OPPORTUNITIES FOR INVESTMENT SOUGHT BY MANY

State Chamber of Commerce Receives Inquiries From Scores of People Looking to Oregon.

BIG DEMAND FOR FARM LAND

Realty Dealers of the State Are Asked to Place Inquirers in Touch With Chances.

The law passed at the last session of the legislature, requiring real estate dealers operating in Oregon to secure licenses from the state insurance commissioner, became effective Thursday. All real estate brokers are required by the law to give bonds in the sum of $1000 to protect clients against damage from misrepresentation or fraud. Application for license must be accompanied by testimonials as to honesty from ten freeholders in the community in which the broker proposes to operate.

With this assurance that the realty business of the state has been purged of unreliable operators, George Quayle, general secretary of the Oregon State Chamber of Commerce, asks the assistance of realty men in answering inquiries from prospective investors. Following is a list of inquiries received by Mr. Quayle. Further information will be supplied on application to his office, 702 Oregon building, Portland:

Inquiry No. 3—In a letter received from a gentleman in Indiana he states he has $10,000 capital to invest in any of the following lines: General store, garage, small manufacturing plant or some attractive new business.

No. 4—A sash and door factory, which also does turning and cabinet work, located in the state of Washington, wishes to move to a desirable location in Oregon. Machinery and stock valued at $15,000. Seeks a working capital of $10,000, but a lesser amount under favorable circumstances might be acceptable.

No. 5—A Chicago party has $50,000 for investment within a very short time. Desires a farm of 160 acres, modern improvements and orchard in bearing. Prefers Willamette valley or Dufur valley. Prefers to make initial payment of $6000 rather than $10,000.

No. 6—An inquiry has been received from a party in Wyoming desiring to purchase two or three thousand acres of logged-off land between the Cascade and Coast ranges, to be used in connection with the raising of sheep.

No. 7—This office has had considerable correspondence with a colonization society, with headquarters in the East. This inquiry comes from a very substantial organization. This company requires large tracts of land which must hold up under a most thorough investigation, the cost of such investigation to be borne by the owners of the land, if the preliminary negotiations are mutually satisfactory.

No. 9—Party from Wisconsin wishes to rent or lease a partly improved place of about 40 acres or less, with good orchard for family use, with privilege of buying later on if same is satisfactory. Prefers Southwestern Oregon. Distance from railroad or town of no great importance.

No. 10—Wanted, a first class farm of 80 to 100 acres, preferably in the valley territory, which may be utilized as a breeding place for thoroughbred pigs.

No. 12—North Dakota party has about $5000 to invest in a dairy or walnut farm, within six miles of a good high school, preferably in Yamhill River valley. Wants a place large enough to keep 15 cows.

No. 13—Two brothers in California, with $5000 capital each, would like to rent or buy either a stock, mixed or dairy farm in Oregon, partly improved. Fruit not wanted.

No. 14—Man from Minnesota, with $6000 for investment, wishes to engage in poultry and bee keeping and fruit and berry raising near a city with good educational advantages. Small place preferred.

No. 15—Michigan farmer, with $10,000 capital, writes that he is interested in purchasing a ranch in Eastern Oregon. Wishes advice regarding farm values, price of livestock, sheep and hogs, living conditions, schools, etc.

No. 17—Agent in Toronto, Canada, wishes information as to farms and farm lands for rent or for sale, particularly as he may be able to interest others. Would also like to get in touch with shippers of fruit, potatoes and lumber, who desire to extend their business.

No. 18—Gentleman in Western Oregon would like to hear from anyone who would consider half interest in a 33 acre cranberry bog.

No. 19—Man in Montana would like to trade 320 acres of foor wheat land partly improved, for land in Oregon. Prefers Willamette or Rogue River valleys and must get place close to school.

No. 20—A letter has been received from a man in Missouri with $8000 for investment, who wishes to purchase a farm in Oregon, preferably Eastern or Southern part. Wants to engage in general farming or stockraising (no truck or gardening), and will consider only land where at least 20 acres are suitable for alfalfa or clover and balance for small grain. If there is a road to the place, he does not mind if it is 20 miles from the railroad.

No. 21—Wanted, 10 or 15 acres of logged-off or raw land, with second growth timber, four or five miles from Corvallis, no improvements.

No. 22—Man in Montana wants ranch of from 700 to 1500 acres. Would like a ranch that is stocked and prefers a cattle ranch to sheep ranch, but would look over both. Is interested in Douglas, Lake and Malheur counties.

No. 23—Party from Iowa, with $4500 for investment, wants about 20 or 30 acres of cultivated land, with good commercial orchard of five or six acres. Prefers location near Grants Pass or in valley, or towards the coast along some good road. If he finds desirable place, will move at once.

No. 24—Father and son desire to develop a large blooded stock farm in this territory and wish to purchase approximately 1000 acres of land, part of which might be regarded highly productive low land and a part good grazing land.

New Hotel at Reedsport

Reedsport, May 24.—Nicholas Brown, owner of the Umpqua hotel, is completing a large addition to his hotel. On the first floor will be eight three-room apartments and the second and third floors will be fitted as hotel rooms. The Reedsport hotel is also building an addition which will add 20 rooms. The town finds it difficult now to take care of transients and many visitors find it necessary to go to Gardiner for hotel accommodations.

REALTY MEN'S AUTO ROUTE TO VICTORIA

Left—Views on the Hood canal road and of Crescent lake, near Port Angeles, Wash. Right—Map of the Georgian circuit from Portland to Victoria and Vancouver, B. C., which will be followed by Oregon real estate men attending the Interstate Realty convention at Victoria, July 17, 18 and 19.

Big Delegation of Realty Men and Friends to Enjoy Journal Tour to Convention.

Replies from the 700 questionnaires sent by the real estate department of The Journal to realty dealers in Oregon indicate that a large delegation from this state will attend the third annual convention of the Interstate Realty association at Victoria, B. C., July 17, 18 and 19. The majority of those attending the convention will go by auto and the questionnaires so far returned show a preference for the route via Port Angeles, going north, and return by way of Nanaimo and Vancouver, B. C.

The scenic beauties of the drive along the Hood canal from Hoodsport to Quilcene and along the Olympic highway from there to Port Angeles are unrivalled in America. Those who choose this route will find a good gravel road all the way from Olympia to Port Angeles, where facilities will be provided to take cars and passengers across Juan de Fuca Strait to Victoria.

Similar arrangements for ferrying cars are being made with boat lines from Seattle to Victoria and from Vancouver, B. C., to Nanaimo. With the exception of a few rough spots the roads are good on all three routes and excellent hotel accommodations are available in the towns along the way.

The road between Vancouver, Wash., and Kalama was blocked by a landslide in April; it is now passable though in very bad condition. The Journal has assurance from Washington officials that this road will be good going by July 15. This will save ferrying cars from Gobel to Kalama at a cost of $2.50 per car.

Ferriage fare from Port Angeles to Victoria is $5 for 2000 pounds, $6.50 for 4000 pounds and $7.50 for more than 4000 ppunds; passenger fare $1.30. Ferriage fares between Vancouver and Nanaimo are at the same rate and passenger fare is $1.50. From Seattle to Victoria passenger fare is $2.50 and ferriage charges are $7 to $12. Boats leave Seattle at 9:30 a. m. and at 12 midnight. Negotiations are under way for the prompt handling of cars on the way to the Interstate Realty convention at all three points and at a material reduction in fare.

Boats leave Vancouver, B. C., for Nanaimo daily at 10 a. m. and 6:30 p. m. There is a good gravel road through a picturesque country from Nanaimo to Victoria, a distance of 77 miles, with excellent moderate priced hotels at Nanaimo, Ladysmith and Duncan.

Boats leave Port Angeles for Victoria daily at 7:30 a. m. and arrangements are being made for a night trip, if necessary, for the accommodation of realtors attending the convention. Port Angeles has a population of 5000 and there are excellent hotels in the city.

Further information regarding the trip will be published in The Journal; maps and road logs will be furnished all cars joining the tour; The Journal pilot car will lead the procession and all roads will be marked.

Portland's Housing Code

Alterations

[Herewith is published the sixth installment of Portland's municipal housing code, enacted in January and effective in April, which is of interest to every prospective builder and homeowner.]

TITLE VI

PART III—ALTERATIONS

PERCENTAGE OF LOT OCCUPIED

Section 83. No dwelling shall hereafter be enlarged or its lot be diminished, or other building placed on its lot so that a greater percentage of the lot shall be occupied by buildings or structures than provided in section 41.

HEIGHT

Section 84. No dwelling shall be increased in height so that the said dwelling shall exceed the height prescribed in section 42.

YARDS

Section 85. No dwelling shall hereafter be enlarged or its lot be diminished or other building placed on the lot so that the rear yard or side yard shall be less in size than the minimum size prescribed in sections 43 and 44 for dwellings hereafter erected.

NEW COURTS IN EXISTING DWELLINGS

Section 86. Any court hereafter constructed in a dwelling erected prior to the passage of this code used to light or ventilate rooms or water closet compartments shall be not less than six (6) feet in its least dimension in any part nor contain less than sixty-four (64) square feet of superficial area, and such court shall under no circumstances be roofed or covered over with a roof or skylight; every such court, if an inner court, shall be provided at the bottom with one or more horizontal air-intakes constructed and arranged as provided in section 47. Where it is not practicable to construct such passageway, a metal duct not less in area than three hundred (300) square inches nor less in its least dimension than twelve (12) inches may be used.

ADDITIONAL ROOMS AND HALLS

Section 87. Any additional room or hall that is hereafter constructed or created into a dwelling shall comply in all respects with the provisions of Part 11, Titles III, IV and V, except that it may be of the same height as the other rooms on the same story of the dwelling.

ROOMS AND HALLS—LIGHTING AND VENTILATION OF

Section 88. No dwelling shall be altered or its lot diminished in any way that will reduce the light and ventilation of any room, stairs, public corridor or hall below that required by this code.

ALCOVES AND ALCOVE ROOMS

Section 89. No part of any room in any dwelling shall hereafter be enclosed or subdivided wholly or in part by a curtain, portiere, fixed or movable partition or other contrivance or device, unless such part of the room so enclosed or subdivided shall contain a separate window as required by sections 50, 51 and 56, and have a floor area as provided in section 52.

It is provided that a room or space not exceeding four (4) feet in width and having a floor area not greater than twenty-five (25) square feet need not be lighted nor ventilated other than by a door opening into the same if it is used only as a closet or for storage. In single family dwellings, two-family dwellings and flats, one part of a room not over four (4) feet in depth may be separated from another part for architectural effect without providing separate light and ventilation for each part, providing, however, the division between the two parts shall not be other than an archway occupying not over fifteen (15) per cent of the area between the two parts, and such archway shall not be closed by doors, curtains or in any other way. It is further provided that it shall be unlawful to do any cooking, prepare any food or sleep in any closets or alcoves unless they conform to all the provisions of this code relative to rooms, including the proper lighting and ventilation of the same.

SKYLIGHTS

Section 90. All new skylights hereafter placed in a multiple dwelling shall be provided with ventilators having a minimum opening of forty (40) square inches and also with either fixed or movable louvres or with movable sash having a minimum opening of forty (40) square inches, and shall be of such size as may be determined to be practicable by the inspector of buildings.

WATER CLOSET ACCOMMODATIONS

Section 91. Every water closet hereafter placed in a dwelling, except one provided to replace a defective or antiquated fixture in the same location, shall comply with the provisions of sections 56, 66, 67 and 69, relative to water closets in dwellings hereafter erected, except that in the case of a new water closet installed on the top floor of an existing dwelling, a ventilating skylight open to the sky may be used in lieu of the windows required by section 56.

CONSTRUCTION REQUIRED — ALTERATION

Section 92. No building not used as a dwelling shall be altered for use as a dwelling if its height exceeds the following limits; nor shall an existing dwelling be increased in height to exceed the same limits:

If of fireproof construction (Class I, II or III of the Building Code), six (6) stories;

If of semi-fireproof construction (Class IV of the Building Code), five (5) stories;

If of ordinary masonry construction (Class VI of the Building Code), four (4) stories;

If of frame construction (Class VII of the Building Code), two (2) stories.

FIRE ESCAPES

Section 93. All fire escapes hereafter constructed on any multiple dwelling shall be located and constructed as prescribed in section 72.

ROOF STAIRS

Section 94. No stairs leading to the roof in any multiple dwelling shall be removed or be replaced by a ladder.

BULKHEADS AND PENT HOUSES

Section 95. Every bulkhead and pent house hereafter constructed in a multiple dwelling not of frame construction shall be constructed fireproof or covered with metal on the outside.

STAIRWAYS

Section 96. No public hall or stairs in a multiple dwelling shall be reduced in width so as to be less than the minimum prescribed in sections 71 and 76.

DUMB-WAITERS, ELEVATORS AND SHAFTS

Section 97. All vertical shafts, dumbwaiters and elevators hereafter constructed in multiple dwellings shall comply in all respects with the provisions of section 77.

ALTERATION OF EXISTING WOODEN MULTIPLE DWELLINGS

Section 98. Except as otherwise provided in this part, no existing wooden multiple dwelling shall hereafter be enlarged, extended or raised unless the alterations thereto comply with the provisions of this code for the erection of new dwellings.

(To Be Continued Next Sunday.)

Greater Activity in Suburban Property Reported by Dealers

Offerings of homes along the Oregon Electric and other interurban lines are proving attractive to hundreds of Portland people, according to dealers in suburban property. With excellent auto roads and convenient transportation facilities by rail, city dwellers are beginning to see the advantages of country life and are leaving the crowded apartment houses and paved streets for the orchard and garden tracts near at hand.

Among the sales reported this week by the G. G. McCormic company is the transfer of four acres and a six-room house at Metzger to Frank A. Henry from Mrs. Florence E. Stallings. The land is in orchard and berries and is valued at $4500. Mrs. Stallings received in exchange a seven-room modern bungalow and the 50x100 foot lot at 926 East Ninth street north.

Metzger is eight and one half miles from Front and Jefferson streets on the Oregon Electric line and the Stallings home is five minutes' walk from the station.

Wakefield-Fries Co. Sell Five-Acre Tract On the Palatine Hill

Negotiations were closed last week by Fred J. Reverman of Wakefield, Fries & Co. for the transfer of a five-acre home site on Palatine Hill from A. McGill, president of the Summitt Lumber company, to Henry Wagner. Consideration was not given, but property in this district is held at a high valuation by disinterested appraisers.

The property is improved with garden and orchard and is occupied by a five-room cottage. Springs on the place furnish an abundance of water. The site overlooks the Willamette river and the golf links and commands a magnificent view of Mt. Hood and St. Helens. Mr. Wagner plans the erection of a beautiful home on the premises.

PORTLAND IS WIDELY ADVERTISED BY THE HOUSING CAMPAIGN

Inquiries Received from Cities in All Sections of Country Ask Information and Advice.

There are Portland citizens who are less informed in regard to the successful "Own Your Home" campaign which has been carried on in this city since the beginning of the year than many of the people throughout the Middle West and the eastern states, declares O. H. Skotheim, secretary of the campaign. There has been a constant stream of requests for information as to the methods followed in Portland and requests for copies of the lines of publicity created by the management of the Portland campaign.

INDIANA CAMPAIGN STARTS

The Indiana State Chamber of Commerce, through A. W. McKeand, director of extension work, wrote the other day for information regarding this campaign for the purpose of applying its methods to a state-wide "Own Your Home" campaign to be initiated in that state. "The Indiana State Chamber of Commerce," says Mr. McKeand, "is planning a state-wide 'Own Your Home' campaign and we have heard many reports from Portland of the wonderful campaign which has been put on in your city."

MILWAUKEE FALLS IN LINE

Victor Rubin, real estate editor of the Milwaukee Journal, and secretary of the "Own Your Home" committee of the Milwaukee real estate board, has also become interested in our campaign. Mr. Rubin writes: "Having seen your name among those of the chairmen of 'Own Your Home' committees listed in the 'Own Your Home' Bulletin, and believing that the work your organization has accomplished in your city may be of value to us in our undertaking, I am writing you for complete information about your campaign."

DENVER WANTS TO KNOW

Paul A. Cowgill, secretary of the Portland Realty board, has received a large number of inquiries requesting that he give information as to the methods of the Portland campaign. One of the recent requests came from L. F. Eppich, one of the prominent members of the National Association of Realty Boards. Mr. Eppich writes from Denver, where they are starting a campaign: "We are just starting an 'Own Your Home' campaign," states Mr. Eppich, "and have followed with great interest the one which you are now conducting. Will you tell me briefly what you consider the most effective ideas?"

Mr. Skotheim states that it would require an increase of the clerical force engaged in the local campaign if full consideration was to be given to the numerous requests throughout the country for information as to Portland methods, especially since the department of labor issued its recent manual on campaign methods, which in its entirety is a reproduction of the Portland campaign. Incidentally it is hoped that this line of publicity will be instrumental in bringing a large influx of home seekers to Portland and the Northwest territory.

D. A. R. Will Give Entertainment at Bungalow June 13

The Willamette chapter of the Daughters of the American Revolution will hold a food and apron sale at the bungalow headquarters of the "Own Your Home" campaign, corner of Fourth and Stark streets, on the afternoon and evening of June 13.

A large variety of cooked foods, suitably arranged for taking home, will be sold and the ladies promise some splendid bargains in aprons. At 8 o'clock in the evening a very excellent program will be given, which will comprise of some of the best talent of the city, and a large attendance is anticipated.

The returns of the sale will be given to the fund for the erection of the women's building of the University of Oregon.

Elaborate Japanese Garden Will Open Atop Council Crest

Work is under way on the construction of an elaborate Japanese tea garden on Council Crest. I. Nishi, president of the Japanese Tea Dealers' association of the United States, is head of the local company handling the proposition. The garden will be a replica of the famous Japanese tea garden at the Panama exposition at San Francisco in 1915. The main enclosure will be about 100 by 150 feet in dimensions and the entire cost is estimated at approximately $20,000.

According to A. C. Finley, head of the Council Crest Amusement park, the tea gardens will be open to the public sometime in July.

Bonanza Water Unit Reported Completed

Klamath Falls, May 31.—Unit No. 4 of the Bonanza irrigation district, 20 miles east of Klamath Falls, has been completed and water will be pumped onto the 800 acres of land included in the unit during the next three weeks, according to Ross Sutton, one of the land owners and promoters of the project. Several other units already have been finished and are using water pumped from Lost river. Cost of construction and operation is reasonable and is fast developing the lands around the "Clover Leaf" town. Associated with Mr. Sutton in the development of unit No. 4 are Francis E. Brown, J. H. Faught and Albert Burgdorf.

Weston Property Is Traded for Acreage

Weston, May 31.—Negotiations have just been completed for the transfer of the Watts & Rogers hardware and implement establishment here to R. V. and Nelson Jones of Spokane. As consideration Dr. F. D. Watts and E. C. Rogers take over the "Portuguese Joe" wheat and stock ranch, between Odessa and Wilbur, Wash. The ranch consists of 3056 acres, of which 200 acres is meadow. The land is watered by a perennial spring which feeds a lake 60 acres in area. Mr. Rogers and family will move to Athena. Dr. Watts and his family will continue to reside at Weston.

PUBLICITY MAN IS CONVENTION BOOSTER

Frank C. Doig, recently appointed director of publicity of the Seattle Chamber of Commerce and Commercial club, who for several years was engaged in newspaper work in Portland. Mr. Doig is endeavoring to get a large delegation of Seattle men to attend the Pacific Coast Advertising Men's convention in Portland.

$200,000 FARM SALE AT JOHN DAY LARGEST TRANSACTION OF YEAR

Smith Brothers Sell 10,000 Acres and 1000 Head of Livestock to H. F. Kelly.

Baker, May 31.—One of the largest ranch sales ever made in this part of the state was the recent transfer of 10,000 acres on the John Day river, between John Day and Prairie City, from Tom and Gus Smith to H. F. Kelly of Washtucknа, Wash., for a consideration of $200,000. Mr. Kelly also acquired about 1000 head of livestock belonging to the Smith brothers, and their lease of approximately 20,000 acres of grazing land.

The lands of the Smith ranch are suitable for diversified farming and Mr. Kelly will give particular attention to the improvement and development of the property. It is his intention, also, to build up a herd of full-blood stock. He already has a thoroughbred stock ranch in Wallowa county, and 5000 acres in wheat at Washtucknа.

The Smith brothers started ranching in the John Day valley 25 years ago, and continued adding to their holdings in that district. Their ranch has long been regarded as one of the best properties in the valley. Mr. Kelly has a family of grown up sons who will assist him in the management of his newly acquired estate. He is a progressive farmer and a strong advocate of improved highways.

Realty Associates Open Office to Sell Westover Terraces

To meet the increasing demand for better class home sites the National Realty associates have placed on the market a limited number of parcels in Westover Terrace. N. J. Upham, president of the organization, has been in Portland the past week arranging for the opening of the sale.

Offices have been opened in charge of Harold Jungck of Duluth, Minn., secretary of the associates, at 1307 Yeon building. Mr. Jungck is a realty operator of wide experience and will remain in Portland permanently. He will assist the members of the Portland Realty board in disposing of the Westover Terrace property.

The National Realty associates comprises in its membership many of the realty boards of the larger cities of the United States and Canada. The corporation owns valuable residence property in several cities of the two countries.

Central Point Farm Is Sold for ~~$35~~,000

Medford, May 31.—The Frank Madden orchard and residence, located on the old stage road north of Medford and not far from Central Point, has been purchased by H. D. McCaskey of Washington, D. C., for $35,000. The property consists of 100 acres of land, of which 30 acres is in pear orchard and 10 acres in apples. Mr. McCaskey was formerly an official in the United States geological survey. He will take possession of the farm in the autumn. The place is highly improved, the handsome residence being built on an elevation commanding a magnificent view of orchard and woodland. This is one of the show places of the Rogue River valley.

Lebanon Land Sales

Lebanon, May 31.—The A. C. Benfler farm of 360 acres southeast of Lebanon was sold recently to J. W. Clark of Montana, for $8000. Another sale of importance was the transfer of 55 acres near Waterloo from G. E. Johnson to August Lueck of this place for $10,500.

BUILDING PERMITS

L. Minton, erect shack, 1158 Webster bet. E. 42d and 39th, builder same, $75.

J. L. Karnopp & Co., excavating, 32 Grand ave. bet. Burnside and Couch, Wm. Quigley, $300.

F. C. Loomis, erect garage, 591 E. 20th N., Frank C. Burrell Co., builder, $400.

C. L. Winters, repair dwelling, 553 Madison bet. 17th and Chapman, builder same, $100.

Mrs. Nellie McEwing, repair dwelling, 292 87th bet. Hawthorne and Market, builder same, $800.

G. S. Thrapp, repair residence, 110 Leonard, bet. Burlington and Chicago, builder same, $70.

John Dormaier, erect chicken house, 1187 E. 40th, builder same, $60.

J. F. Wing, erect garage, 8839 Foster rd. bet. 88th and 91st, builder same, $7000.

D. D. Brewer, erect garage, 958 Alameda bet. Glenn ave. and 30th, builder same, $25.

ADVANTAGES OF THE TRUST COMPANY IN ESTATE MANAGEMENT

Laws of Oregon Provide for Strict Accounting of the Affairs of Estates Held in Trust.

[This is the third of a series of articles on trust management of estates by Henry W. Hughes, assistant cashier in charge of the trust department of the Hibernia Savings bank.]

In previous articles there has been shown the urgent need of an agency for the administration of estates and trusts which possesses all the essential qualities of an ideal fiduciary—honesty, efficiency and continuous and uninterrupted service; and that the courts have long labored under the difficulties of finding all of these qualities in an individual. This need has led to the use of banks and trusts companies in fiduciary capacities, and in recognition of this need the state of Oregon has enacted a stringent and complete trust law with which all corporations doing a trust business must comply, and under which all are regularly examined by the bank examiner of the state of Oregon.

BUSINESS MEN FAVOR TRUST

As executor, administrator, guardian, agent or depository the bank has such indisputable advantage over the individual that in the eastern states, where the trust company idea is highly developed, practically all trusts and estates are now handled by the corporate fiduciary.

Business men especially recognize the benefits to be obtained, and realize that of all their possessions, the most valuable is the experience and knowledge of affairs which they have gained through years of contact with the business world and in the management of their own affairs. They also realize that this most valuable of all assets must go with them when they die; cannot be left behind or bequeathed to their inexperienced heirs.

DISADVANTAGE OF INDIVIDUALS

It is also apparent that a widow who is inexperienced in business affairs should not be forced to assume the added burdens incident to the closing of an estate, investment of life insurance funds or the management of property at a time when she is grief stricken and most easily influenced by those relatives and friends who have their own selfish interests to serve. Many men turn to their friends and neighbors for the administration of their estates.

These friends and neighbors have no time for the cares and responsibilities of the estates of others. Their business is the management of their own affairs, which naturally come first and take the best efforts and judgement which they have to offer, while the business of banks and trust companies is the careful and proper administration of estates; a business for which they are prepared by years of experience and for which they have every facility for the keeping of accurate records of all transactions by experts and from which the court and the heirs are advised from time to time as to the exact condition of the estate.

RELIABILITY OF THE TRUST

The bank is operated under a perpetual charter granted by the state, assuring to the estate a continuous and uninterrupted service, avoiding the confusion and expense of a readjustment in case of the death of an individual executor or trustee and the difficulties of segregating the estate which he is administering from his own affairs. The corporation is always available and approachable during the regular business hours and is not subject to the imperfections of individuals. It takes no part in family quarrels and recognizes no personal prejudice.

It acts strictly in accordance with the terms of the will, and complies faithfully with the law, avoiding dissension over small matters which often disrupt family unity. The bank respects and keeps inviolate the confidence reposed in it by its clients and the privacy of all matters relating to the administration of trusts is scrupuously guarded.

ECONOMY OF TRUST MANAGEMENT

Estates are often temporarily embarrassed financially on account of lack of authority to sell or through other complications. The bank is always prepared, when expeditious to render financial assistance to the estate, if solvent, to tide over this temporary difficulty, often saving for the estate losses which would result from a forced sale of its assets. The corporation furnishes an investment service which is based on years of experience and the broad judgment of its officers and directors as a committee, rather than the unreliable judgment of an inexperienced individual.

The fees charged by the banks and trust companies are never more and in most instances are less than the charges and expenses of an individual for the same service. The fees for the execution of wills, administration of estates and guardianships are fixed in this state by statute and are the same for both the corporation and the individual. However, in many instances it is necessary for the individual to call on experts for opinions at a considerable cost to the estate, while the same service is furnished by experienced officers of the bank without additional charge.

Exposition Building at Lewiston

Lewiston, Idaho, May 24.—Bids will be opened June 7 for the construction of the Northwest Livestock association's show pavilion to be erected on a site east of Lewiston. Plans were drawn by Architect R. S. Loring of this city and the building will be 200 by 100 feet. This contract does not include the interior seating arrangement or other finish of the interior of the main portion of the building. It does not include heating or plumbing, as this work must be left until further appropriations have been received to complete the work.

Lebanon Men Bore for Oil

Lebanon, May 31.—Plans are being made by local men headed by Henry C. Pyle to bore for oil near Lacomb. The General Petroleum association of San Francisco recently sent John B. Kerr to prospect for oil in this vicinity but he advised his company to abandon the project. Local residents are not satisfied, however, and insist that oil will be found, provided the wells go deep enough.

LINOLEUM AND CORK TILINGS
CORK FLOOR PRODUCTS CO.
202 BROADWAY, NEAR TAYLOR

General Insurance
BONDS
McCargar, Bates & Lively
Yeon Building—Main 168, A-2694