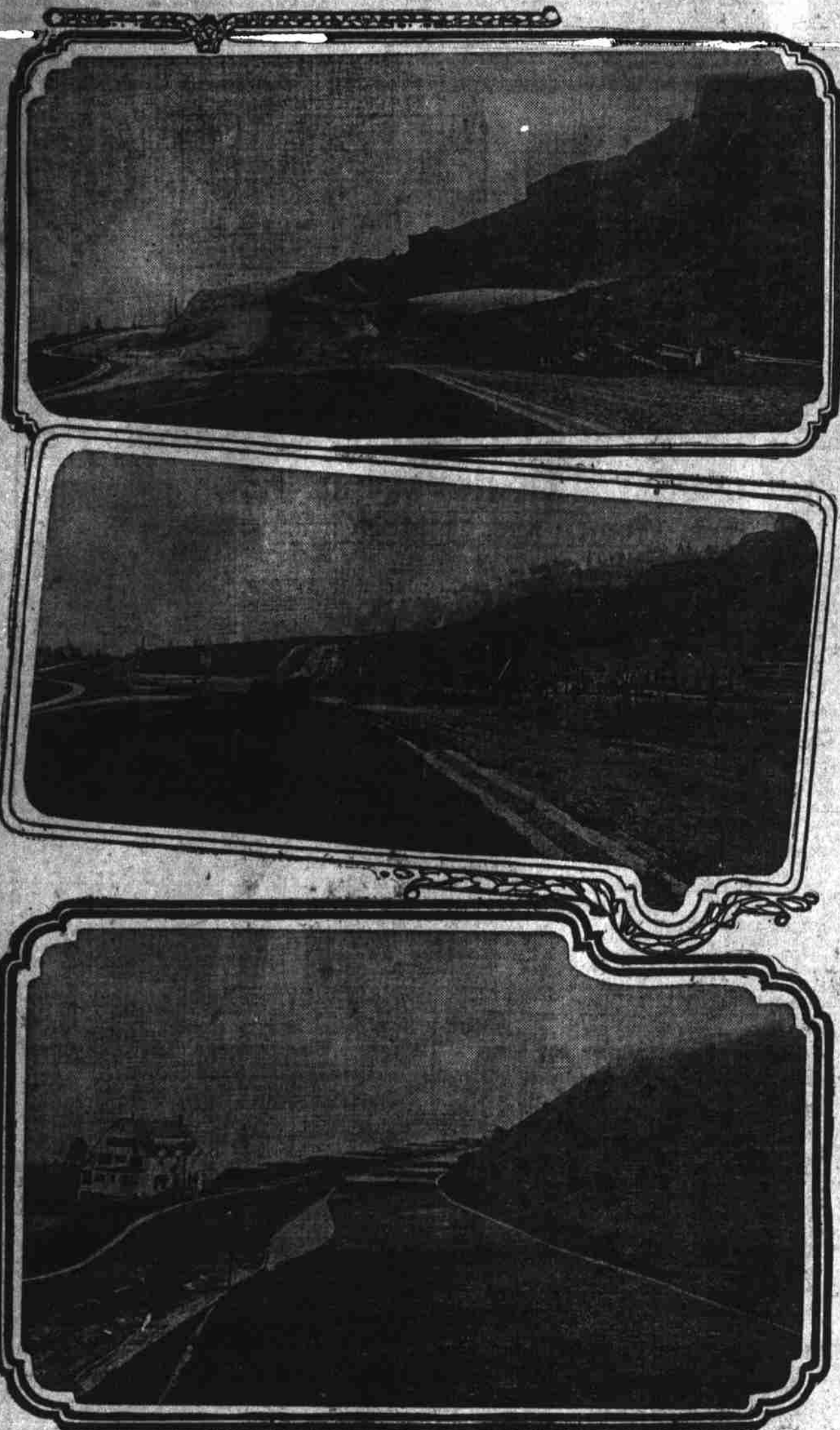


### SLUICING AWAY OF GOLDSMITH HILL TOOK FOUR YEARS AND COST \$1,000,000



Westover Terraces—Above—Cutting away hill near Fairfax Terrace by hydraulic giants. Center—Bulk heading on Fairfax Terraces. Below—Looking west on Westover road.

The great reclamation project of washing down Goldsmith Hill at the head of Lovejoy street and Cornell road and building Westover terraces will be completed this fall.

Instruments were recorded yesterday conveying 200 Westover lots from the Lewis-Wiley Hydraulic company to the newly incorporated Westover company and a mortgage on the same property and the Title & Trust company to secure an issue of \$500,000 of improvement bonds, which have been sold and the money to be used for immediate completion of the Westover Terrace project.

A very noteworthy feature of the financing of this immense project is the fact that it has all been handled by local capital, a not unusual occurrence in Portland.

William H. Lewis, president of the Lewis-Wiley Hydraulic company, when seen in his office yesterday, expressed great pleasure in not having to go out of Portland to obtain capital for the completion of this project.

"We have never wavered in our faith in Portland and in our belief Westover Terraces would be the finest residence section on the Pacific coast," said Mr. Lewis. "The fact that we were able to obtain capital to complete this undertaking at home demonstrates again that Portland capital has confidence in the development of this city and is available for real constructive undertakings."

"Since we began building Westover Terraces, about four years ago, we have expended more than \$1,000,000 and have

moved from the terraces to Guilds lake more than 2,500,000 cubic yards of dirt or more than two-thirds of the entire project. There is remaining about 800,000 yards to be moved, which will complete the undertaking, and while it is less than one-third of the total yardage, it will finish more than half of our area in building sites.

"One of the greatest developments," Westover Terraces when completed will stand as one of the most remarkable pieces of engineering and earthwork developments ever undertaken in the west. From an engineering standpoint it is the only case where an addition was carried out of a steep hillside before the actual construction of which the job we brought the best landscape engineering talent in the world to Portland to design the work and have spared neither trouble nor expense to perfect it.

"Whether from a standpoint of beauty of design, unsurpassed view, convenience of arrangement or stability of construction it will stand the hardest tests that can be applied. From a real estate standpoint it is different in most every detail from the ordinary real estate development in the fact that every site of the property has been built to order, the actual construction of which has cost about \$2500 per lot, whereas most real estate development is only a matter of laying off streets and blocks and putting in street improvements.

"Westover Terraces is a product of labor and capital combined in the reclamation of an inaccessible piece of land. This project has attracted at-

tion to Portland from all parts of the world because of the unique methods of construction and its fundamental ideas of city building.

"Engineers from England, Germany, Belgium, France and Austria where landscape gardening has its home have come to Portland to study a feature of it extremely new and novel to them.

"From Japan and Australia and other parts of the world engineers have come to learn of the methods of improving property adapted to a new country. Other cities of America have copied the plan of development and Los Angeles has developed a Westover Terrace, copied somewhat after the Portland plan, which all goes to show the distinctive value of the Portland Westover Terraces as a Portland undertaking."

"Better Conditions Aid Project." The one drawback to the work has been its unfinished condition, extending over a period of the past eight months in which time it has been difficult to obtain money on account of the financial stringency; but recent developments have proved that conditions are already improving in Portland as shown by the consummation of these negotiations to secure the money.

The whole property will now be completed to correspond with the first section and Westover Terraces will now come into its own.

The completion of the work will be done under contract by the Lewis-Wiley Hydraulic company, former owners of the property; along the same lines they followed in carving the first section of Westover Terraces out of the rough contours of Goldsmith Hill.

Taber Central Park, and is one of the finest and most dignified residence sites in the city. The consideration involved in the deal was \$45,000.

Mrs. Nellie C. Hibbard has purchased the Dunbar residence in central Laurelhurst, paying \$10,000 for the property.

George A. Nichols has sold to Sarah A. Nichols the house and two lots in Irvington described as lots 1 and 2, in block 4, Brasse Street Addition; consideration \$7500.

Ermine Stewart has sold to C. C. Van Orsdall a house and lot located in Central East Portland for \$4000.

### HIGH CLASS RESIDENCE PROPERTY SOLD IN CITY DURING LAST FEW DAYS

### Costly Structures in Irvington and Mt. Tabor Districts Are Included in List.

The large and elegant residence at the southwest corner of East Seventeenth and Brasse streets, built a year or so ago by R. E. Rice, was sold last Thursday by Mr. Rice to J. McCallum, of Edmond, Canada, for \$22,000. The house occupies a quarter block site and is one of the finest homes in Irvington. It is understood that the buyer contemplates moving his family here at an early date and occupying the place.

Dr. J. N. Cochran has purchased the Kaldav property on Mount Tabor. This property comprises block 2, in Mount

lodge; we have just finished paying for it, and I don't believe that a dozen Portland Elks can be found who favor the so-called building project."

### COMPLETES DEAL TO BUY POULTRY RANCH

Oscar O. Koepell, bond broker and banker of this city, who has been touring southern California, has closed a deal for a 10 acre poultry and pig-ranch near Los Angeles. He plans to give the ranch to his son who is interested in the poultry business and who will develop the place along scientific lines.

### SURVIVOR OF VOLTURNO FINDS CHILDREN ALIVE

New York, Oct. 18.—With the last of the survivors from the burned liner Voltorno among her passengers, the steamship Florio arrived here today from Halifax, where the party was landed by the Rapidan steamer, Mrs. Pella Polack, one of the survivors, was separated from her three children at the time of the rescue and supposed them dead, found them on her arrival here.

### ASSESSOR REED GIVES REASONS FOR ADVISING SOMERS UNIT SYSTEM

#### Basic Principles Sound and It Would Result in More Equitable Assessment.

After making a thorough study of the methods of assessing land values for taxation purposes in use throughout the country, Assessor Henry E. Reed has arrived at the conclusion that the Somers Unit System of Realty Valuation, which has been adopted in a large number of middle west and southern cities, is the fairest and most equitable system of them all.

Mr. Reed has devoted considerable time to the subject of land assessment in the past three years and he says that his investigation of the subject has convinced him that the introduction here of the Somers system would prove beneficial and satisfactory. He says that the basic principles of the Somers system are right and that only slight modifications would be necessary to make it fit local conditions.

Reed Gives Reasons. Mr. Reed has prepared the following statement in which he gives his reasons for approving the system and sets forth at length what is thought of it by assessors in other portions of the country:

For the purpose of determining land values, eastern cities are adopting what is known as the Somers Unit System of Realty Valuation. This method of computation was invented and perfected by W. A. Somers when he was connected with the assessing department of St. Paul, Minn. It was first applied in St. Paul in 1896, and this is chronicled in the "Final Report of the United States Industrial Commission," published in 1904, volume 19, page 1948.

Since then, it has been installed with good results in Cleveland and Columbus, Ohio; East St. Louis, Springfield and Joliet, Illinois; Houston, Galveston and Beaumont, Texas; Augusta, Georgia; and in part of Philadelphia, Pa., and Des Moines, Iowa. It is under consideration in Baltimore, and is attracting the attention of real estate operators, land valuers and assessors all over the country. As a general rule, the system is favorably considered, but here and there a criticism arises, but not from cities which are applying the system.

New System Settles. Cleveland and Columbus adopted the Somers Unit System in 1910, when Ohio abandoned its method of assessing land every 10 years and began assessing it every four years. Both cities then well satisfied with it. Mayor Baker of Cleveland telegraphed to the mayor of Dubuque, Iowa, some time ago that he knew of no other system that produced equity in assessments and added that Cleveland was emphatic in its praise.

Last March, the city assessor of Des Moines endorsed the Somers' rule as being "not only a uniform system but a system founded upon scientific truths and most thorough investigation." He said further that the application of the Somers' system to all of Des Moines, instead of to the business district only, would enable him "equitably to assess every property in the city, so that each owner would pay his full share of the taxes and no more."

The report of the Des Moines assessor, and Cleveland's official report are among the strongest formal endorsements which the Somers' system has received from any source. In addition, the Des Moines assessor's report is a terrific jolt to outworn and unscientific methods of ascertaining true valuations.

Principles Have Been Explained. "Some weeks ago the underlying principles of the Somers Unit system were explained in a series of five articles by Walter W. Pollock published in the Sunday Journal from west to west. These articles gave a clear insight into the workings of the system and comprehended practically all of the inside information respecting the system which is made public, except that which becomes the property of an assessing department or municipality upon adoption of the system."

Briefly, under the system the judgment of the value of land is expressed in the value of a "unit foot." A unit foot is a frontage of ground one foot

wide and 100 feet deep, located in the central section of a block at a distance from any street corner or other influence that might affect its value, other than that which it obtains by reason of access to the life and business of the city through its own frontage.

When the value of a unit foot has been fixed on the four sides of a city block, the exercise of judgment of the value of land in that city block is complete. The Somers system provides a method based upon mathematical tables and a curve of value, of applying that judgment accurately and scientifically to all land in that block. A scientific method is also provided for ascertaining building values.

Basic Principles Right. "From what I have been able to learn of the Somers' system in an investigation extending over a period of three years, I am convinced that its introduction here would prove beneficial and satisfactory. Its basic principles are all right and at most it would not have to be modified much to fit conditions here. In its behalf the following may be said, using to some extent the words of eastern endorsees:

First: It would provide a basis for obtaining common judgment of land values through the expression of community opinion, and a common method of applying that judgment.

Second: It would provide a scientific basis of comparing the value of one lot with another, one block with another, and one district with another—a very equitable consideration in fixing values.

Third: It would provide a complete analysis of the factors which enter into site values.

Fourth: Applied to buildings, it would provide a proper classification; a uniform inventory of building-construction; uniform methods of ascertaining reproduction cost, and a uniform method of

depreciating buildings according to condition and usefulness.

Fifth: It would pave the way for the annual publication in book form of land value maps, as in New York, and thus give the widest publicity to assessments and assessment methods.

Equalization Would Be Easier. Sixth: It would reduce the work of the board of equalization to nil so far as real estate is concerned, because the assessments would be founded upon scientific methods and could be successfully attacked only by proving that the scientific rule was wrongly applied.

Seventh: The assessments being founded upon community judgment of values, the serious question which arises when property owners have to face cash payments or bonding for streets and sewers, ought in a large degree, to be eliminated.

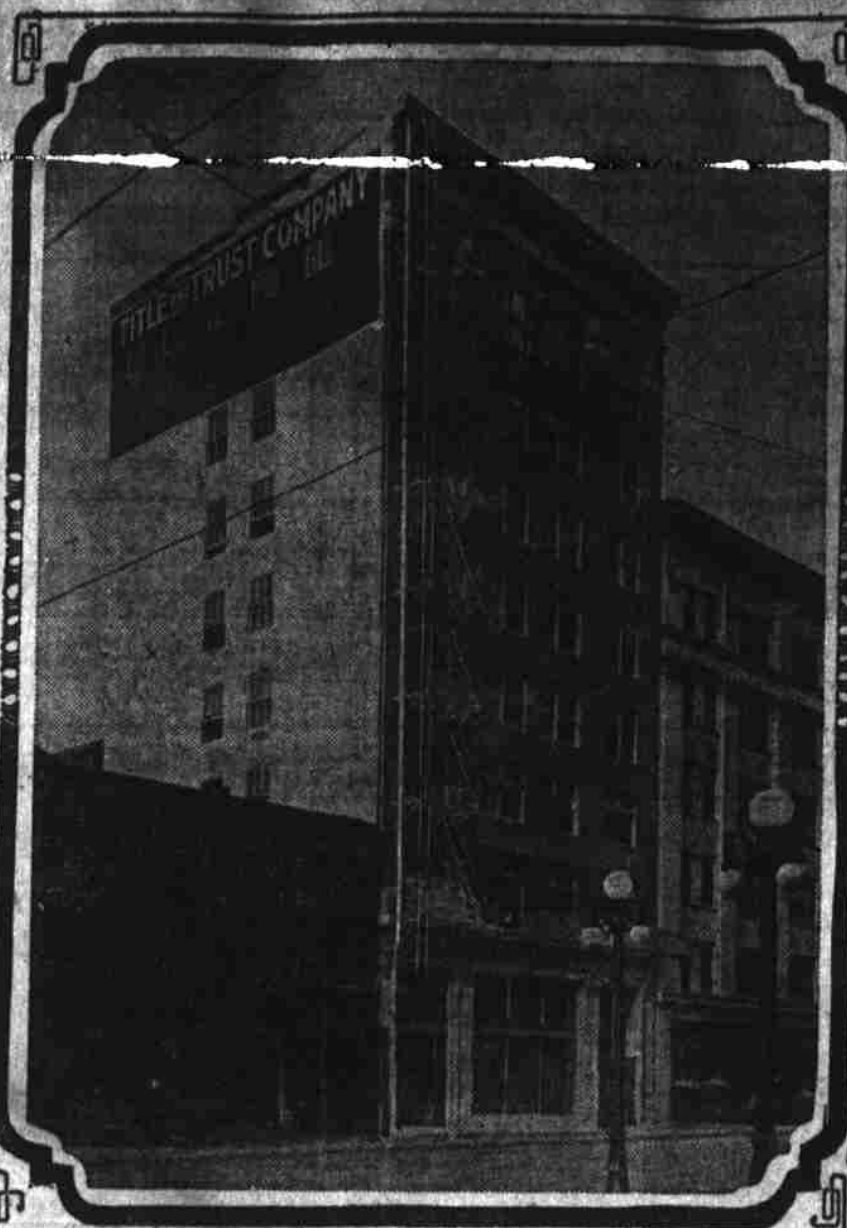
Eighth: With true values possible of ascertainment by scientific methods there could be no possible objection to the enactment of a state law forbidding the payment of more than double the assessed value for land required for public uses.

Ninth: With land values determined according to scientific methods for assessment purposes, wild and unreasonable speculation in land would be effectually checked, to the great benefit of the community and of every one living in it.

Tenth: In a city situated like Portland on two sides of a river, and animated by a certain degree of rivalry, the Somers' system would carry the guarantee of equity in the assessments and satisfy each section that the other had no undue advantage in taxation.

It is unnecessary to comment here on the method of assessment at present in use in Multnomah county. It is as good as that in effect in any community in the United States where scientific rules

### NEW HOME OF TITLE & TRUST COMPANY



Eight story building recently completed on the west side of Fourth street, 50 feet north of Stark, by the Title & Trust company, which organization will occupy all of the ground floor and two upper floors. Above the ground floor the building takes form of a tower 50 by 50 feet, occupying the front half of the lot. The ground floor is one large room, 50 by 100 feet, all of which will be occupied after November 1 as the main business office of the Title & Trust company. The tower effect utilized for the seven upper floors permits a flood of light to enter the rear offices from the 50 foot square light court.

depreciating buildings according to condition and usefulness.

Fifth: It would pave the way for the annual publication in book form of land value maps, as in New York, and thus give the widest publicity to assessments and assessment methods.

Equalization Would Be Easier. Sixth: It would reduce the work of the board of equalization to nil so far as real estate is concerned, because the assessments would be founded upon scientific methods and could be successfully attacked only by proving that the scientific rule was wrongly applied.

Seventh: The assessments being founded upon community judgment of values, the serious question which arises when property owners have to face cash payments or bonding for streets and sewers, ought in a large degree, to be eliminated.

Eighth: With true values possible of ascertainment by scientific methods there could be no possible objection to the enactment of a state law forbidding the payment of more than double the assessed value for land required for public uses.

Ninth: With land values determined according to scientific methods for assessment purposes, wild and unreasonable speculation in land would be effectually checked, to the great benefit of the community and of every one living in it.

Tenth: In a city situated like Portland on two sides of a river, and animated by a certain degree of rivalry, the Somers' system would carry the guarantee of equity in the assessments and satisfy each section that the other had no undue advantage in taxation.

It is unnecessary to comment here on the method of assessment at present in use in Multnomah county. It is as good as that in effect in any community in the United States where scientific rules

### BRICKS WERE FIRST BUILDING MATERIAL RECORDED BY HISTORY

#### Before Man Learned to Use Wood or Metal He Learned to Mold Clay

Bricks have played an important part in the history of the world's civilization. Bricks—the little "unit" block of red clay—was the first building material of which there is authentic record. Long centuries before primitive man had the tools wherewith to shape stone to his liking or the machinery to reduce the tree to lumber, he had discovered that he could mix clay, water and straw and after allowing it to bake under a tropical sun he had blocks that piled one upon another would make a wall, giving him protection from enemies, animals and the elements.

While great improvement has been made in the manufacture of bricks, particularly within the past half-century, but little ground has been gained in thousands of years in the matter of strength and permanency. The crude looking bricks found in a perfect state of preservation among the ruins of the Pueblo Indians, dating back to times so remote that even the identity of the race which made them, is in doubt, are as hard as flint and stand a good chance to still outlive many of the modern brick products.

There are many different kinds of brick. The most common and the one most generally found nowadays is the standard brick which is supposed to measure two inches by eight inches on the exposed surfaces and four inches by eight inches on the bed or broad side. Then there is what is called the Roman brick which is usually 1 1/2 x 2 1/2 inches in size and is very hard. It is used in Roman brick on account of its thinness and length. Roman brick is a little more costly than the standard variety but they make a handsome wall when well laid. There is a much larger brick called the Normans size, but these are too large to look well in a house, and only appear well in a high broad wall. Then, too, there is the hollow or terra cotta brick which is of three sizes, 1 1/2 x 2 1/2, and 2 1/2 x 2 1/2. Within the past few years manufacturers are turning out two new styles of brick known as tapestry and glimmer brick. The tapestry brick gets its name from the fact that a number of them built in a wall together, gave a somewhat variegated tapestry effect. Glimmer brick is simply an overburned, partly melted, standard brick. It is popular with some builders in chimney and porch work.

ORDER OF MOOSE MAY  
ERECT BIG BUILDING

At a largely attended meeting of the local lodge of Moose, held in the Royal building, last Sunday afternoon, the initial step was taken looking to building a large structure to be known as the Moose building. A special committee was named to investigate the 100 or more sites that have been offered to the lodge, with instructions to report the five most desirable and available locations to a meeting to be held later. From among these sites the lodge will select one and open negotiations for its purchase.

The lodge now has \$100,000 pledged to the building fund, and it is believed by the most active members of the order that sufficient funds can be raised within the lodge membership to put up the proposed building.

of the Somers' type are not applied. After all that may be said in its behalf, the fact would remain that the Somers' system would revolutionize it and produce an assessment, barring juggling of the figures, that the people would regard with confidence. In the long run just and equitable assessment is the foundation of government. If the assessment is unjust and inequitable, nothing is right.

Glove Manufacturer Drops Dead. San Francisco, Oct. 18.—President George A. Moss of the Moss Glove company, a pioneer in the Pacific coast industry, dropped dead of heart disease today in the checker room at the Mechanic's Institute.

## A HOME WORTH WHILE

## YOUR OWN HOME

at 33d and Multnomah in Laurelhurst. Take Rose City Park car to 33d street and you'll see it just to the north.

You'll appreciate the time and the study, the workmanship and the materials that have created a home so strikingly original, so full of the personality you've longed for in seeking for one already built—to avoid those delays and the unknown extras that encounter and embarrass the average home-builder.

It is priced under its real value at \$4750.00, with terms of \$500.00 cash and the balance at \$50.00 per month.

And, like all transactions of this company, for the first time in the history of home building all work and all materials are guaranteed on a time basis—backed by the honor and faith and financial ability of its officers.

**"Classy Clippings from the Classified Columns"**

**BEAUMONT**  
10 rooms, strictly up to date, 8 sleeping rooms. On paved street two blocks from carline. Owned by non-resident; must be sold. Price only \$4850, which includes all improvements. Terms reasonable.

**NEW TODAY**

**NEW BUNGALOW**  
\$250.00 Cash, \$25.00 a Month Including Interest.

5 extra large rooms with attic. Cement basement, oak floors, pressed brick fireplace, window shades and fixtures, finished throughout in white enamel, very classy; price only \$1750.

**ANOTHER NEW ONE**  
\$2850, \$150 cash, \$30 a month, similar to above, only on more expensive lot.

## The Oregon Home Builders

1405 Yeon Building, Fifth and Alder Streets, Portland  
OLIVER K. JEFFERY, Pres. C. B. HURTT, Manager.