

## REAL ESTATE REFORMS REFORMS IN U. S. TAX LEGISLATION

National Association of Real Estate Boards Organize to Direct Move to West Coast.

Much of the best brains of America gathered at the thirteenth annual convention of the National Association of Real Estate Boards at Kansas City the first week in June. The eighteen hundred delegates representing 10,000 realtors in 200 cities of the United States and Canada were men and women keenly alive to the necessity of an immediate solution of the economic problems which vex the nation.

"Cooperation was the keynote of the convention," according to Harry Beckwith of the Fred A. Jacobs company, who returned from Kansas City Friday morning and addressed the noon meeting of the Realty Board. "The spirit of the Realtors found voice in the speech of John Fletcher, vice-president of the Portland National Bank of Chicago, who led the discussion of present-day problems.

**WORK IS SOLUTION OF PROBLEM.**  
"The solution recommended," said Beckwith, "consists in getting back to normal production, not in increasing it. Don't theorize. Don't agitate. Don't idealize. Work! Work! Work! That message quoted from Fletcher's address sums up the solution as he saw it and as the Realtors of America see it."

The convention went about its business methodically and plans outlined for future activities were along progressive and constructive lines. Congress was memorialized to amend existing legislation so as to remove the income tax from interest and dividends, and to place government bonds in a class with real estate interests presented to Congress during the past year were reviewed, particularly the Calder and Noland bills which are designed "to encourage home ownership and to stimulate the buying and building of homes, and to create a standard form of investment based on building association mortgages."

**HOUSING CONDITIONS SERIOUS.**  
Housing conditions in eastern cities are immeasurably worse than in Portland, according to Beckwith, and rents are much higher in Denver and Kansas City than in this city. In New York City out of approximately six million population only 300,000 people are home owners and the realty dealers and business men of the metropolis are making every effort to promote home building. The Metropolitan Insurance company announced that it would loan up to 25 per cent of building cost, on property valued at less than \$10,000, in any city in the country. In New York the company has arranged to loan up to 60 per cent of the building cost, upon the recommendation of the city's housing committee.

"There is only one solution to the rental problem in Portland," said Beckwith, "and that lies in the construction of more homes and apartment houses. Unless the summer months are spent in building the winter will find us face to face with the worst rental problem ever faced by the city."

**REALTORS ENDORSE ZONING.**  
The convention expressed approval of city, state and national legislation purporting to offer relief for the housing shortage and other economic ills. After reviewing a great number of these measures the Realtors declared that they were for the most part political propaganda and not even seriously intended to remedy existing evils by the men who framed them.

The Realtors endorsed the zoning of residential, business and industrial districts in cities and the east offers many splendid examples of zoning. Beckwith, who is president of the Portland Real Estate and City Planning commission as unscientific and inefficient. In most eastern cities, Beckwith said, zoning operations had been carried out by local Realtors and business men familiar with the needs of their cities.

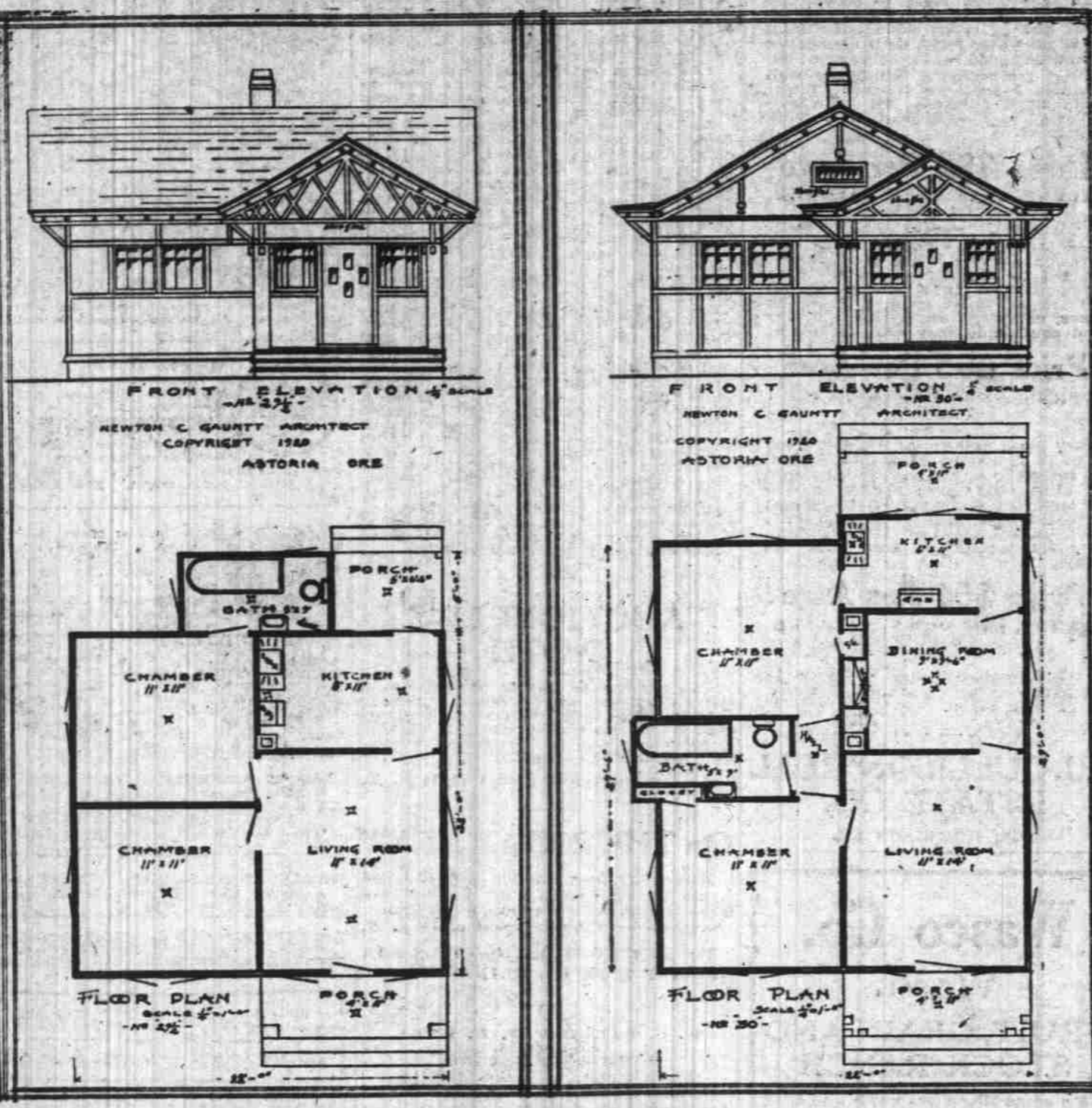
**LAND BUREAU ORGANIZED.**  
In his address Vice-President Ferris pointed to the fact that since 1910 the production of corn in the United States has decreased 14.4 per cent; wheat production has decreased 28 per cent and beef production has decreased 25 per cent in spite of the great increase in population. Reports from realty dealers in Middle Western and Eastern States showed that millions of acres of farm land had been sold during the past six months and that former owners are turning their attention to cheaper land in western and Pacific coast states.

The national association organized a land bureau and will immediately begin a campaign of land settlement. Fred W. German, president of the Portland Realty board, was appointed vice president of this bureau to represent Oregon. Attention of the assembled Realtors was invited to the millions of acres of farm lands in Oregon and other Northwestern states and climatic conditions, richness of soil, good roads and excellent shipping facilities were offered as inducements to eastern farmers.

**TAYLOR WINS HONOR OF MERIT.**  
The work accomplished by Fred E. Taylor in organizing the Interstate Realty association was the reason for his election to the presidency of the organization. Several Middle Western states are working out real estate license laws patterned after that framed by the Interstate association and passed by the Oregon legislature in 1919.

Following the Kansas City convention F. E. Taylor, Paul O. Cowgill, F. W. German, L. G. Richardson, Frank Upshaw, F. O. Brockman and Frank McGuire of Portland, accompanied by E. B. Arthaud of Hoquiam and other Northwestern delegates, went to Chicago to attend the Republican national convention. They will return this week by way of Minneapolis, making several stops at Montana towns to organize real estate boards.

## SUBSTANTIAL HOMES ON SMALL INVESTMENT



New method of construction offered by Newton C. Gaunt promises to reduce cost of building modern homes from 30 to 50 per cent. Right, front elevation and floor plans of house costing \$700. Left, front elevation and floor plans of house costing \$850.

Newton C. Gaunt, 708 Irving street, offers architects' plans and specifications for moderate-priced homes that promise to save the builder from 30 to 50 per cent of the amount required to finance construction under ordinary methods. Several of Gaunt's houses have been erected here and at Astoria, and are not only comfortable and staunchly built, but present an unusually attractive appearance.

The method of construction called for in the Gaunt system may be applied to any type of frame dwelling of any dimension desired. In the plans shown, prices quoted include cost of all material except the bath plumbing. Simplicity of construction, according to Gaunt, makes it possible for two carpenters to erect the five-room-house shown in less than two weeks.

All of Gaunt's plans and specifications are copyrighted and will be furnished housebuilders during the next few months at nominal cost. Though the Gaunt houses are not like "ready cut" and "put together" houses on the market, all materials are cut to required lengths at the mill and furnished the builder ready to put in place. All waste of material and labor is eliminated in the new method of construction proposed by the architect.

**Sale to Be Held in Chehalis of Timber and Cascara Bark**  
Chehalis, Wash., June 12.—A sale is to be held June 12 at the courthouse in Chehalis of timber and cascara bark in Lewis county at public auction, beginning at 10 a. m. Tracts offered are as follows: Timber on 80 acres, appraised at \$125, now under lease, on the Northern Pacific 11 miles southeast of Chehalis. Timber on 120 acres, one and a half miles east of Pe Ell, appraised at \$11,102. Timber on about 160 acres 11 miles northeast of Centralia, appraised at \$14,110. Timber on 40 acres appraised at \$875, and on 30 acres appraised at \$275.50, both tracts 15 miles west of Chehalis. Timber on 120 acres, appraised at \$697.25, subject to easement for right of way of Tacoma Eastern Railway company and the state highway for a state road, one mile north of Morton.

Cascara bark appraised at \$234, 12 miles east of Centralia. Purchaser must remove bark before November 1, 1921; trees must be cut 18 inches above the ground, leaving the unpeeled stump Cascara bark worth \$124.50, appraised at 2 cents per pound, 12 miles east of Centralia. Conditions as to removing the bark are the same as above tract.

**Sells His Orchard to Purchase Newspaper**  
Dec. June 12.—Colonel C. B. Compton sold his apple orchard last week to C. A. McCammon of Sheridan and is looking for an investment in an Oregon newspaper. Colonel Compton saw service in the Philippines and after the war was over put in 11 years in newspaper work at Manila. He purchased his orchard here several years ago and has been a successful operator. Compton enlisted for service in the German war and was stationed in Texas.

**Dalton Buys Meyer's Residence at Rupert**  
Keating, June 12.—James Dalton, who owns several ranches in the Powder river valley, recently purchased the J. F. Meyer country home at Rupert on the electric line between Portland and Oregon City. He came here from East Tennessee about 25 years ago and has been remarkably successful as a rancher. Mr. and Mrs. Dalton will take possession of their new home in time to assist in entertaining Shriners at the Portland convention.

**\$500,000 Hotel for Lewiston Planned**  
Lewiston, Idaho, June 12.—Plans are being prepared for the erection of a \$500,000 hotel here this summer. Subscriptions to \$300,000 of stock in the hotel company have been placed with local people and loans have been arranged for to cover the balance of the building expense. The hotel will be operated on a cooperative basis.

## TITLE INSURANCE WINS APPROVAL OF REAL ESTATE MEN

Advantages of Title Insurance to Buyers of Real Property Shown in Address by Warrall Wilson.

The advantages of title insurance to purchasers of real estate were explained at length by Warrall Wilson, president of the Washington Title & Trust company of Seattle, in an address before the Portland Realty board Friday noon at the Portland hotel.

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Without title insurance the buyer of a piece of real estate takes the risk of any flaw that may afterward appear in his title. It was shown, while by availing himself of the insurance offered by the corporations authorized by the state to engage in such business he may avoid any risk whatever. The purchaser of property holding an insured title is protected for all time against any attack on the validity of his title, and this assurance passes to subsequent purchasers upon approval of the insuring company.

While title insurance has been common in New York, Philadelphia and other eastern cities for many years, it is comparatively new in Pacific coast states. The value of the insurance depends, of course, upon the financial standing of the company selling the policy. For the protection of the public legislation, varying in different states, requires the deposit of a portion of the premium received in a permanent fund to defray losses due to imperfect titles.

In Oregon the legislature of 1908 passed a title insurance law requiring companies handling such insurance to set aside a permanent fund varying from \$15,000 to \$50,000, according to the population of the city in which business is transacted. This fund, together with 10 per cent of the premiums received on title insurance, must be used for no other purpose than to meet possible losses to holders of insured titles.

The law provides that when the total amount of the fund set aside for this purpose reaches \$100,000 no further additions shall be required. Should public safety at some future date require a larger fund the law may be amended to suit the needs of the period. About 60 per cent of the property in Multnomah county is held on insured titles, according to Robert E. Smith, president of the Title & Trust company.

The Washington law requires protective funds ranging from \$10,000 to \$150,000, according to populations served, together with a percentage of the premiums paid. An aggressive campaign has been instituted by companies doing a title insurance business in the two states to educate the public in the advantages of the system. The movement has the hearty support of the realty profession.

**Brewery Building in Pasco Will Be Used as Ice Plant**  
Pasco, Wash., June 12.—The Church Manufacturing company of Kennewick has just closed a deal with the Olympia Brewing company for the purchase of the large brick brewery building on the state street. The Church people will use the building for the manufacture of ice, cold storage and as a distributing point for their manufactured products. Ice will be manufactured just as soon as the ice plant can be overhauled and an experienced man engaged to operate it. The Cox investment company, through whom the deal was made, declined to make the consideration known. The Cox investment company also reports the sale of the old Noite building, on Lewis street, which was formerly occupied as a saloon and which is now occupied by the City cafe and a poolroom, to Walter Mae. The consideration in this deal is also withheld. Mae will move his poolroom into the building and will conduct a first-class rooming house upstairs.

**Emergency Hospital Is Soon to Be Built in Town of Morton**  
Morton, June 12.—Dr. A. W. Bridge of Eatonville has just closed a deal for one of the best business sites in Morton, buying from Homer Johnson 100 feet frontage on Second street by 200 feet deep. He will erect thereon a modern emergency hospital. He already has a similar institution at Mineral. These two will be used for emergency purposes in rendering first aid, while the splendidly and completely equipped hospital at Eatonville will continue to be his main institution.

Dr. Bridge will begin construction of his Morton hospital as quickly as he can let the contract. He will maintain in connection with it an automobile ambulance which he has ordered for Morton. Dr. W. Newell of Tacoma will be in charge of the Morton hospital.

**Halfway Fire Loss Difficult to Handle**  
Halfway, June 12.—The business men of Halfway, who were losers in the fire last Thursday, are meeting with fire insurance adjusters in an effort to make a settlement, but in at least one case the differences are hard to adjust. The fire marshal has recommended that the town council condemn what remains of the Pine Valley Pharmacy building, owned by Mrs. Minnie Lloyd, but the adjuster wants to repair the building. C. L. Lansing has decided not to engage in the garage business again, and Dr. I. N. Sanders, who owned the building, will not rebuild at present. Lansing carried only \$2000 insurance on his stock, and the insurance on the building was only \$2500.

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## ACTIVE MARKET IN CANBY FARM LAND

Ernest Piper Place Sells for \$20,000 and Many Other Sales Are Made in Past Week.

Canby, June 12.—The largest realty deal pulled off here for some months was the sale of the Ernest Piper place of 120 acres, two miles north of Aurora, to John Smolinsky of Eureka, S. D., for \$20,000, the sale including the livestock and machinery. The place contains a splendid modern up to date bungalow and good outbuildings, a large hop dryer, and all are lighted with a Delco lighting system, while water is supplied by a pressure system. Ten acres of the place are planted to hops and about 20 to wheat, clover and potatoes. Only about 50 acres are improved.

George Thompson of Payette, Idaho, has purchased the Ed Graves farm of 40 acres, five miles south of Canby, on Griddle's prairie, paying \$10,500. The place is highly improved, and has a fine modern bungalow, besides good outbuildings.

Wallace Wright, his sister, Mrs. Edith Griffin, and the latter's husband, who came here recently from the south, have purchased the V. G. Jones farm of 40 acres, four and one-half miles southeast of Canby, on Mill creek, and have already taken possession. The price paid was \$8000. The new owners will engage in truck farming. They have traveled over considerable of Oregon and inspected many properties, with the result that the Canby district appealed stronger to them than any other.

W. H. Lucke has sold his splendid dwelling property on the east side of the railroad in Canby to Ole Sather of Needy for \$4000, and possession is being given this week, the former moving to the P. L. Coleman property temporarily. It is the intention of Mr. Lucke to build himself a larger dwelling on the west side of the railroad some time this fall. All the above sales were made through J. J. Sandness of this city.

J. A. Cobb of Portland has bought the W. H. Cochran place of 45 acres, in the Macleburg district, and already has a deal on for a sale of the same. The consideration was not made known, but it is believed to have been between \$7000 and \$8000.

In a deal between principals, all being neighbors, George Newtown sold his place of 24 1/2 acres in the Macleburg district to Rudolph Klaus, who gets the buildings and 14 1/2 acres, for which he paid \$1700, and Phil Scheer 10 acres, he paid \$2900.

John Eid of the Canby Hardware and

## Strong Demand for Portland Heights Homes Under \$7000

The E. A. Cranston home, at 640 Ravenview drive, Portland heights, was sold last week to Beulah Bridges Fear. The property transferred contained lot 13, block 1, Portland heights, and a modern six-room house. Consideration was not announced, but the property is conservatively valued at \$6000. The deal was handled by Mrs. John Brooke.

Another transfer reported by this agency last week was the sale of the six-room house on lot 13, block 1, Greenway, by Nancy Bates to James and Hattie M. Gries, consideration \$6500. Mrs. Brooke reports a strong demand for small modern houses valued at less than \$7000.

## Work Is Started on Big Irrigation Canal in Medford District

Medford, June 12.—The building of the great irrigation system of the Medford district is under way with 100 men and many teams already employed, and in another week the force of laborers will reach 350 and the number of teams will be about 200. The Rogue River Valley Canal company, which has charge of the construction work, is advertising all over the state for more men and teams, and expects to soon have 500 men at work on the 60 miles of ditch and in constructing the huge Fish lake and Four Mile lake storage dams.

## 94,874 Acres Under Crop in Lane County; Farms Number 2367

Eugene, May 12.—Lane county deputy assessors have practically completed the compilation of farm statistics and have turned into the assessor's office figures showing a total of 2367 farms, comprising 94,874 acres, the majority of which is in the hands of owners. The crop reports show that wheat is the leading crop, there being 29,448 acres devoted to this cereal, while oats cover 23,112. The total area given to agricultural and horticultural crops is 94,874 acres.

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**\$550 Sectional Houses \$875**

Avoid high rent! Have the pleasure of being your own landlord but don't let the house you buy be a millstone around your neck.

In a REDIMADE SECTIONAL HOUSE you can really enjoy life. Have a garden, flowers, fresh air and sunshine. Enjoy them all without the uncomfortable feeling of having taken on too great an obligation, a proposition on which you cannot come out whole.

SEE OUR SHRINE MODEL AT SIXTH AND YAMHILL  
Write for catalog and prices.

**WINDSOR**

PLAN NO. 9

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**Attractiveness**  
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You pay for no middlemen or agent's profit. You pay for no high priced labor, no wasted lumber, no wasted time or mistakes.

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We make immediate shipments, and within a few days of the time we receive your order you can move into your house.

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## Implement company, sold two places, known as the Wallace and Heyman farms, of 10 and 20 acres respectively, to Frank Hein of Portland, for \$5000. Mr. Hein will move onto the farms at once. He is a brother of Andrew Hein of this place.

Rev. N. E. Freberg has sold his Canby dwelling property to Mrs. Anna Turnbull, a recent arrival in the city.

## \$600 An Acre Is Paid for Gilchrist's Tigardville Farm

The west half of the J. L. Gilchrist 84-acre farm at Tigardville was sold last week to Mr. and Mrs. Herman Bremer for \$600 per acre. The land transferred is all in cultivation, has a complete set of modern buildings, is exceptionally well stocked and equipped and has long been regarded as one of the most attractive farm properties in Tualatin valley. As part consideration the Gilchrist received the highly improved 10 acres known as the Bladon place, located in the same neighborhood.

All parties to the transaction were represented by Samuel Donak, Attorney Curry county, is planning the Brookings townsite and will apply to the county court for the right to make it an incorporated townsite, according to the P. L. Coleman property temporarily. It is the intention of Mr. Lucke to build himself a larger dwelling on the west side of the railroad some time this fall. All the above sales were made through J. J. Sandness of this city.

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