

HOW PROBLEM OF BUILDING HOME IS SOLVED BY MANY

Memberships in Building Associations in United States Number 2,100,000; Loans on 80 Per Cent Valuation.

Ownership of a home is the aim of millions of men and women with modest incomes. It is always, or nearly always, a problem how to make a beginning how to get on the right track, when one has only a small amount of money. They rarely ever look up that which proves that the chance of securing money on a home purchase are infinitesimal; that even while they are desponding they have paid out substantial discounts for rent that have gone into other men's pockets.

A remarkable thing in connection with the development of the Pacific northwest is the small number of what are known as "home building associations."

There are now 2,100,000 men and women members of these institutions in the United States, and an authority in such matters recently made the statement that not \$500 of those lived in Oregon and Washington. These institutions have assets valued at more than \$1,000,000,000. These facts will surprise many who have heard of these institutions only in a general way, but they are substantial.

That these institutions are filling the bill for the man of small means is clearly demonstrated by official statistics. In dealing with these organizations it is well known at the outset that they lend money on first mortgages and do not buy or build houses. They are financial institutions which come under the banking law of the state and are usually privileged to lend money on as low a per cent valuation, whereas banks and trust companies will rarely make residence building loans, and when they do, they will not loan more than 40 per cent of the value of the property.

Start Is Given. So with the building and loan companies, a man or woman with 10 per cent of the value of the proposed home can make a start in home owning. The borrower has many privileges that are out of the ordinary. In the first instance he gets all the advantages that go with cash in hand. He never pays interest charges, whether his mortgage runs for one or twenty years.

The United States congress recognizes the value of cooperative savings and loan association for home owning and saving by exempting them from all forms of special taxation, including the corporation tax. State legislatures foster their growth, as it is evident to lawmakers that their principles stand for high plane citizenship. There is considerable sentiment running through the boards of management due to the love of home feeling that prevails. It is well known that harsh measures are never resorted to if a borrower falls behind in his monthly payments through causes which he cannot control. An association seldom forecloses a mortgage on a home and gives the borrower every opportunity to keep on his feet.

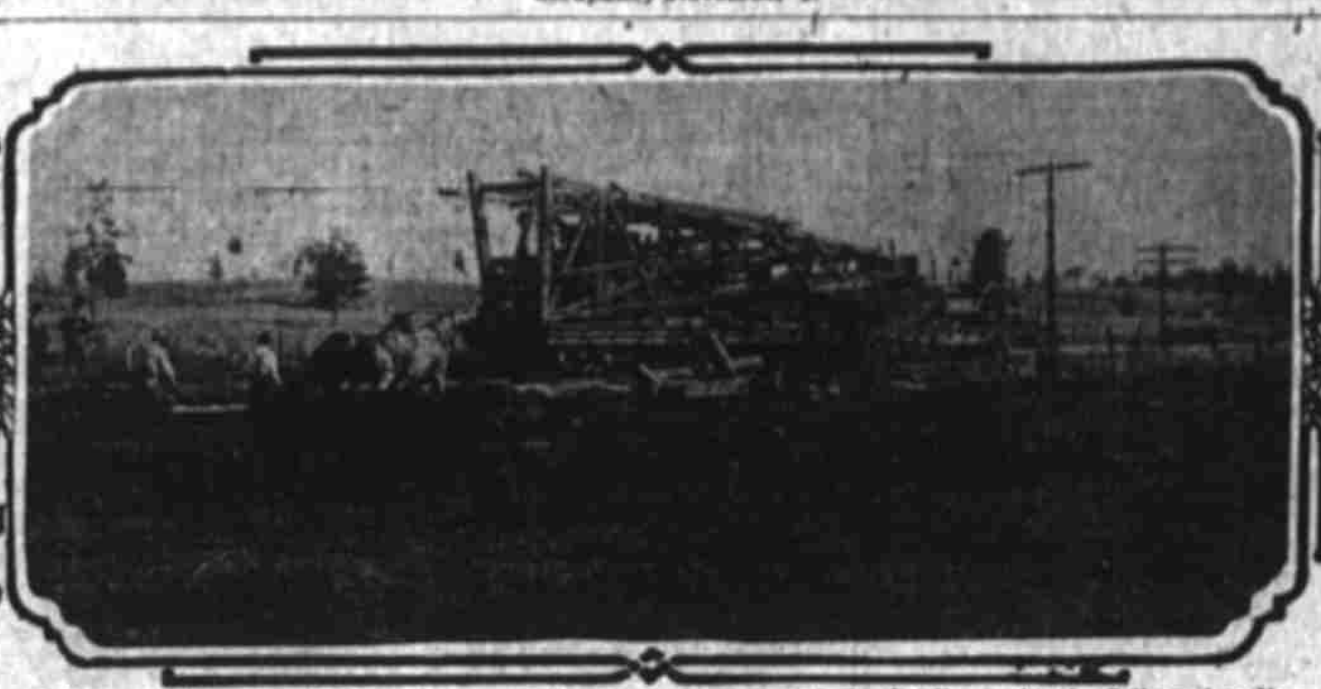
That Portland has not a dozen or more of these institutions, all in a highly prosperous condition, has been frequently remarked upon by easterners, who recently came from communities where fully 50 per cent of the homes built with money secured on a mortgage are furnished by these building and loan societies.

Building Permits

James O'Reilly, erect one story frame dwelling, East Eighty-eighth street, between Thompson and Eugene; builder, Harper & Widdicombe; \$150.
T. E. A. Smith, erect one and one-half story frame dwelling, East Thirty-ninth street, between Brasse and Knott; builder, C. A. Martin; \$2500.
W. J. Dunlap, erect one and one-half story frame dwelling, 688 East Fifty-fifth street, between Siskiyou and Klickitat; builder, same; \$2300.
C. F. Nash, erect one story frame dwelling, Fifty-fourth avenue, between East Seventy-fourth and Seventy-fifth; builder, same; \$1200.
Mrs. A. M. Jones, erect one story frame dwelling, Farragut street, between Delaware and Burrage; builder, same; \$150.
C. A. Young, erect one story frame dwelling, East Sixty-fifth street, between Klickitat and Fremont; builder, same; \$2000.
A. O. Thomas, erect two story frame dwelling, Division street, between East Seventy-fifth and Seventy-sixth; builder, A. M. Sherk; \$2500.
J. E. Bonbright, erect two story frame dwelling, East Forty-eighth street, between Madison and Main; builder, Bert Houck; \$2200.
John E. Buckner, erect one story frame dwelling, 414 East Fifty-fifth street, between Forty-second and Forty-fourth avenues; builder, same; \$1450.
E. L. Ranbory, erect two story frame dwelling, East Ninth street, between Stanton and Siskiyou; builder, same; \$1800.
George A. Byrne, erect two and one-half story frame dwelling, East Forty-



Branch library building under construction at East Eleventh and East Alder streets, and to be ready for occupancy November 1.



Building viaduct over S. P. tracks, connecting Eastmoreland and Reed college with the Sellwood carline.

second street, between Brasse and Knott; builder, same; \$2000.
George E. Choeley, repair one story frame dwelling, Franklin street, between Thirty-ninth and Fortieth; builder, same; \$100.

Beane, J. R., erect one story frame shed, 578 Marion avenue, between Thirtieth and Fifteenth; builder, same; \$150.

C. D. Bradley, erect one story frame shed, Foster Road, between Seventy-ninth and Eightieth; builder, same; \$750.

Mrs. Emma Higgins, erect one story frame house, East Gilean street, between Seventy-fifth and Seventy-sixth; builder, same; \$1000.

Thomas Martlett, erect one and one-half story frame dwelling, Twenty-third street, between Northrup and Overton; builder, E. O. Johnson; \$3500.

H. H. Harrison, erect one story frame dwelling, Everett street, between Sixth and Seventh; builder, E. C. Wegman; \$1250.

Nels Johnson, repair three story brick saloon, 58 North First street, between Couch and Davis; builder, The Carmichael company; \$250.

L. Shandhan, erect one story ordinary store, Second street, between Salmon and Main; builder, James Hyland; \$175.

W. R. Johnson, erect one and one-half story frame dwelling, 38 East Seventy-fifth street, between Burnside and Everett; builder, same; \$1800.

J. E. Haseltine & Co., repair ordinary offices and warehouse, 48 Second street, between Pine and Ash; builder, Wright & Co.; \$15,000.

H. F. Morrow, erect one and one-half story frame dwelling, East Twenty-fourth street, between Stanton and Siskiyou; builder, L. B. Bailey company; \$4000.

John McCourt, repair two and one-half story frame dwelling, 550 Broadway street, between Thirtieth and Fourteenth; builder, W. Swart; \$150.

G. C. Howitt, repair one story frame dwelling, East Seventy-sixth and Stark streets; builder, same; \$300.

T. J. O'Day, repair two story frame dwelling, 326 East Seventh street, between Waidler and Halsey; builder, same; \$50.

J. C. Willis—Erect one story frame shed, 468 East Seventy-eighth street, between Forty-eighth and Fiftieth avenues; builder, same; \$50.

H. Martin—Repair one and one-half story frame dwelling, East Seventieth and Forty-third avenue; builder, same; \$500.

MacNaughton & Raymond—Erect three story ordinary apartments, Twelfth street between Montgomery and Hall; builder, same; \$25,000.

E. H. Edick—Erect one story frame dwelling, East Fifteenth street between Wyant and Gola; builder, G. F. Sherman; \$2000.

George A. Lang—Erect one story frame garage, East Thirty-fourth street between Market and Stephens; builder, same; \$75.

Star Brewing Co.—Repair three story ordinary restaurant, 102 North Third street, between Flinders and Gilean; builder, K. Haszinka; \$75.

Sweeney Investment Co.—Repair four story brick stores and offices, 272 Washington street between Third and Fourth; builders, K. W. Deith & Co.; \$800.

Bill Pappas & George Malinos—Repair one story frame poolroom, 288 Burnside street between Fifth and Seventh; builder, E. Georff; \$75.

Hind Brooks—Repair brick stores and offices, 111 Seventh street between

Washington and Stark; builder, Hudson Bay Pl Co.; \$150.
George J. Smith—Repair two story frame school building, East Twenty-sixth street between Franklin and Lowell Valley road; builder, M. G. Clancy; \$15,000.

A. M. Compton—Repair two story frame dwelling, 594 Alder street between East Nineteenth and Twentieth; builder, John P. Preston; \$950.

W. H. Scott—Erect one story frame shed, 604 Fifty-first avenue between East Sixtieth and Sixty-second; builder, same; \$175.

Albert Smith—Repair two story frame dwelling, 225 Thirtieth street between Salmon and Main; builder, Walter R. Thoren; \$150.

Edna Goddard—Repair one and one-half story frame dwelling, 818 East Everett street between Thirtieth and Thirty-first; builder, same; \$145.

George Klype—Repair two story frame dwelling, 790 East Twelfth street between Beech and Felling; builder, same; \$600.

C. Smith—Erect one story frame sanatorium, Chapman street between Taylor and Salmon; builders, McMillan Bros.; \$1000.

Mrs. L. A. Ireland—Erect one story frame dwelling, Perlander street between Homer avenue and Ravine; builder, Morris Anderson; \$1000.

H. J. Bellairs—Repair two story frame dwelling, 614 East Ninth street between Beacon and Brooklyn; builder, Andy Breddhoff; \$300.

William Lind—Erect three story mill apartments, East Russell street between Union avenue and Seventh; builder, same; \$1000.

N. H. Post—Repair two story frame dwelling, 571 Brooklyn street between Twenty-fifth and Twenty-ninth; builder, same; \$50.

A. Aronson—Repair two story frame store and rooms, Twenty-first street between Overton and Pettigrove; builders, International Building & Wrecking Co.; \$6000.

Patrick & Hunter—Erect one story frame dwelling, East Forty-ninth street between Brasse and Westaria; builder, same; \$2000.

J. M. Marlow, erect one story frame shed, East Seventy-fifth street, between Forty-eighth and Fiftieth avenue; builder, same; \$25.

T. Haveron, erect two and one-half story frame dwelling, Maple street between Hawthorne and Palm avenues; builder, H. C. Schaefer; \$4000.

Mike Lockwood, erect one story frame dwelling, East Twenty-eighth street between Alberta and Wygant; builder, same; \$1000.

J. D. Harner, erect one story frame garage, 215 East Thirty-fourth street, between Salmon and Taylor; builder, Ross Evans; \$180.

W. F. Chilcote, wreck one story frame shop, 1434 East Stark street, between Forty-second and Forty-third; builder, same; \$100.

A. C. Coffey, erect one and one-half story frame dwelling, Harold avenue, between Twenty-second and Twenty-fourth; builder, same; \$250.

A. G. Rydman, repair one story frame dwelling, 343 Russell street, between Union avenue and Rodney; builder, same; \$100.

A. G. Rydman, move one story frame dwelling, 346 Russell street between Union avenue and Rodney; builder, same; \$100.

R. Tudor, erect one story frame dwelling, Knott street, between Eighty-first and Eighty-second; builder, A. A. Rice; \$100.

Mrs. Jess W. Wyatt, erect two story frame dwelling, Clatsop street, between Eleventh and Thirtieth; builder, W. J. Dunlap Jr.; \$2500.

M. Segal, repair one and one-half story frame warehouse, Frost street between Clay and Columbia; builder, same; \$100.

Mrs. J. Orth, erect one and one-half story frame dwelling, Ellsworth street, between Twenty-ninth and Thirty-first; builder, Henry Osterholm; \$2000.

Oregon Lumber & Construction company, erect one story frame apartments, East Seventeenth street, between Inley and Mitchell; builder, same; \$1500.

T. Bowler, repair two story brick store and factory, Fifth and Hoyt streets; builder, same; \$75.

N. D. Sandquist, repair one and one-half story frame dwelling, Lombard street, between Union and Sixth; builder, same; \$1500.

Carl H. Jackson, erect one story frame garage, 1153 Thurman street and Rugby; builder, same; \$75.

G. J. Thornton, erect one and one-half story frame dwelling, 1455 Lenore avenue, between Dekum and Bellevue; builder, same; \$1500.

Leon Boyer, erect two story frame dwelling, East Fifteenth street between Multnomah and Wasco; builder, H. C. Ross; \$4500.

Edward Hirstel, erect two story frame dwelling, East Fifteenth street, between Multnomah and Wasco; builder, H. C. Ross; \$4500.

Holbrook-Lamure Investment Co., repair two story brick cigar store, Sixth street, between Couch and Davis; builder, W. D. Smith; \$25.

The Denver & Denver Realty Co., erect one story frame dwelling, Tilmook street, between Twenty-eighth and Twenty-ninth; builder, same; \$3000.

Denver & Denver Realty Co., erect one story frame dwelling, Tilmook street, between East Twenty-eighth and Twenty-ninth; builder, same; \$3000.

Joe Ricks, erect two story frame dwelling, Locust street, between Harrow and Hazel; builder, Fred Barth; \$2800.

The Breyman firm, consisting of Werner and Mrs. Eugene Breyman, has commissioned a local architect to prepare drawings for a three story brick building to be erected at the southeast corner of Union avenue and East Stark street. The structure will cover a 50 by 100 foot lot and will be occupied as a salesroom and warehouse by a wholesale drug firm. Its estimated cost is \$20,000.

The Breyman firm are extensive property owners in Portland and Salem and during the past few years they have covered much of their holdings with substantial brick improvements.

J. J. Hill says: "THERE IS NO REASON WHY BEND WILL NOT MAKE A LARGE CITY."



53 Lots Sold Railroad Day

Call today and make your selection. Close-in residence and business lots 50x140 at \$200. Terms \$10 per month. Free maps and photographs of BEND and Central Oregon upon request.

THE NEWELL-KOLLER CO., INC.
301 Buchanan Bldg., 2204 Washington
Office Open Evenings.

SONDERS PLANS 9 ROOM HOME

Residence to Cost \$6000 to Be Built on Laurelhurst Lot.

W. I. Sonders, who recently bought an attractive residence site in Laurelhurst, has had plans drawn for a nine room dwelling which he will build on the lot at a cost of \$6000. The house will front on Laurelhurst street, opposite Olmsted street, its ground dimensions will be 21 by 42 feet. It will have a single exterior, hardwood floors and the usual paneled effect and built-in conveniences. Plans by the Sunders-Morgan company.

Joseph Reed is having plans drawn for a \$4000 colonial type residence, to be erected on the tract in Olmsted Park. The house is to be 22 by 34 feet with full cement basement, hardwood floors and finish, numerous built-in effects and a massive Inglenook fireplace. Plans by Architect C. H. Brinley, who also announces plans for other new residences, as follows:

Two story colonial type home for O. O. Hall, of the Hammer Hardware company, to be erected in Laurelhurst at a cost of \$1500.

Two story eight room house of the Craftsman type for T. Tilden in Olmsted Park. House 22 by 42 feet and will cost \$4000.

Seven room frame bungalow for George Tittle on East Thirty-fifth street, near the Alameda, cost \$1400.

One and one-half story frame cottage of the bungalow type for R. H. Barry, in Ross City Park, to cost \$3000. G. H. Hampton took out a permit last Monday for a \$1400 residence which he is building at the intersection of East Forty-fifth street, near the Alameda. The house is to be a two and one-half story structure of the semi-colonial type.

Edwards is building a two and one-half story frame residence on East Forty-second street, between the Alameda and Klickitat at a cost of \$4000.

ORNATE ENTRANCE TO REED CAMPUS

Steel and Concrete Viaduct Costing \$70,000 to Be Ready December 1.

Construction work on the elaborate entrance to Reed college campus and Eastmoreland, consisting of a viaduct of structural steel and concrete costing about \$70,000, began last week.

The location is on Bybee avenue, and extends the full width of the avenue from Twenty-second street in Westmoreland to intersection of Crystal Springs boulevard and Bybee avenue in Eastmoreland, a distance of 1400 feet.

The Ladd Estate company, owners of

Eastmoreland, awarded the contract to the Pacific Bridge company, who start work immediately, being under bond to complete the entire structure by December 1, this year. To insure the reaching through of the work in this season of 44 days it has been stipulated that the construction work 24 hours a day continuously with two separate gangs, and in addition to carry on several different sections of the work simultaneously.

As soon as the excavation work is completed the installation of the heavy concrete piling in the foundations will be commenced. This part of the work has been started in the Raymond Concrete Pile company, who already have two car loads of equipment on the ground.

In the design not only the requirements of the present but the demands of the future are being kept in view for the next quarter of a century have been provided for. Massive concrete abutments and the heaviest type of railroad bridge construction will carry two street car tracks as well as all automobile and horse traffic. As the viaduct will be the only direct approach to Reed campus and Reed college from the city.

One advantage of this entrance will be the removal of all danger of accidents that might occur in crossing the Pacific main line. Instead of the usual level crossing all traffic including trolley cars will now cross above the railroad tracks at an elevation of 34 feet. For the ornamentation of the viaduct a special architectural design has been prepared, a feature of which will be the provision of elegant electric cluster light standards.

Edwards's Wellington coal facilities.

Journal want ads bring results.

CHAMBERLAIN BUILDING WILL BE REMODELED

Plans have been prepared by Architect David C. Lewis for the remodeling of Chamberlain building located at the southwest corner of Grand avenue and East Stark street. This is a four-story structure covering a quarter block erected three years ago by W. L. Morgan and occupied for some time by the Morgan-Albright Furniture company. Several months ago it was sold by Mr. Morgan to the Realty associates of Portland for \$150,000. The building was immediately renamed the "Chamberlain" for United States Senator George H. Chamberlain, one of the officers of the sewing company.

The alterations will cost about \$25,000 and will include among other things transforming the second floor into two room apartments.

Plans have been completed for a one-story brick store building 10x150 feet to be erected at East Twentieth and Alberta streets for W. J. Wimmer. The building will contain five store rooms and will cost about \$6000.

John Bugader is having the plans drawn for a 10x30 foot, two-story laundry building to be erected at East Sixth and Davis streets. The structure will cost about \$1000 and will be equipped with a complete machinery plant for an up-to-date laundry.



Complications concerning the title are liable to arise in any real estate deal—while the deal is under way, immediately afterwards, or years afterwards. The buyer is the loser. Even though the buyer is an expert he is liable to become involved just the same. Therefore, have a care in making your real estate deals; secure the protection and recourse provided by a Certificate of Title, or, trouble, "complication," controversy or loss may result. Investigate. Call personally or send coupon for our booklet.

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