Oregon, according to the Encyclopedia Britannica, has the greatest Diversity of Climate of any State in the Union.

Oregon's greatest resource—The Climate

ANNUAL RAINFALL
in Agricultural Oregon

- Less than 15 inches
- 15 to 25 inches
- 25 to 45 inches
- More than 45 inches

This is the great stock and irrigated land section. More sunshine than Los Angeles. Drier than parts of Arizona. Under irrigation produces tremendous yields of Alfalfa, Potatoes, Grain.

Western Oregon, including the Willamette Valley. Long growing season. No extremes of heat or cold. Crop failures unknown. Will produce maximum crops of any product native to the temperate zone.

Oregon's premier fruit sections. Combinations of soil and climate produce the finest apples and pears on the markets of the world. Eighty-five per cent of the world's supply of loganberries are raised in the Willamette Valley.

Coast section. Moist climate makes ideal dairy conditions. No extremes of heat or cold. Severe storms unknown. Many kinds of fruit show tremendous yield. Green pasture every month in the year.
OREGON—GENERAL

Oregon is a large State. It has a total land area of 95,607 square miles, or 61,188,480 acres. This is greater than the combined area of New York and Pennsylvania.

Only 8 per cent of this enormous area is improved land today. There is room for thousands of new settlers in every branch of agriculture in Oregon.

You will note on the inside cover of this booklet a map depicting the various climatic areas of the state. The sharp line dividing the moist temperate climate of Western Oregon from the higher drier altitudes of Eastern Oregon is roughly the Cascade Mountains.

East of the Cascades are the great beef cattle, wheat, wool and irrigated land sections.

West of the Cascades are found the great fruit, dairying and diversified farming districts, particularly the Willamette Valley.

The Willamette Valley extends from the junction of the Willamette and Columbia Rivers at the northern boundary of the State approximately 120 miles south. The Valley is 60 miles wide at its widest point and comprises a little more than 5,000,000 acres. South of the Willamette Valley are the Umpqua and Rogue River Valleys.

The coast section, which is the heavily shaded portion of the climatic map, has a moist even climate with heavy rainfall and no extremes of heat or cold. In this coast region are included some of the finest dairy sections of the State.
DAIRYING IS ONE OF OREGON'S MOST PROFITABLE INDUSTRIES. MILD CLIMATE AND GREEN FORAGE THE YEAR 'ROUND ARE TWO OF THE REASONS FOR THIS SUCCESS
Oregon Farm Products

Oregon has more kinds of soil and climate than any other State in the Union. As a result, maximum crops of all products native to the temperate zone can be produced in this State.

Bearing in mind that Oregon is less than 10 per cent developed agriculturally as yet, the following facts will give you an idea of present development and future possibilities:

Oregon is one of the leading dairy States in the Union and holds first place in the Jersey breed. Oregon Jersey cows hold the world's butterfat production record in six out of eight classes in the A and AA divisions and five out of eight in the AAA division. Oregon has produced 12 out of 30 of all the Gold Medal bulls of the Jersey breed; 22 out of 61 of the Silver Medal bulls; 2 out of 3 Medal of Merit bulls and 20 out of 55 Medal of Merit cows.

Oregon has one herd of 18 Jerseys that has made an average of 658.02 pounds of butterfat on 305 and 365 day tests. This record has never been approached by any other herd of more than 12 cows of any dairy breed. The average milk production per cow in Oregon is 4205 pounds as compared to the National average of 3,148.

Holsteins are second in importance, followed closely by Guernseys, Ayrshires and other breeds.

Not only is Oregon the leading dairy State in Jerseys, but climatic and soil conditions have also placed her in the front rank in poultry production. The “Dryden” or “Oregon” strain of hens was first to achieve the 300 egg record in one year. Many commercial flocks in Oregon maintain a 200 egg average which is approximately 25 per cent in excess of the commercial flock average of other farming regions not so favored climatically.

Oregon also leads in fruit. Hood River apples command a premium on the markets of the world, both domestic and foreign. Medford pears this season commanded the highest price on the produce markets in New York. Eighty-five per cent of the world’s supply of loganberries are raised in the Willamette Valley. Oregon raises 23 per cent of the commercial prune crop of the United States.

Production of other crops in Oregon compared to National figures is as follows:

<table>
<thead>
<tr>
<th>Crop</th>
<th>Average for Oregon</th>
<th>Average for U. S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wheat</td>
<td>19.3 bu.</td>
<td>13.8 bu.</td>
</tr>
<tr>
<td>Potatoes</td>
<td>106 bu.</td>
<td>98.7 bu.</td>
</tr>
<tr>
<td>Eggs per hen</td>
<td>70</td>
<td>55</td>
</tr>
<tr>
<td>Apples per bearing tree</td>
<td>2.1 bu.</td>
<td>1.2 bu.</td>
</tr>
<tr>
<td>Small fruit per acre</td>
<td>2250 quarts</td>
<td>1300 quarts</td>
</tr>
<tr>
<td>Hay</td>
<td>1.6 tons</td>
<td>1.25 tons</td>
</tr>
<tr>
<td>Milk per cow</td>
<td>4,205 pounds</td>
<td>3,148 pounds</td>
</tr>
</tbody>
</table>

Diversified Farming

Hundreds of inquiries concerning farm opportunities in Oregon are received here each month. Most of these relate to possibilities along diversified farming lines. In view of this fact and in view also of the fact
that Oregon is preeminently adapted to diversified farming, prominence will be given here to opportunities along this line, particularly in regard to Western Oregon and the irrigated land sections.

Let us deal in specific figures. You, let us say, intend to come to Oregon. You are interested in the following questions:

How much land should I buy? What crops should I raise? What will the land cost?

These are the fundamental questions. You are also interested, of course, in markets, schools, roads and a number of other matters having to do not only with your farm but which also are important in relation to the home environment.

First of all in regard to the size of your farm. For general diversification, 40 acres in actual cultivation is sufficient for one family. Some farmers will require more; others will make a greater net income on less acreage. In Oregon as elsewhere success or failure rests specifically upon the shoulders of the individual.

Let us consider, however, what can be done on 40 acres. On 40 acres in Western Oregon you can have a herd of 15 cows milking regularly. There are farmers in Oregon who are maintaining one cow per acre and buying no feed except sufficient millfeed to balance the ration.

For these 15 cows you can, by the proper rotation of crops, feed green forage crops fresh from the field each day in the year. This is made possible by Oregon’s wonderfully moist temperate climate.

Forage crops for your cows will include kale, turnips and all other root crops (there is a variety of turnips grown in Western Oregon that may be
Hog raising is a profitable sideline

harvested direct from the field from November to March that yields as high as 30 tons per acre).

On irrigated lands it is necessary to feed ensilage during the winter months. This is not necessary in Western Oregon, but is advocated by some dairy experts.

Ideal feed for dairy cattle can be raised both in Western Oregon and on irrigated land. In addition to alfalfa and red clover, which are standard hays for dairy cattle, vetch can be produced, which is practically equivalent in feeding value. For ensilage, corn, oats-and-vetch, peas-and-barley or sunflowers can be produced in maximum quantities.

A conservative estimate of the amount received per cow per month, based on the average dairy herd in the Willamette Valley is $12.00. Thus the diversified farmer with 15 cows has a monthly cash income of $180.00 from his milk or cream check alone.

Large milk companies, condensaries and creameries bid for the product. Thus through competition the price received for dairy products is uniformly high. The farmer may either sell his milk whole or sell only the cream. This latter method is advocated on the diversified farm.

With the dairy herd as your “lead” or staple source of income, you will also be able to raise and fatten a number of hogs for market each year. These hogs will require no feed other than waste feed upon the farm, except for the finishing period, during which time they should have what grain they will eat. Thus the returns from the hogs may be considered as net profit with the exception of the grain ration, and as this grain is also raised upon the farm, the cost is low.

—[ 5 ]—
THREE OF THE MONEY-MAKING ITEMS THE DIVERSIFIED FARM SHOULD INCLUDE—BEES, SHEEP AND CHICKENS
Farmers receive top prices for hogs in Oregon. This is due to the fact that Oregon does not raise enough pork for State consumption, necessitating the bringing in of pork each year to satisfy the local market. Thus Oregon farmers receive the Chicago price plus cost of freight from the Pacific Coast to Chicago.

Portland is the livestock market and packing center of the Northwest. With your dairy cows and hogs, which are an ideal combination, you will also have a commercial flock of chickens. The correct size of this flock is a matter of personal likes and dislikes. It has been estimated that the ideal flock for a diversified farm in Oregon is 400 hens or more. 400 hens may be taken care of as easily as 100 or less and the returns, under the proper management, will be astonishing.

There is in Oregon one flock of 13 hens of the "Oregon" strain, all of whom have records of more than 300 eggs a year. There are not as many 300 egg hens to be found in any one flock any other place in the world.

The average farmer, however, will be more than contented to secure a 200 egg average in a large flock, as the average throughout the United States is 55 eggs.

With your dairy cows, hogs and poultry as your principal source of income, it will be found that there are a number of additional sources of possible revenue. It is advisable to raise some potatoes each year, as the average price over a period of years will show a favorable balance. Seed crops can be raised in connection with your ordinary farming operations that will pay very well. After a crop of clover has been cut for hay, the second crop can be allowed to go to seed and oftentimes the returns from the clover seed will equal the value of the hay. Vetch and other seeds can also be raised to advantage.

If the diversified farm is so situated that certain portions of it are well adapted to fruit raising, the farmer with an eye to the future can very profitably set out a small acreage of English walnuts or filberts. The ordinary crop rotation can be carried on while such an orchard is growing. Upon reaching maturity such an orchard will provide a very substantial addition to the farm income.

Fruit

The diversified farm operations described above can be carried on profitably in practically every section of Western Oregon. The Willamette Valley, however, and certain other sections are also almost ideal for the production of various kinds of small fruit.

Nine-tenths of the world's supply of loganberries, as has been mentioned, are produced in the Willamette Valley. Soil and climatic conditions give this section practically a monopoly on this kind of fruit.

The loganberry is the heaviest producing vine fruit yet developed. The yield per acre is measured by the ton, four tons or 8,000 pounds being not uncommon. The average, however, is closer to 3 tons.

The loganberry is a cross between the blackberry and the red raspberry and has some of the characteristics of both. It is usually grown on vines up to 25 feet in length, trained on wires in rows several feet apart. The
fruit has the same shape as the blackberry, except that it is many times larger, the individual berry sometimes attaining a length of 1½ inches by \( \frac{3}{4} \) of an inch in diameter.

The price received by the grower has fluctuated greatly during the past years, ranging from 3 cents to 14 cents per pound. On an average price of 6 cents per pound, however, it is possible to produce a net return of as high as $250.00 per acre.

It is not advisable for the fruit man to confine his activities to loganberries, however. All small fruit native to the temperate zone can be produced in maximum quantities in the Willamette Valley. Red and black raspberries yield prolifically. Evergreen blackberries, formerly considered a pest in Western Oregon, are now being raised commercially and are in great demand among the canners.

Strawberries do well in Western Oregon and also on some of the irrigated projects. Several varieties of strawberries have been developed that produce an amazing yield; the “Ever-bearing” on some of the irrigated districts produce continuously throughout the summer and until late in October.

Brief mention has been made of the tree fruits. In apples, the Hood River Valley is again in the lead; this district, in fact, is acknowledged to be one of the finest apple districts in the United States.

Pears also do well throughout Western Oregon, but conditions approach the ideal for this fruit in the Rogue River Valley. Pears produced near Medford received
GREEN FORAGE CROPS CAN BE Fed THE DAIRY HERD EVERY MONTH IN THE YEAR

the top price on the New York produce markets this year. These pears, the “Bosc,” netted the growers $3 per box this year.

The Pacific Coast has practically a monopoly on the prune industry, Oregon alone producing more than 20 per cent of the dried prunes marketed this year. Prunes do well on high, well drained, arable land throughout Western Oregon, but the heaviest production has been localized along the western edge of the Willamette and Umpqua Valleys.

Irrigated Land

East of the Cascade Mountains where the rainfall is light, are enormous areas of fertile land which are as productive as any in the State when water is available for irrigation.

There are close to 1,000,000 acres of land included in irrigation projects in Oregon, with almost 500,000 acres actually producing crops.

On the last page of this booklet will be found listed the various irrigation projects.

Dairying is one of the leading industries on irrigated land. Some of the finest alfalfa produced anywhere, a premier dairy cow food, is raised on these projects. In addition, all kinds of field and root crops can be produced in maximum quantities. Alfalfa seed and other field crop seeds are a very profitable product.

On Central Oregon projects a variety of potatoes has been developed that is unequaled.

The principal advantages of irrigated land may be summarized.

THE LARGEST LIVESTOCK MARKET ON THE PACIFIC COAST IS IN PORTLAND
Eighty-five per cent of the world's supply of loganberries is raised in the Willamette Valley as follows: Cheap land, fertile soil and a certain yield. In addition, all the irrigation projects of Central and Eastern Oregon are in the center of the great cattle and sheep districts. This provides a market for alfalfa for winter feeding.

Stock and Sheep

Livestock raising is the most important industry of Eastern Oregon. There are millions of acres of Government land in the high, dry plateaus of Eastern Oregon that are suitable for nothing more than grazing purposes. Hundreds of thousands of head of beef cattle are on these ranges. One of the great advantages to the stockmen is the fact that grazing privileges in the National forests can be secured at nominal cost. This is an advantage to both the cattle and sheep men. Millions of acres of this grazing land are utilized each year and there is room for considerable expansion.

There are more than 2,000,000 sheep in Oregon. This State has the largest individual producer of wool and mutton in the United States.

Good prices are received by the producer for beef and mutton through the Union Stock Yards in Portland. From Portland the livestock products are shipped by rail and water to both the foreign and domestic markets. Several cooperative wool producers' organizations enable the members to secure top prices for wool. The wool is shipped direct from Portland to Boston by water.

Markets

The question of markets is of the utmost importance. High productivity, long growing season and first-class products would amount to nothing unless these products can be marketed at a profit to the producer.
A SPLENDID PRUNE ORCHARD. OREGON PRODUCES ONE-FOURTH OF THE NATION'S SUPPLY OF THIS FRUIT

The market for dairy products is stable. As mentioned before, large milk companies, creameries and condensaries bid for the product and the competition results in a high price level.

Dairymen of Tillamook County have perfected one of the finest dairy cooperative marketing organizations in the entire country. These dairymen control their own cheese factories and their product, "Tillamook Cheese," obtains a premium over all other domestic cheese.

Poultry products may be handled through a cooperative poultry producers' marketing association. Through this association the surplus eggs are pooled and shipped to the great eastern markets. Portland, of course, offers an excellent market close at hand.

The marketing of fruit may be done through several cooperative associations. Canners or dehydrating plants are located in all of the major fruit sections of the State.

Livestock products, as mentioned before, receive top prices at the Union Stock Yards at Portland.

A Few Facts

Farming possibilities have briefly been touched upon in the foregoing. There are other facts in which you would be interested; facts that have a direct bearing upon the future agricultural industry in the State of Oregon.

Oregon has more standing timber than any other State in the Union, more than one-fifth of all timber in the United States. The lumber industry of the Nation is converging on the Pacific Northwest. Within five years it is estimated that Oregon will be the largest lumber producing State in the
A GLIMPSE OF THE FAMOUS ROGUE RIVER VALLEY—HOME OF THE FINEST Pears ON THE MARKETS OF THE WORLD
Union; it is now in second place. The development of this great industry means thousands of new workers added to the industrial life of the State; millions more in payrolls expended; new cities springing up around centers of production—in other words, new markets for agricultural products.

Oregon has many tremendous natural resources in addition to agriculture. The development of this potential wealth will have its immediate and direct effect on agriculture.

In one Oregon county there are 250 square miles underlaid with coal, estimated at one billion tons.

In the counties adjacent to the Columbia River, West of Portland, are large bodies of iron ore containing more than 50 per cent iron. The presence of more than 1,000,000 tons of this ore has already been discovered. Unquestionably Portland will, in the near future, become an iron and steel producing center. This will increase the market for farm products.

Portland is already the largest lumber manufacturing city in the world; the livestock shipping and packing center of the Pacific Coast; the largest wheat exporting and flour milling port on the Pacific Coast; it is the banking and jobbing center of the Northwest. It is estimated that Portland's present population is in excess of 300,000; it is probable that it will approach the half million mark within the next decade. When it is considered that the population of the entire State at present is less than 800,000, the importance of this tremendous local market for agricultural products cannot be over-estimated. More than 50 established steamship lines dock at Portland and carry Oregon products to the markets of the world at a water rate.

It is obvious from the above facts that the potential resources of Oregon have barely been touched. Agriculture is one of the greatest of these resources. While the farmer is interested primarily in certain returns from the soil, the fact that an investment in agricultural land in Oregon cannot fail to increase in value year by year, should be taken into consideration.

A Good Place to Live

The facts set forth above should convince you that Oregon is a good place in which to own a farm. But your farm is also your home. These questions have occurred to you:

Is Oregon a good place to live?

Will my children have access to the best grade schools, high schools and colleges?

What about hunting, fishing, good roads, recreation?

Is Oregon a healthful State?

What kind of people live in Oregon?

The above are important questions. Each is vital. And the answers to these questions constitute the strongest appeal that Oregon has to offer prospective settlers.

This is set forth in the following facts:

Oregon's school system is not surpassed by any other State. Every school district and remote community in Oregon is well supplied with
schools. The Oregon Agricultural College is classed by authorities on education as one of the finest institutions of its kind in America, having over 4,000 students registered from nearly every State in the Union. The State University also holds a high rank and has a student body of over 3,000. In addition to the State supported institutions, there are seven denominational colleges in Oregon. Oregon has the highest per capita college population of any State. Oregon is third highest in literacy of all the States.

Oregon has a wonderful road system. The road program calls for the expenditure of $60,000,000, of which about $40,000,000 has been expended to date. This involves no additional property tax, as the road bonds are retired by a tax on gasoline. Thus the man who uses the roads pays for them. There are more than 1,000 miles of paved highway in the State. Concrete and asphaltic pavement traverses the north and south length of the State. The Columbia River Highway which follows the course of the Columbia River for a distance of 200 miles, is classed as one of the finest scenic highways in the world. The Federal Government has spent enormous sums for graded roads through the National forests. Every district in the State is now well supplied with roads and these roads will be maintained at their highest efficiency under the road program.

Oregon is the sportmen’s paradise. Within three hours’ drive of any part of Western Oregon good fishing and hunting can be had. In Central and Eastern Oregon there are lakes and streams teeming with trout; Rainbow Trout caught in these waters weigh as high as 17 pounds. There
HERE IS SOME CORN FOR ENSILAGE THAT IS FIFTEEN (15) FEET IN HEIGHT

are some districts of the State that have not yet been surveyed; lakes and streams that have never been fished; remote valleys that have never been hunted.

With its virgin forests, mountain streams and easily accessible ocean beach resorts, Oregon offers unlimited opportunity for all outdoor recreation. A number of excellent beaches can be reached over good roads in four hours' driving from any part of the Willamette Valley. Many farmers in Western Oregon make week-end trips to the beach throughout the summer. For shorter trips excellent picnic and camping grounds can be reached within an hour's drive of any part of the Valley. Practically every city along the highways provides free camp grounds and other privileges to automobile tourists.

Healthful living conditions are vital to growing children; in this respect again Oregon is at the head of the list. This State has the lowest infant mortality rate of any State in the Union. This is due to the lack of extremes of heat or cold; the healthful invigorating atmosphere caused by the nearness of mountains, vast forests and temperate winds from the ocean. Also the water supply is the purest obtainable, originating as it does from the inaccessible snow-clad peaks of the Cascades. The water supply of the City of Portland, for example, is fed to infants without sterilization; it is used in batteries without distillation.

Lastly, what kind of people live in Oregon? Oregon's quality of citizenship was demonstrated during the war. This State was first to subscribe its quota in Liberty Loan drives and Red Cross drives. This State was first in volunteers. The backbone of the State is the old pioneer stock from
Middle Western States who crossed the plains by ox-cart in the early days when Oregon was an uncharted wilderness—in other words, no citizen need have any qualms about raising a family in Oregon; there could be no better environment.

To the Settler

The newcomer soon feels at home in Oregon. He finds himself among friends. His neighbors are kindly and hospitable. More than likely he will find families in the community from his own state, for Oregon, like all western states, draws its population from every state in the Union.

Every safeguard and assistance is offered the settler in Oregon. The Land Settlement Department of the Oregon State Chamber of Commerce has complete information on every district of the State. Newcomers should make the State Chamber their headquarters while seeking a location.

In every county and community of the state, committees have been appointed who list lands available for settlement. Such lands are appraised on a conservative valuation, thus protecting the prospective settler against inflated land values.

After the settler is located, every assistance is provided to insure his ultimate success. Representatives of the Oregon Agricultural College are available to advise with him in regard to crops, soil conditions and other matters. Cooperative marketing is encouraged.

The Oregon State Chamber of Commerce has no land for sale nor is it operated for profit in any manner. As its name implies, it is a civic organization statewide in scope whose only purpose is to aid in the development of Oregon. It follows, then, that our efforts are for the best interests of the newcomer, for unless a settler is located on land that will enable him to make good he is not an asset to the State.

Cooperation

The farmers of Oregon realize that their economic problems must be solved largely by themselves assisted by the bankers, business, and professional men to aid with money, marketing and publicity.

In January, 1924, an Agricultural Economic Conference was called at Corvallis and attended by 540 delegates, three-fifths of whom were farmers and the balance business and professional men throughout the state. An agricultural program was worked out for Oregon farmers that will insure success if carried out.

At the present time there are 156 farmers' cooperative organizations in this state, mostly functioning successfully and have done much to improve the markets and advance the interests of the farmers. This movement is growing and in most instances these organizations have been assisted financially by the business interests of the community.

In Portland more than $300,000 was raised in one fund, every dollar of which is being spent to advance the interests of the farmer and to upbuild the rural communities.

For detailed information on land prices, crop production or other data referring to any section of Oregon, write to

LAND SETTLEMENT DEPARTMENT
OF THE
PORTLAND CHAMBER OF COMMERCE
PORTLAND, OREGON
IRRIGATION PROJECTS
Eight of the 65 municipal districts in Oregon
(Acreage, Land Prices, Cost of Water, etc.)

CENTRAL OREGON IRRIGATION DISTRICT. Deschutes County. Altitude 3,000 feet. 47,000 acres. Available for settlement 15,000 acres. Land prices $75.00 to $125.00 per acre, including water, maintenance $1.25 per acre. Alfalfa and root crops. Dairying and hog raising. On branch line O.-W. R. & N. and S. P. & S.

EAGLE POINT IRRIGATION DISTRICT. Jackson County; Elevation 1,500 feet. 6,300 acres. New district. Available for settlement 3,000 acres. Land prices $80.00 to $250.00, including water, maintenance $2.00 per acre. Fruit, alfalfa and corn. On P. & E. R. R.

GRANTS PASS IRRIGATION DISTRICT. Josephine County; Altitude 960 feet. 12,800 acres. Available for settlement 7,000 acres. Land prices from $120.00 to $200.00 per acre. Easy terms. Small tracts. Fruits, vegetables, alfalfa. On S. P. R. R. and Pacific Highway.

KLAMATH GOVERNMENT PROJECT. Klamath County; Altitude 4,100 feet. New units recently put under water and large acreage open for settlement. Land prices from $75.00 to $150.00 per acre; maintenance $1.25 per acre. Hay, grain, livestock. On branch line S. P. R. R.

OCHOCO IRRIGATION DISTRICT. Crook County; 22,000 acres. Available for settlement 6,000 acres. Land prices $115.00 to $200.00 per acre including water lien; maintenance $2.00 per acre per year. Alfalfa, potatoes, grain, root crops. Located on branch line O.-W. R. & N. and S. P. & S. R. R.

SILVER LAKE IRRIGATION DISTRICT. Lake County; Altitude 4,400 feet. 7,800 acres. Available for settlement 5,000 acres. Land prices $40.00 to $60.00 per acre with water maintenance 35 cents per acre. Alfalfa, grain, livestock.

TUMALO IRRIGATION DISTRICT. Deschutes County; Altitude 3,200 feet. 15,000 acres. Available for settlement 7,000 acres. Land prices from $75.00 to $100.00 per acre. Maintenance $1.00 per acre. Alfalfa, grain and root crops. Dairying and livestock. On branch line O.-W. R. & N. and S. P. & S. R. R.

WARMSPRINGS IRRIGATION DISTRICT. Malheur County; Altitude 2,200 feet. 31,500 acres. Available for settlement 15,000 acres. Land prices $100.00 to $150.00 with water; maintenance $1.10 per acre. Alfalfa, fruit, vegetables, dairying and livestock. On main line O.-W. R. & N.

For further information in regard to irrigation in Oregon, write to

LAND SETTLEMENT DEPARTMENT of the PORTLAND CHAMBER OF COMMERCE Portland, Oregon