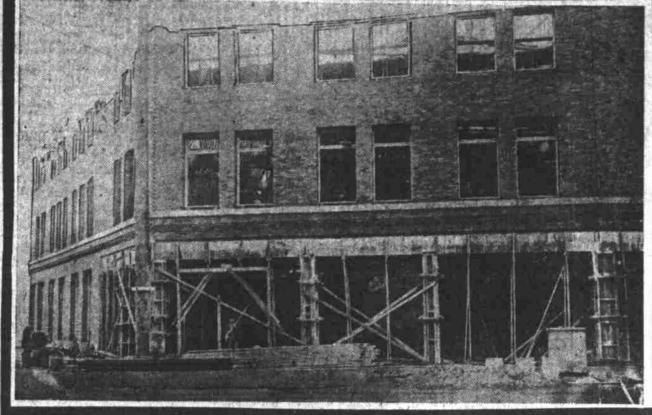
"It is as frank a statement of the general attitude of the student affairs committee as has been published and indicates to us quite clearly that the committee is not in sympathy with and does not appreciate the undergraduate view."

Take, for instance, the city of Los Angeles. There the home building proposition is an easy one for lot owners. In that city are numerous concerns willing and anxious to supply the money and do the work, taking first mortgages on the sites. The rivalry between these companies is spirited, numerous inducements being offered to prospective builders. Their interest rate is not exorbitant, and they require only a minimum first payment, followed by small monthly installment, which rarely exceeds the monthly rental frmerly paid by the builder.

San Francisco is said to have a score

The California shippers consider fless two messages from the heads of the two railroads as sufficient indication of a disposition on the part of these lines to force, the merchants to evolve their own relief. A busy day was spent yesterday in discussing plans, which, it is understood, will pave the way for a far reaching traffic war between local shippers and the two railroads.

It is generally believed the transportation companies are delaying the conference over these rates until after they go into effect; and hope of bringing about a compromise has now practically died out.



Crawford Building, Fifth and Ankeny Streets.

SCORES OF BUILDINGS SHOW CITY'S GROWTH

Few Permits for Large Structures to Swell Week's Total, but Unusual Number Indicates Increasing Activity in All Lines of Construction.

tract, which will go a long way toward establishing that property as one of the choice residence districts of the by Architect David C. Lewis that the

owns a lot in a fashionable residence district and who wants to build a \$5000 to \$10,000 home, but rather to the person of the work of the person of the work would be provided the proper improvement to the Highest lot can, as a rule, find some one to let him have what money he needs for the proper improvement to the Hope for Relief.

Railway Magnates Give No Encouragement to the Hope for Relief.

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establishing that property as one of the choice residence districts of the clity.

Scores of Eomes.

W. S. Maddrey has let the contract for a two story frame dwelling on East, Fiftleth street, between Broadway and Hancock. The completed building will cost about \$3500.
Contractor N. G. Peterson has broken ground on East Thirteenth street, between Weidler and Broadway for two double flats to cost \$3300 each. The improvements are being made by C. Minsinger.
Contractors A. H. York and company have begun the erection of a two story cement block house for P. Vandata in Rose City Park. The building is modern in design and will cost \$3500.
The same contractors are building a \$2500 cottage on East Twenty-eighth and East Pine streets for Mrs. Schmeer.
Edward Keeny has plans prepared for a modern two story frame residence which will be erected in Irvington.
The following building contracts have been signed and work on the

CIVIL SERVICE REFORM

LEAGUE NEXT WEEK

Fittaburg Pa. Dec. 13—8 had believed lead the control of the second of the

SPRING DEMAND

Business Is Good at Present.

Lumber manufacturers anficipate a good strong demand next spring from all markets, basing their opinion on the fact that stocks have been per-mitted to run low since the recent flurry in financial circles. furry in financial circles.

California has already commenced buying in much larger quantities than for some time, and dealers say the movement is only yet in its infancy. They foretell heavy shipments south all next summer and early in the spring. Even now orders are being placed for millions of feet of lumber every week.

Inquiries from the east are becoming more frequent and large quanti-

ing more frequent and large quantities of mining timbers are being shipped into Arizona, Nevada and Utah. Mexico, too, is in the market for no small quantities. In reference to the local market, millmen say that to the local market, millmen say that conditions are quite satisfactory, uppers bringing very fair prices although common stock is still selling low. Flooring and such material brings almost as good prices as before the slump of a little more than a year ago.

manufacturers are anxious to get a larger margin of profit Millwork, too, is selling fairly reasonable, and manufacturers of this class of stock also complain of not getting what they should for their product.

Most logging camps along the

Columbia river will remain shut down during the holidays and some have already began to prepare for the closealready began to prepare for the closed down. The camps will remain closed about six weeks, and during that time the woodmen will seek recreation in the city. The men will begin flocking in from the camps in a few days.

BREWERY BUYS EAST FIRST BLOCK

Gustav Friewald, president of the Star Brewing company of Vancouver, Wash, has purchased from the Ladd estate the block bounded by East First, East Second, East Oak and East estate the block bounded by East First, East Second, East Oak and East Stark streets, paying for the bolding \$56,000. While no definite announce-ment has been made by the purchasers as to what use will be made of the block, it is believed that it will become the site of a cold storage warehouse, from which the product of the Star Brewery will be distributed to local customers.

SCALPED AND KILLED

(Special Dispatch to The Journal.) Chewelah, Wash., Dec. 12 .- Lying with Chewelah, Wash., Dec. 12.—Lying with a broken leg and his scalp entirely torn off. David Chalmers was found in the path where logs were being skidded down a bluff and though given immediate medical attention, died without fully regaining his senses.

Chalmers and George Washburn were at work on the top of the bluff when the former's horses slipped over the edge and fell to the ravine below. Chelmers, finding them practically unburt, took them to his barn and returned to help his companion.

Chalmers leaves a wife and five small Chaimers leaves a wife and five small children, with no relatives in this part of the country. About 10 months ago he moved here from Harvey, Mont. He was a member of the L.O.O.F. and the M. W. A.

A PECULIAR WRENCH

Of the foot or ankle may produce a very serious sprain. A sprain is more painful than a break. In all sprains, cuts. burns and scalds Ballard's Snow Liniment is the best thing to use. Relieves the pain instantly, reduces swelling, is a perfect antiseptic and heals rapidly.

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Lumber Manufacturers Say

synchronic states and the state and the same ago.

Shingles are selling cheaper today than for some time and there seems no immediate prospect of better values until the beginning of spring although

clothing and the bones of which had been crushed and broken, fell at the feet of Blacksmith Jensen, who had rushed into the shop upon hearing a peculiar thumping noise.

BY A FLYING LOG

took them to his barn and returned to help his companion.

At noon he had not shown up and Washburn with Mrs. Chalmers went in search of him. How the accident happened is not known, but it is supposed that Chalmers was struck by a log on its way down the steep side of the bluff.

Chalmers leaves a wife and five small.



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