

PORTUNES OPEN TO WORKERS

Utah Offers Vast Opportunities for Progressives.

INVESTMENTS MOST PROFITABLE

Hundreds of Examples Where a Small Outlay Has Brought Wonderful Returns in Great Western State.

SALT LAKE CITY, Feb. 25.—(Special Correspondence of The Bee.)—The intermountain west, from one hill to the other and from the Canadian line to the Grand canyon of the Colorado, is filled with examples of the mid-west boy who came out here years ago and has made good. Fortunes have been made by men with daring enough to come to Utah and to engage in business. Other fortunes have been made out of the mines; others out of real estate; others out of investments. In nearly every instance the mid-west young man came has prospered enormously; far beyond his wildest boyish dreams.

W. E. Hubbard, a native of Illinois, born at Nora, in the northern part of the state, is another of the many examples which have occurred within my knowledge since I have been in Utah for The Bee. Mr. Hubbard came to Utah twenty-one years ago. He had spent time and money investigating the whole of the great west. He had spent time and money looking over California, the coast country, and lived in Los Angeles for three and a half years. He saw Seattle and Tacoma and spent much time in Denver. Finally he decided on Salt Lake City as offering the greatest opportunities of any city of the west.

"Salt Lake City is the best place I ever saw for making money," said Mr. Hubbard. "And if a man leaves it after he acts it there is no trouble awaiting a competence here in the intermountain west. The rewards of labor and investment are greater than anywhere else in all this country. And the development has just begun. When I came twenty-one years ago the country was in a raw and undeveloped state with a sparse population of semi-foreign extraction. Now, with the tide of immigration swelling to the proportions which it has assumed within the last few years, the values of lands, buildings and of businesses are growing over night.

Called an Ideal Place.

"My own judgment has been justified many, many times since I first came here. From now on it is hardly possible for any man to make a mistake in Utah property or in Utah investments. This is particularly true of Salt Lake City. This place is to be the sole metropolis in a great area of country 1,000 miles wide, east, west, north and south. It is not possible to build another city like it in all this section. Within the last few years it has become a wholly American city. And by that I mean the ideal city of the future. Here and here and which are expanding into the civic life of the city, are those of Omaha, Des Moines, Lincoln and of the other mid-west towns from which so many of our settlers, investors and new blood come. Mr. E. H. Hartman, when he was the head of the great system of railroads which was known by his name, said that there were to be three great cities in the west. These were to be Chicago, Salt Lake City and San Francisco. He backed this judgment with money. And now, carrying out some of the plans laid down by himself, the railroads of which he was the master, are to spend \$100,000,000 between the Missouri river and the Pacific coast. For at least 50 miles in each direction from Salt Lake City every dollar of that vast sum to be expended within the 1,000-mile radius, will come to Salt Lake City; will pass through our banks and contribute to our prosperity. The Hill lines, under the astute direction of Mr. J. J. Hill, are building into Salt Lake City from Castle Gate, Colo. The Moffat road is coming from Denver and of that road 250 miles of it are in operation and the Colorado legislature has before it a bill at this time to grant state aid to its financing. The Moffat road is an assured hope of the almost immediate present. The Northwestern lines are to build in here and the Rock Island line have declared their intention of building into this city at the earliest practicable date. With these railroads Salt Lake City becomes the greatest shipping and distributing point between Chicago and the Pacific coast. This railroad activity will give to this city nine great railway systems and the roads will radiate from here much the same as spokes from a hub.

Important Center Now.

"This city will also become one of the most important manufacturing centers of the continent. We have great deposits of coal all over this state and nearby Wyoming. Iron lies in southern Utah in such abundance that much of it has never been located and our oil fields are among

the most valuable and productive in the world. Four of these fields have been developed and great activity is being displayed over the whole of the oil-bearing strata. Next to Butte, Bingham is the greatest copper camp in the world and possesses the greatest copper mine in all the world. Silver, lead, zinc are among the Utah metals, while we have mountains of gypsum and great hills of pure rock salt and unlimited deposits of asphaltum. In fact Utah is the richest state in the union in every sort of metal and our gem and jewel deposits are unequalled in all the world.

Rich in Opportunities.

"The state is the richest in opportunity, also. The enlarged homestead act, allows settlers on Utah lands to take up 320 acres each. And of this land there are several million acres yet to be filed on by the fellows with sense enough to take advantage of the opportunity. It is a settled and known fact that this land will grow from thirty to sixty bushels of wheat to the acre without irrigation. And there are several hundred thousand acres of choice fruit lands now being put under irrigation which, when set to apples and peaches, will pay big interest revenue on a valuation of \$1,000 per acre. At a recent land sale conducted by the state of Utah at Richfield, on the line of the Denver & Rio Grande railway, there were 10,000 acres of land to be sold under the provisions of the state of Utah reclamation act. This land lies under the Platte reservoir and canal project. And the entire body of land was sold in one and one-half hours. It took just ninety minutes to sell the whole body of irrigated lands. There was not an easterner among the bidders and in instances the land and water sold for as high as \$100 per acre. This land is still in the arid brush, has never been broken, has never been under cultivation, and yet it sold to our own people, who know what such land will bring in actual profits, at a price higher than most of the best land in all of the middle west. It is practically impossible to foresee the values to which this land will rise when it is under intensive cultivation. And the same thing in land values is occurring right here in Utah and right now, that happened in the middle west fifty years ago. The young men of that earlier day who had the strength and courage to seize the opportunities in Nebraska, Iowa and Kansas are now rich. And the young men who come to Utah and seize some of these opportunities here will become rich.

Many Sales Made.

Mr. Hubbard during the time he has been in Salt Lake City has placed on the market and sold thirty-five subdivisions and is now preparing to market a thirty-sixth. This latter will be known as Douglas Park and will be one of the slightest portions of this section. Thus it is that when he speaks of the opportunity for investment, either speculative or otherwise, his opinion is "by the card."

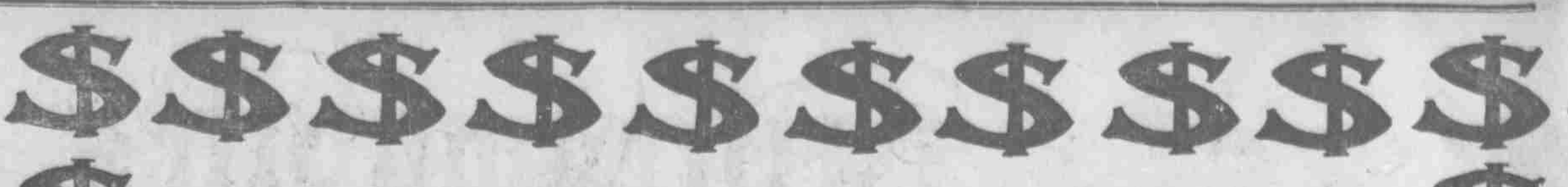
"One of the examples which shows how remarkably profitable Salt Lake City investments may become is afforded by our experience with Oakley Park," said Mr. Hubbard. "We put that addition on the market three years ago, selling the lots for as low as \$25 each. They are all sold now, but in the resale I noticed by the transfers a few days ago that those same lots now are selling to other buyers at \$150, or a net profit of over 300 per cent in three years, or 37 1/2 per cent per year. This is occasioned by the growth of the city and the fact that values are constantly on the rise.

"Another example is afforded by the curious experience of Mr. Claude Richards of Kimball & Richards, another realty and investment firm here. That company put on the market Highland Park, consisting of over 300 lots. In eleven months the addition is practically sold out, or a near average of ten lots per day. The total amount of money involved will approach two-thirds of a million dollars, and I understand that every lot has been sold to a resident of Salt Lake City or of Utah. Mr. Richards a few weeks ago wanted to build his own home in Highland Park and was somewhat astonished to find that there were not enough lots lying together in the whole tract to make what he thought a slightly site for his home. He had to buy from former purchasers, with the result that he paid an advance of over 10 per cent for those lots which he had to buy back from his own customers.

Demand for Money.

"Another opportunity is the lending of money. Our people gathered from every station of the country come here with limited means and are compelled to use their available funds for the purchase of the home and to get a start. Therefore, there is an incessant demand for money at what is a reasonable rate of interest here, but which is twice as much as the same money will bring in the east. In many instances the mid-west banks send their surplus out here to be loaned at these higher rates of interest, thus making a greater profit than would be possible in any other way.

LEONARD POWLER.



\$ 30,000 REWARD

C. E. Norton and H. C. Norris, two Los Angeles speculators, invested \$15,000 as a first payment on a piece of lower Main Street property in Salt Lake City, Utah. The Hubbard Investment Company sold the property to the two men and took the \$15,000 first payment. In less than six months later this same investment company re-sold the property for the Los Angeles men and netted them a profit of THIRTY THOUSAND DOLLARS. On an investment of \$15,000 these men made OVER AND ABOVE ALL EXPENSES THE SUM OF \$5,000 per month for six months. TO MAKE IT PLAIN; they PUT IN FIFTEEN THOUSAND DOLLARS AND TOOK OUT FORTY-FIVE THOUSAND DOLLARS. And there wasn't a minute of the time that this investment company was not "on the job." We planned and put through this profit making deal. And this is not such an unusual instance of the profits to be made in



Money deposited for savings in Mid-West and Eastern banks will yield an interest rate of from three and one-half to four per cent. There are fewer opportunities for the rapid increase of an investment in the older sections and thus money is worth less because it yields less. In the West this is not true. Investments made here grow with almost incredible swiftness so that the silver dollar of today has become the five dollar bill tomorrow. The fact that many people with small sums of money think they can do nothing with it, is due to their ignorance of conditions here as compared with those of which they are well informed. IF YOU DON'T KNOW ABOUT A THING YOU CAN NOT AVAIL YOURSELF OF ITS OPPORTUNITIES, NO MATTER HOW GREAT THEY ARE. Those persons who have been unfortunate with Western investments are those who attempted to judge for themselves. WITHOUT ANY PREVIOUS KNOWLEDGE OF CONDITIONS, VALUES, and with no manner of judging the possibilities and the probabilities, they sought to do that which requires years of training, if it is to be done successfully.

This company has placed on the market a number of additions and sub-divisions of this city. Of these Oakley is the most recent. There were 1,200 lots in this addition to the city. There were 130 acres of land in the addition. We purchased it for about \$40,000 and sold the 1,200 lots at an average price of \$100 each, thus making gross receipts from the sale of the lots of \$120,000. The \$80,000 was NOT ALL profit but we had a good comfortable margin to work on.

We tell this fact to show you how profits may be made in Western investments.

The other side of the story is that there is not one single owner of an Oakley lot today who can not sell his lot for fifty dollars more than he paid for it and some of the lots WHICH WE SOLD FOR 100 DOLLARS ARE NOW BEING RE-SOLD FOR \$350.00.

So you see, whether you have a large sum or a small sum the opportunity is here for you to more than double your money.

Write to us today for full, free information. We will send you absolutely free of cost a beautifully printed booklet, with a map, and we will send also prints of the city almost fit to frame. Write to us today for this full, free information. Write to us now for the FREE maps and literature.

The mines of Utah are among the richest in the world. Bingham, Utah, is one of the richest copper camps in the world, being surpassed only by Butte, Montana. Write to me for free mining information. There has been more money made in Utah mines than in those of any other state. My free booklets and maps tell how; SHOW YOU HOW. Write today for complete information absolutely free. Send the coupon.

western Investments. Utah is just beginning to awake. Sam Newhouse, the multi-millionaire mining man, who made every dollar of his vast fortune in Utah mines has just completed the erection of his two great sky-scrapers; the great Newhouse theater and the 12-story Newhouse Hotel are under construction; the steel is in place. J. R. Walker and Chas. A. Walker, of the Walker Bros. Bank, also made great sums of money operating in the steadily advancing values of this city. A. Fred Wey, of the Wilson Hotel of this city, has also made a fortune in a few years. If you have a connection in Salt Lake City to give YOU the benefit of local knowledge of local conditions YOU can do as well. This opportunity here in Salt Lake City and in Utah is the last of the great opportunities to be afforded by the growth of the West. Write to me for full, free information today. You are under no obligations to us if you do.

MONEY CAN BE LOANED THROUGHOUT UTAH and it will yield an average of 7% net to you. This is true of all of the Inter-Mountain West. And the reason that SAFE loans may be made at this rate is most easily explained and you will understand the moment you give it a little thought.

We will be very glad to explain to you how we can guarantee 7% net on loans and investments as safe as the safest national bank you ever saw. The security is gaining in value every day.

The ability of the borrower to pay is increasing every day he stays in the country. Let us explain how we can lend from \$500 to \$5,000 for you and net you 7%.

Our information, plats, maps and booklets are all FREE.

Salt Lake City increased its population 74% during the last ten years. Figure the present value of a dollar invested in Salt Lake City ten years ago. You can double your money in Salt Lake City. Loans made here on city property are absolutely safe.

Salt Lake City is the center of the greatest mining and smelting industries of the world. The railroads entering here recognize this fact and the Harriman system, alone, is expending \$150,000,000 in betterments to its roads and in extensions of new lines. Salt Lake City is certain to be one of the important manufacturing cities of the country and is certain to have a very rapid growth. And money invested here in Salt Lake City real estate, Utah mines or Utah farm lands is certain to yield a very great profit.

Write to us for full, free information concerning opportunities fitted to YOUR purse.

We are glad to inform you.

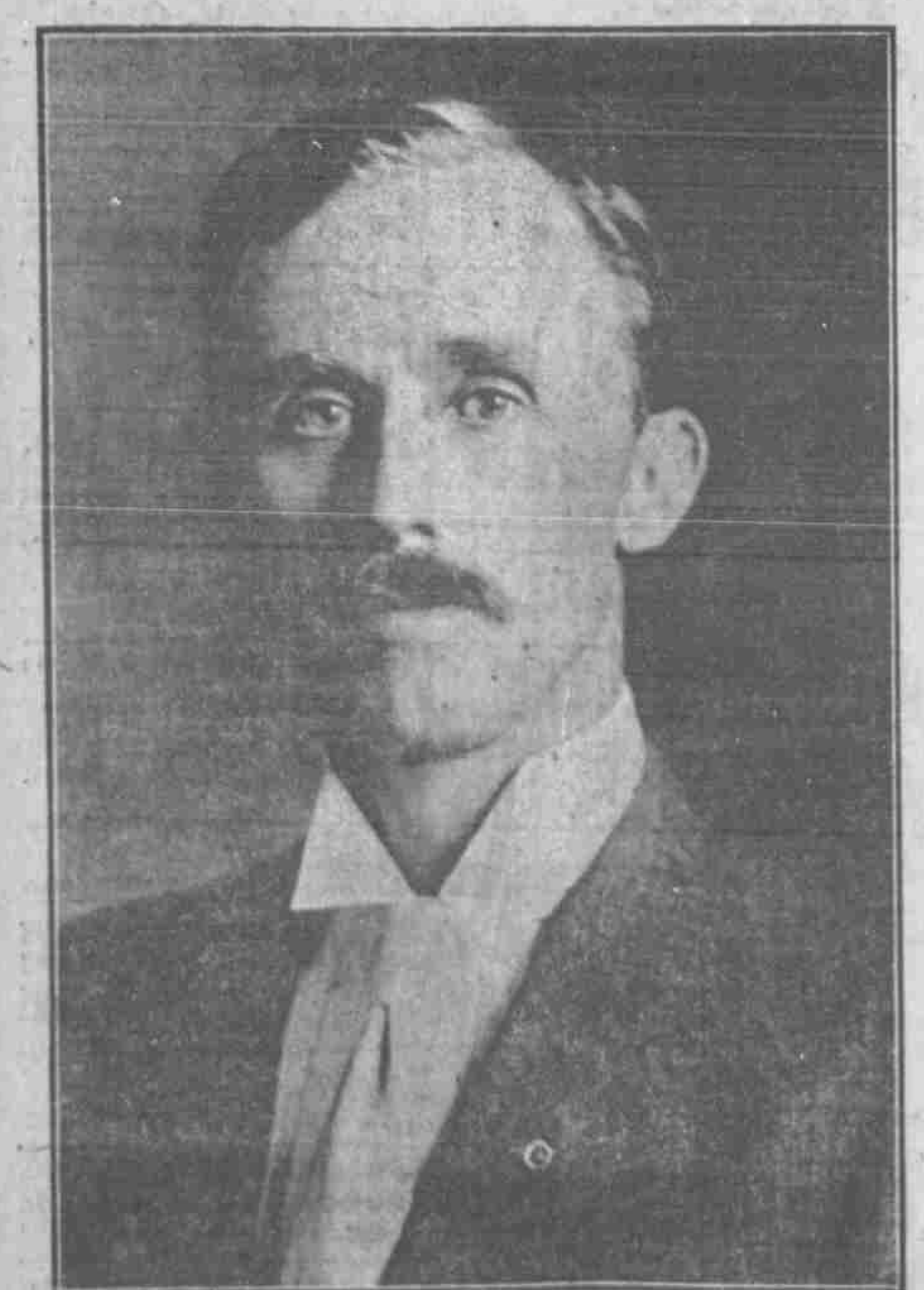
Douglas Park Offers a Sure Form of Safe Investment.

We are just placing on the market our thirty-sixth sub-division. It is the slightest portion of Salt Lake City. Streets will be graded, with cement sidewalks and cement curbing. These lots are to be sold for a cash payment of \$25 and installments of \$7.50 per month. We firmly believe that these lots, now selling at from \$325 to \$500, will be re-selling at \$1,000 before the end of the first year. The REWARD that Norris and Norton enjoyed, in a big way, is YOURS in a smaller way proportioned to the money you invest.

Write for the free booklets, plats, maps that we send free of cost. Write today. Send the coupon.

YOU SEND THIS COUPON TO-DAY
Hubbard Investment Company, Salt Lake City, Utah.

Hubbard Investment Co.
W. E. HUBBARD, Manager,
Salt Lake City, Utah



W. E. HUBBARD, Manager of the Hubbard Investment Company.

