

REALTORS TO TALK FINANCE AT ANNUAL NATIONAL MEETING

The heart of the financing problem for every type of real estate development, whether it is a skyscraper or a workingman's home, is securing the money for that development beyond the scope of the first mortgage.

Charting the field of the second mortgage, with all its implications for the investor and the borrower, will be a principal subject before the mortgage and finance division of the National Association of Real Estate Boards when it meets in connection with the annual convention of the association at Detroit, Mich., June 23-25, according to word received by local realtors.

The discussion will map out lines of safety in making investment funds available as possible for the encouragement of home ownership and for every kind of substantial real estate development. It will seek to clarify the general knowledge of second mortgage operation with a view to minimizing real estate financing costs.

Finance is Topic

In addition to the meeting of specialists in real estate financing, the convention will have as features three-day meetings also of national groups of specialists in home building and subdivision, property management, industrial property, farm lands, real estate brokerage and real estate management.

Results of an investigation by the mortgage and finance division of financing methods above the first mortgage as they are in operation in the principal cities of the eastern, central and northwestern sections of the country will be presented to the convention by Samuel N. Kepp, Minneapolis, member of the executive committee of the division, chairman of its standing committee on second mortgage operations, who has just completed a direct personal investigation of second mortgage methods in 12 of these cities.

Loans Discussed

Individual "experts" of insurance companies in the making of business property loans—the factors of personal judgment which may open a loan of a million or two million dollars to a single real estate operation and withhold the investment funds of the company altogether from other types of property, or from property in other cities, will be a second convention topic. The division will also go into the actual cost to the home buyer of his loan from his neighborhood building and loan association. It will consider present comparative building costs and the 1925 outlook as to cost changes.

The proper appraisal of properties to insure the safety and just cost of loans will form the subject of the first day's conference.

PORTLAND TO HOLD HOME SHOW EVENT

A three-day circus will seem tame in comparison with the annual home beautiful show to be given under the auspices of the Portland Realty board the week of April 19 to 25, according to announcement by J. A. Wickman, manager of the show. Mr. Wickman said that numerous prizes were being added to the program this year and that in addition the displays would be more elaborate.

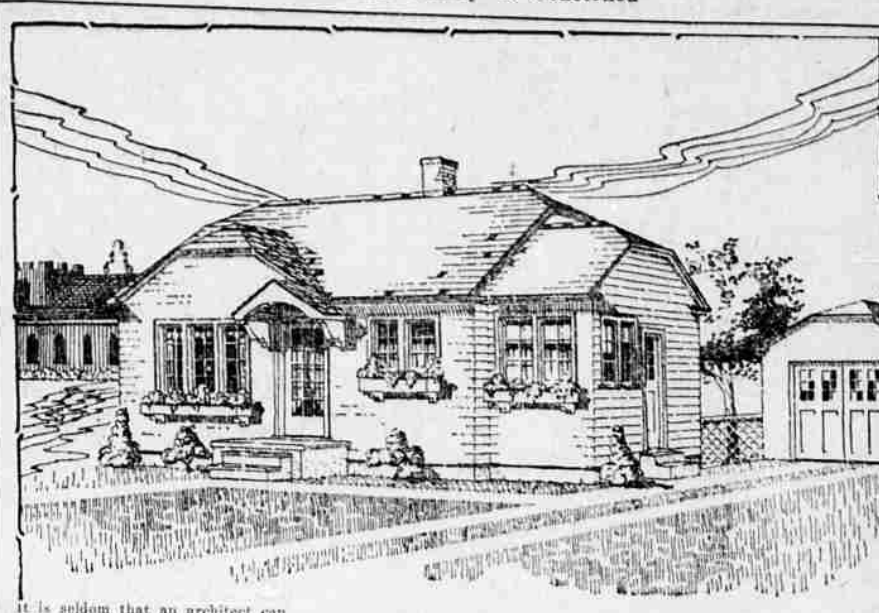
Not only will there be displays of everything to make up the modern home, but an elaborate program is being worked out which will include a big fashion show, a queen coronation, presentation of numerous prizes, free lectures on financing and building and furnishing of a home as some of the outstanding features. Mr. Wickman said there would be an especially elaborate display of furniture and draperies this year.

Arrangements are now being made to launch the contest for queen, and it is expected to be able to announce the names of the candidates in about a week, Mr. Wickman said. A number of civic organizations and business houses have signified their desire to enter candidates. Votes for the queen candidates will be obtained through the sale of tickets to the fashion show, which will be the only feature of the entire home beautiful exposition requiring paid admission.

A beautiful oriental rug valued at \$175 has been donated by Cartozian Bros. for use as a door prize during the show. "This rug is what is known as a Royal Sarouk rug. The back-

DISTINCTIVE COLONIAL HOME DESIGN IS PLEASING

House of Four Rooms is One of Best Ever Designed for Economy and Comfort, Where Small Family is Concerned



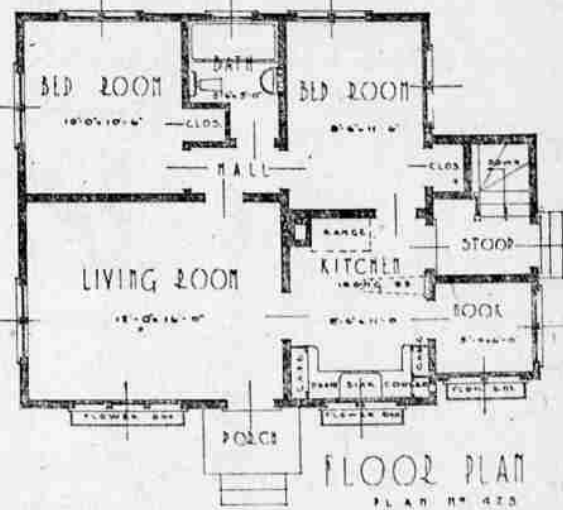
It is seldom that an architect can produce a cottage that will please as much as this four room design. It is small yet it is one of those houses that look larger than they are. With a few flowers, bushes, or shrubs, one can make this home a part of a very pretty picture.

The front entrance is into the living room. This room is light enough and large enough for the average family. Off the living room to the right one enters the kitchen. The kitchen has a front exposure which any housewife will agree is very nice and convenient. There is a sufficient amount of cupboard space very close to the sink and work tables. Then also to lessen steps, work and money, a nook is at the side. The nook will seat four persons very easily and will do for any small family.

Off from the living room is a hall from which open two large, air, well ventilated bedrooms. Both of these rooms have ample closets and are spacious for the design of house. The bathroom is off the same hall and is sufficiently large.

From the back porch at the rear of the kitchen there are stairs to the full basement.

Plans and specifications for this and other homes may be obtained for a small fee at Walters-Bushong Lumber Co., Eugene, Oregon.



ground coloring is a beautiful Persian rose, tinting into soft mahogany shades. The entire rug represents a Persian garden laden with a great variety of floral designs and colorings.

In addition to exhibits previously announced, Mr. Wickman said that the following had taken space and would make displays at the show: Shiley-Hillmer Sales company, Peake the Shade Man and the De Luxe Furniture company.

Student Group to Have new Building

OREGON AGRICULTURAL COLLEGE, Corvallis, March 28.—Work has started on a new \$27,000 chapter house for the Sigma Phi Epsilon fraternity on the campus. Members of the group expect to occupy their new home when school opens next fall.

The house will be a southern colonial in type and will have three full stories. A porch 10 feet wide will extend the entire length of the front of the house. Fourteen study rooms, shower rooms and a chapter hall will be included in addition to living and dining rooms, kitchen and storage rooms of various kinds.

Construction of the house will be so that the living rooms, dining rooms and reception hall may be thrown into one large space for social functions given by the members. Plans for the new fraternity house were made by Freeman & Swain of Salem, and McFadden & Stable of Corvallis are contractors.

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NATIONAL BUILDING IN MONTH IS HEAVY

Despite a marked slowing down of new building in Greater New York during February, the whole country was within 5 per cent of the record established in February 1924.

The second month of 1925, in fact, from a national standpoint, was 16 per cent ahead of January this year, which in view of the severity of the winter was unexpected.

February building permit reports from 354 cities and towns made to the national monthly building survey of S. W. Struss & Co., show a total of \$281,016,829, compared to \$301,898,236 in February 1924, and the South exceeds its last year's record by 43 per cent.

The Pacific West lost 8 per cent and the East, by reason of a 47 per cent loss in Greater New York, showed a loss this February of 39 per cent. Eliminating New York City the eastern region would show a gain and it was also New York's loss which produced the 7 per cent gain in the whole country.

In the twenty-five leading cities there was a February loss of 16 per cent, also due to the slowing down in New York. Only six other cities in the twenty-five showed losses in February.

Chicago held second position, with a gain of 46 per cent. Los Angeles

To Suppress "Rods"

TORONTO, March 28.—A bill providing for the suppression of all secret radical societies has been placed before the Japanese diet by the cabinet. The minimum punishment for membership in such a society is three years' imprisonment.

PLANTING TIME SPECIAL

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FORMAL SETTING FOR POOL BEST

A formal setting for a small pool is preferable to an informal one for the small residence property, in the opinion of A. L. Peck, professor of landscape gardening at O. A. C.

"The little informal pool seldom fits in well with the average residence property," said Professor Peck. "Either the house is too architectural or too large, and thereby dominates in formality or scale the idea you intend to convey in such a pool. Real small so-called natural pools are difficult to handle. They usually look like swampy mud puddles. It takes a good pool to look natural. Generally speaking on a small property, I am inclined to favor the use of a small pool, used in a formal way."

Formal pools always center on a garden axis. This is an imaginary line extending through the garden from an architectural feature of the house, often a terrace entrance. The garden and the pool are developed with this axis as a center. Often there is a secondary axis crossing the main one at right angles. Where these axes cross some garden feature is necessary, such as a fountain or bird-bath. If the garden wishes, he centers his pool at this point.

"A small pool is so designed that there is a good run of water through it, else it will prove unsanitary and unsatisfactory," Professor Peck declared. "The overflow should be open at the top so leaves and scum will not be trapped by an underground drain. Around the formal pool, water loving plants are planted if desired, and it may have a statue in the center as a formal motive. The latter may give a little splash of water, or it may be quiet."

LUMBERJACKS ARE TAUGHT BY RADIO

(By NEA Service)

SEATTLE, Wash., March 28.—There's another "R" entering the school curriculum in Alaska. That's radio.

That same "R" is also penetrating to the lumber camps in the great big north, where Uncle Sam is teaching the Eskimos school here and is working to make them self-supporting; there have been four "R's" in the course of study—reading, writing, arithmetic—and radio.

For lumberjacks there has been a big part of the schoolmaster's work and has transformed the Eskimo from a nomadic race, dependent upon fish runs, into a pastoral people raising reindeer commercially.

Now radio promises to help not only the Eskimos, but the white school teachers, marooned by snow, low and winter darkness, often the only white people in a wide radius.

"There is every evidence that radio is going to be a mighty powerful influence," declares Jonathan H. Wagner, chief of the Alaska division of the bureau of education.

"The government will furnish both receiving and sending outfits for these inaccessible stations. Not only will radio be an agency for education of children, but it will draw people to the community meetings and further good health and village sanitation."

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BUGS



Radio Programs

6:45-8:15 p. m., Rhode's department store program; 8:30-10, Seattle Times dance music.

KGO, Oakland, Cal., 361.2 meters—4:53-5 p. m., concert orchestra, Hotel St. Francis; 8, musical program; 10 p. m.-11 p. m., Henry Halstead's orchestra.

KHJ, Los Angeles, 404.1 meters—6:45-8:15 p. m., Art Hickman's Billmore hotel orchestra, Edward Fitzgerald, director; 6:30-7:30, Little stories American history, Professor Walter Sylvester Hertzog; Daily Wright, 7, and Elsie Jannette, 6, readers; Uncle John; 8-10, feature program; 11 p. m.-2 a. m., the Los Angeles of KHJ folio.

KJLH, Seattle, 284.4 meters—1:30-2 p. m., sports talk, Royal Brougham, KNN, Hollywood, Cal., 336.3 meters—6:15-7 p. m., dinner hour music; 7-8, program, West Coast Theaters, Inc., by remote control; 8-10, feature program; 10-11, Abe Lyman's Cocacola Grove dance orchestra from Ambassador hotel; 11 p. m.-2 a. m., Hollywood night, compliment to Ruth Roland.

KPO, San Francisco, 420.3 meters—8-12 midnight, Art Weidner's dance orchestra.

Mountain Stations.

KOA, Denver, Colo., 322.4 meters—8-11 p. m., Joe Mann and his Rainbow Lane dance orchestra playing popular music.

SUNDAY'S PROGRAMS

Pacific Coast.

KGW, Portland, 491.5 meters—10 p. m., Concert by Columbia's Melody Men; intermission solos by Julius Walter, pianist.

KFI, Los Angeles, 467 meters—7:45 p. m., Lake Arrowhead dance orchestra, Mel Lemon, leader; 7:45-8, the Bookshelf, Nancy; 8-9, Examiner, Downey, Cal., chamber of commerce program; 9-10, classical program; 10, H. Packard Radio club, Bill and Polly Hall, Way Watts, Barney Weber.

KFOA, Seattle, 284.3 meters—

Brandon of Mooseheart, Ill., executive secretary of the Loyal Order of Moose of the World; 6, Services from Unitarian church by the Rev. Mr. W. T. Elliot Jr.; 7, Dinner program by Columbia's concert orchestra; intermission solos by Irene Tice, contralto.

RADIO TYPEWRITER NEWEST INVENTION

A few days ago a young inventor, Maurice Compa, announced that he had perfected a secret radio typewriter which would be able to send messages to any one of 100,000,000 places in the world in a manner that would be entirely impossible to tap in any other way.

This remarkable invention is to all outward appearances an ordinary typewriter with a sort of cash register attachment, known as the combiner.

Whenever one of the keys on the typewriter is struck, it sends a current through the combiner, which selects a Morse code letter in accordance with the combination used, and which operates only one receiving instrument. The receiving instrument is apparently another ordinary typewriter, and it writes along as the combined alphabet comes in, in clear English, or French, or whatever language was originally used.

Transmission is as instantaneous as a sound in a radio receiver, and a business man can have a letter typed out to his correspondent at the other end of the earth, while the latter can read the letter as fast as it is written from the main office.

A merchant could order his goods from the plantation or the mine a second after making a deal in the city, and the stock broker could play the New York market from Hawaii or Nice with the same facility that he would have in his Wall street office.

Newspapers can get stories from their reporters as fast as they are written and while the actual events described are going on. There is no end to the amazing possibilities of this method of recording long distance radio communications, say experts.

For Camp Fire Girls

Mrs. Oliver Harriman, famous society woman, and Howard Chandler Christy, noted artist, have bowed to the allurements of the microphone. They are boosting the Camp Fire Girls by radio.

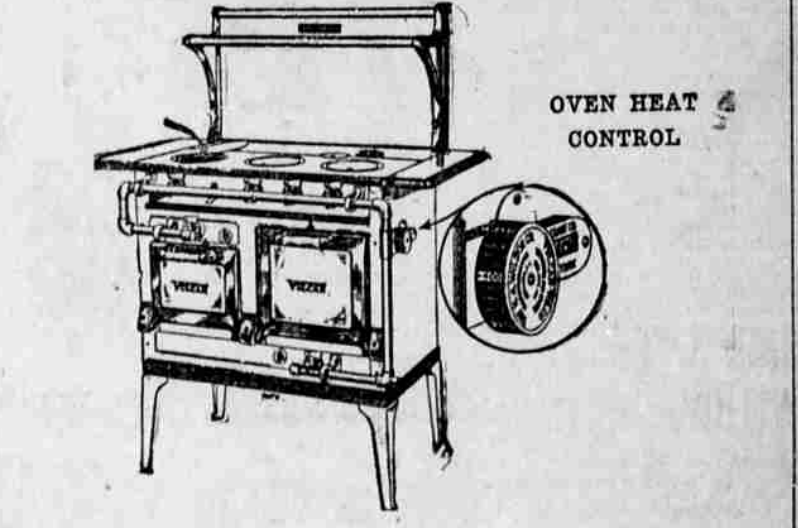
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