

# Home Building in Tillamook City Outside Capital Keeps Wheels Moving

## EQUITABLE SAVINGS and LOAN ASSOCIATION

OF PORTLAND, OREGON, CREATES PAY ROLL BY INVESTMENTS PLACED IN THIS CITY THROUGH THEIR LOCAL AGENT.

### A Word About Our Company:

The EQUITABLE SAVINGS & LOAN ASSOCIATION, of 240-242 Stark St., Portland, Oregon, was organized in 1890—just 23 years ago and is now the largest institution of its kind west of the Mississippi. This organization has made over 6,000 home loans totaling over \$6,000,000.00, and of this amount over \$2,500,000.00 is yet in force, secured by home aggregating in value over \$6,500,000.00. We now have assets amounting to over 3,000,000.00 and have paid to our shareholders more than \$2,500,000.00 in earnings. This enormous growth is the result of eminently capable management, and of according honorable treatment to every person doing business with us; thus making friends and keeping them. We are furnishing funds for development HOME BUILDING from \$80,000.00 to \$150,000.00 per month. At the head of this Great Organization are prominent business men and financiers of Oregon.

- Chas. E. Ladd, President, Theo. B. Wilcox, Vice President.
- Edw. Cookingham, Vice President, F. McKercher, Secy.
- M. M. Johnson, Assistant Secretary.
- C. W. Hayhurst, Assistant Secretary.
- C. M. Cook, Inspector.

### What The Equitable is Doing in Tillamook City:

We make only monthly installment loans on completed City Residence Properties or for building purposes. IF YOU WANT TO BUY OR BUILD A HOME OR REPAY A MORTGAGE and desire the aid of borrowed money, we ask you to investigate our MONTHLY INSTALLMENT PLAN OF A LOAN, in which all of the monthly payments for any given term are each exactly of the same amount throughout the entire term of the loan; each payment applies on principal and interest and when the last payment is made the mortgage carried by us will be released. The EQUITABLE has made a large number of loans in Tillamook City for building purposes. This has gone for labor, material, etc., connected with building; the funds loaned in Tillamook City get wide and varied circulation—figure it out—all along the line. Since July 12th, we made 21 loans AMOUNTING TO \$58,700.00 the EQUITABLE IS WELL PLEASED WITH THEIR TILLAMOOK LOANS. We have helped and aided others to own their own Homes, can we not do the same for you?

As an example of our average term loan of FIVE YEARS:— Wherein a loan of \$1,000 and interest is easily repaid in sixty equal monthly installments of \$21.24 each, at the end of the loan period, you have paid back \$1274.40 in accumulated interest for the accommodation; which is \$25.60 less than a straight 6 per cent loan would amount to.

### Are you a tramp? Do you own the house you live in, or are you at the mercy of your landlord? Let us tell you our home building plan.

The two questions above may seem impertinent, perhaps they are, and will be so construed by some, yet there is much food for thought in those two questions. Think over them, talk the matter over with your wife or husband and then figure out the amount you are now paying out FOR RENT, and just the size investment you could make in a home using the same rent to pay for it. We have some few choice, close in lots, easy payments. They will never be purchased so cheaply again in this Tillamook town. Your opportunity is now. Think the matter over, then let this office be of service to you TO-DAY.

**ROLLIE W. WATSON,** INVESTMENTS, LOANS, Todd Hotel,  
INSURANCE, RENTALS, Both Phones,

## YOU BELIEVE THAT

**WHEELER, OREGON,**

The Manufacturing City on NEHALEM BAY is BOUND to GROW and THAT INVESTMENT in WHEELER Property will be Profitable.

**BACK UP YOUR JUDGMENT WITH YOUR MONEY.**

You will make money by Investing in WHEELER.

For information regarding Wheeler, write to NEHALEM HARBOR CO., WHEELER, OREGON.

Portland Office :

327 FAILING BUILDING.

Tillamook Office :

Care of F. R. BEALS.