

HELP WANTED-FEMALE.

WANTED-TWO DINING-ROOM GIRLS AT once, North Portland Hotel, end of North 18th, calling, take care of invalid, 7 Oregonian.

WANTED-A GOOD GIRL FOR GENERAL housework, small family, new house, 230 N. 24th st.

TWO EXPERIENCED WAITRESSES WANTED, The Landell, Market st., between 33rd and 34th st.

PASTRY COOK WANTED-FIRST-CLASS, Good wages to experienced person, 409 1/2 Jefferson.

WANTED-GIRL FOR GENERAL HOUSEWORK by elderly lady alone. Apply 547 1/2 7th st.

CHILD'S NURSE-GOOD WAGES TO RIGHT party. No other work; boarding, 250 11th.

GIRLS WANTED-APPLY STANDARD Factory, 2 Grand ave. and East Taylor st.

WANTED-GIRL TO HELP WITH LIGHT housework. Call phone Main 2416.

WANTED-COMPETENT SECOND GIRL. Apply mornings 341 11th st.

WANTED-A GOOD GIRL FOR GENERAL housework, small family, new house, 230 N. 24th st.

FIRST-CLASS WAITRESS TRIMMER and helpers, 506 Marquam bldg.

GIRL FOR GENERAL HOUSEWORK IN small family, 754 Irving.

GIRL FOR LIGHT HOUSEWORK; SMALL family, D. H. Oregonian.

GIRL TO CARE FOR CHILD AFTERNOONS. Apply 66 North 21st st.

GIRL TO SEW IN DRESSMAKING SHOP. Phone East 420, Constant, Or.

HOUSEKEEPER WANTED. APPLY AT 187 1/2 11th st.

HELP WANTED-MALE OR FEMALE.

A LIVE, ENERGETIC YOUNG MARRIED man, formerly of Portland, experienced as bookkeeper, accountant, auditor, and office manager. Detailed information furnished upon inquiry, R. I. Oregonian.

PERMANENT CITY POSITION WANTED by man in corporation, accountant, auditor, and office manager. Detailed information furnished upon inquiry, R. I. Oregonian.

WELL EDUCATED, REFINED YOUNG man, would like position as salesman with reliable firm. R. O. Oregonian.

YOUNG MAN, EXPERIENCED BOOK-keeper and stenographer, lumber business preferred. R. O. Oregonian.

YOUNG MAN, CLERICAL AND MECHANICAL ability, wants inside work. Address P. O. Oregonian.

YOUNG MAN, GOOD APPEARANCE AND address, five years retail grocery experience, two years in food market, short legs, preferred to high wages. W. H. Oregonian.

SITUATION WANTED AS FIRST-CLASS waiter in restaurant, or hotel and restaurant, or hotel waitress or chambermaid, or hotel maid. W. H. Oregonian.

BY GERMAN COOK-A-1 AND STRICTLY sober, in care of lunch-rooms, short legs, preferred to high wages. W. H. Oregonian.

POSITION WANTED BY GOOD ENGINEER draughtsman, city and San Francisco references. T. L. Oregonian.

COMPETENT JAPANESE COOK WISHES position in good family. T. K. Japanese Mission, Phone Pacific 2148.

JAPANESE WANTS ANY KIND OF DAY work. House Cleaning Company, Pacific 35, A-4308.

GOOD JAPANESE COOK WANTS SITUATION in hotel, restaurant or family. P. O. box 89.

EXPERIENCED VALET OF GOOD APPEARANCE wishes position. M. S. Oregonian.

SITUATION WANTED-FEMALE.

WANTED-AGENTS. Madam Tuttle, fashionable dressmaker; exclusive styles, 215 11th st. Tel. Main 6619.

WANTED-TO RENT-HOUSE. Cottage, rate, stores, office, rooming-houses, etc. Landlord will do well to call on Portland Trust Co., 200 N. 3rd, or on Oregonian, cor. 3d and Oak. Phone Exchange 72.

WANTED TO RENT IMMEDIATELY-modern 7-room house, north of Washington street, in good neighborhood; best references. V. O. Oregonian.

WANTED-FURNISHED HOUSE BY RESPONSIBLE young couple to take care of for the summer. Children; highest references. O. H. Oregonian.

WANTED-BY MARRIED LADY, HUSBAND traveling man, reasonable room and board in family private family. Address 8 S. Oregonian.

WANTED-BOARD AND ROOM IN PRIVATE family; must be close in and reasonable. E. H. Oregonian.

WANTED TO RENT FURNISHED ROOM; must be quiet and close. B. S. Oregonian.

WANTED-MISCELLANEOUS.

WANTED-MEN'S CAST-OFF CLOTHING and shoes; we also buy household furnishings, highest price paid. Call at the "Fair Deal," 42 N. 3d, Phone Pacific 172.

WANTED-FURNITURE AND HOUSEHOLD goods of any kind. See Johnson before you sell. 25 Union avenue, phone East 441.

WE BUY MORE FOR FURNITURE. Portland Auction Rooms, Main 6553, 211 1st st.

DEAD HORSES HAULED AWAY PROMPTLY, free Oregon Fertilizer Works, 3190, or notify Carney's Veterinary, 4th-Gilham.

WANTED-TO BUY OR RENT, HOME for poor child, address P. O. Box 67, Portland.

CASH PAID FOR FURNITURE FIXTURES and merchandise. Phone Main 1528. J. T. Wilson, auctioneer.

GENUINE STAMPS AND RARE OLD COINS for collections. Prospective purchasers, A. W. care Oregonian.

WANTED-MEN'S OLD CLOTHING, shoes, highest prices paid, 32 1/2 Tel. Pacific 44.

I PAY CASH FOR HOUSEHOLD GOODS. Suits, 42 N. 3d, Par. Co., 345 1st, Pac. 360.

WE CALL FOR DEAD HORSES AND cattle free of charge. Phone East 2233.

FOR RENT.

THE COMMERCIAL. Nicely furnished rooms, single or en suite, \$2 per week up; steam heat, hot and cold water, free bath, free phone, dining-room in connection; transcripts to be made; open all night; best location in city; office and reading-room ground floor, 448 Washington.

HOTEL BURMAH, WASHINGTON AND 7th. First-class furnished rooms, single or en suite, steam heat, hot and cold water, electric light, phone in every room; suites with private bath, single, from \$3 per week, 7c up by day; reasonable by month. Main 7647.

HOTEL FRANKLIN, CORNER 15TH AND Washington. Nicely furnished throughout; new building; suites with baths, hot and cold water in every room. Phone Main 7193. Long-distance phones in all rooms.

HOTEL KENYON, 18TH AND WASH. STS. Modern rooms, single and en suite; steam heat, free bath, free phone, free laundry; rates reasonable. Pacific 496.

THE WILLAMETTE, 32 1/2 PARK S. W. cor. 8th st. Well furnished rooms, large bath; single or en suite, transcripts, 50c to \$1; by week, \$2 to \$5. Pacific 1290.

NICELY FURNISHED AND WELL KEPT front room, suitable for two; private bath; central references. B. S. Oregonian.

THE OGDEN, 8 1/2 FIRST ST., CORNER OAK st.; changed hands, thoroughly renovated; electric light, hot and cold water; \$2 to \$3.50 weekly; 50c to \$1 a day.

HOTEL ANTLERS, COR. 10TH AND WASHINGTON. First-class furnished rooms, single or en suite; steam heat, hot and cold water, electric light, phone in every room; suites with private bath, single, from \$3 per week, 7c up by day; reasonable by month. Main 7647.

THE YAMHILL, cor. West Park and Yamhill. Nicely furnished rooms, \$2.50 and up; transient and permanent. 381 Yamhill. Phone Pacific 1290.

THE RANDOLPH, 42 AND COLUMBIA. In new open, everything new and modern; central references. B. S. Oregonian.

28 1/2 15TH-NICELY FURNISHED ROOMS in private family; new house, every convenience; gentlemen only; reasonable.

TWO PLEASANT BEDROOMS, NEWLY furnished; convenient walking distance, reasonable rates. 250 1/2 7th st. Phone Pacific 2148.

ROOMS-PRIVATE FAMILY, FOR TWO ladies or gentlemen; modern conveniences; walking distance. Phone East 6110.

ELEGANTLY FURNISHED ROOMS, BATH and private toilet, convenient to car, week or month. 549 Washington st., flat A.

FRONT ROOMS, \$6 TO \$10 MONTH, including bath; modern residence, walking distance. 250 1/2 7th st.

304 ALDER ST., COR. 16TH, NICELY FURNISHED rooms; all modern conveniences; first class; reasonable.

CLEAN, LIGHT FURNISHED ROOMS, walking distance, children, 347 Market, between 7th and Park.

NEW FURNISHED ROOMS, SUITABLE FOR two single; walking distance, 194 Cherry st., Phone East 2908.

FURNISHED ROOM IN PRIVATE HOME, with bath, convenient to car, 228 Second st.

THE ELWOOD-Newly furnished; \$2 to \$5 weekly; also transient rooms. 343 1/2 5th st.

NICE ROOMS AT 195 NORTH 25D, COR. Kearney; board near. Phone Pacific 922.

FOR RENT-TWO LARGES PLEASANT rooms with private family, 8 Grand ave. N.

PORTLAND WOMEN'S UNION, 18TH year-Rooms with board, use of sewing-room, use of library; Women's Exchange, 409 Harrison. Mrs. Ella Hawkins, Supt., 210 Flinders.

Minneapolis Inn, 376 Yamhill st., 2 blocks west of Hotel Portland; new management, a few blocks from downtown; with good cooking.

PLEASANT FRONT ALCOVE ROOM WITH bath for two young men, at 464 East Ankeny, Phone East 2368. Bath and gas.

BORDELAISE-SELECT PRIVATE BOARDING, suitable for ladies and gentlemen; children asked. 404 Madison, cor. 20th st.

"THE COZY," 195 7TH-NICELY FURNISHED rooms, with or without home cooking; one block south Hotel Portland.

THE MARLYN, 543 WASHINGTON-FURNISHED rooms, with or without home cooking; board, convenient location.

LARGE FRONT ROOMS, SUITABLE FOR 2 with board, 386 6th st., Phone Main 5460.

THE OZARK-ROOMS, FIRST-CLASS service; hot, cold water, 225 11th st.

Rooms, with board, hot and cold water, at 404 Harrison. Inquire at 305 Morrison.

NICELY FURNISHED ROOMS, WITH bath, 305 1/2 7th st., Phone Pacific 1068.

FURNISHED ROOM, WITH BOARD, in private home, 558 Couch st.

NEW 5-ROOM STRICTLY MODERN FLAT, East Side, walking distance; steam heat, hot and cold water, gas range, laundry tub, A. C. 200 1/2 1st, 253 1/2 Washington st., Phone Main 3055.

FOR RENT-UPPER AND LOWER FLAT, 14th and Montgomery streets; ready for occupancy; about 100 sq. ft.; large room 327, Chamber of Commerce bldg.

MODERN FLATS, ALL SIDES, FOR RENT, East and West Sides, Portland Trust Co., 200 N. 3rd, or E. cor. 3d and Oak, Phone Exchange 72.

DESIRABLE 6-ROOM FLAT, FURNACE, porch, lawn, choice neighborhood, Overlook, 221 1/2 7th, Phone Pacific 1068.

MODERN 5-ROOM FLAT, STEAM HEAT, gas range, and parlor, service, very reasonable, 409 Harrison st.

NEW, MODERN 3-ROOM FURNISHED flat, parlor, laundry, bath, 3 min. walk to car, 221 1/2 7th, Phone Pacific 1068.

MODERN 3-ROOM FLAT, FURNISHED; GAS, bath, phone, yard; no children. Call up Pacific 2260.

6-ROOM MODERN FLAT, 830 CORBETT, 12120, L. E. Thompson & Co., 229 3d.

ELEGANT, COMPLETE, HIGH-CLASS apartment to rent, furnished or unfurnished, West Side. Phone Pacific 1068.

WELLINGTON COURT, 15TH AND EVERETT-Handsome furnished room house, keeping apartments, possessing modern conveniences, excellent neighborhood and surroundings; no children.

THE ELLSWORTH - UNFURNISHED housekeeping suites, 3 rooms each, in new brick building, very desirable location, water, gas, close in, 106 Lownside, near High School.

417-FURNISHED 9-ROOM SUITE; GAS range, very desirable location, reasonable; walking distance. 610 First st.

LARGE PLEASANT FURNISHED HOUSE-keeping rooms, nice grounds, bath and phone, 169 S. Clair st., Phone Main 3816.

FOR RENT.

THE HOWLAND APARTMENTS, 631 1/2 Washington, cor. 20th-Nicely furnished housekeeping rooms, gas ranges, hot and cold water, free bath, free phone, nice sunny suites \$10 and \$12 per month; best rooms in city for money.

THE CONONTA, 187 17TH ST., NEAR Yamhill-New house, recently furnished, in suites of 2, 3 and 4 rooms, hot and cold water, gas range, electric light, steam heat, bath, free phone each door; no children.

NEWLY FURNISHED HOUSEKEEPING rooms, phone, bath, sink, 233 Everett, cor. 17th. Phone Pacific 1783.

THREE LARGE UNFURNISHED HOUSE-keeping rooms, bath, water and yard; desirable; cheap. 645 Water st.

118-16 ROOM HOUSE ON MONTAVILLA. 118-16-7 rooms, corner, new place, Albina. \$20-30-rooms, corner, flat, close in. \$20-40 rooms, fully furnished, East Pine st.

FOR RENT-NEW 7-ROOM HOUSE-GAS electricity, furnace, Knott, near Union; \$27.50; no small children. 909 Kerby st.

NEW MODERN SIX-ROOM HOUSE, NO. 315 North 23d st., Inquire Telephone Main 3395, or Home phone A-3395.

\$20-MODERN 7-ROOM HOUSE, CORNER Commercial and Felling sts. Good neighborhood, recently renovated. Inquire 308 Washington st.

6-ROOM MODERN HOUSE, 564 MAIN ST., near Chapman, newly renovated. Inquire 308 Washington st.

COTTAGE, 6 ROOMS, NICE YARD; 190 Chapman, near Yamhill. Inquire C. A. Aerm, 221 1/2 7th st.

NEW 5-ROOM COTTAGE, \$10 PER MONTH, 613 Brunswick st., Point View Station, St. Johns line.

MODERN 8-ROOM HOUSE, CORNER LOT, nice private family, good location for physician. Q. B. Oregonian.

\$21-3 ROOM HOUSE, SOUTH PORTLAND; good locality, 339 Sherbrook bldg. Phone East 2410.

\$12-3 GOOD 8-ROOM HOUSE, FRUIT TREES; near car, 6th and Grand, East 24th.

7-ROOM HOUSE, 742 IRVING ST. APPLY at 775 Hoyt st., Phone Main 6724.

GOOD COTTAGE ON WEST SIDE OF RIVER -Low rent, 563 Saver st.

Furnished Houses. MODERN 6-ROOM FLAT; ALSO ONE finished room in attic, completely furnished; electric light, modern terms to right parties; near car, 15th and Myrtle, near 18th, near Gleason. Fashionable neighborhood; only to responsible tenant. 113 1/2 10th st.

WILL RENT MY 5-ROOM FURNISHED flat to responsible party. Short walking distance from Postoffice, on West Side; large, bright, airy rooms, call at 410 Stearns bldg., or phone Main 1544.

8-ROOM FURNISHED HOUSE, NEAR 14TH street, in Hawthorne Park, June 1st to October 1st; moderate terms to right parties; references. Phone East 1343.

6-ROOM COTTAGE, 648 ELIZABETH ST., on Portland Heights, call Phone Pacific 2774, or call at the house 7 P. M. Rent \$20 per month.

FURNISHED 8-ROOM HOUSE COMPLETE, for rent for season. Fine lawn and flowers. 424 1/2 10th, Mrs. M. LaFaw.

FURNISHED THREE AND FOUR-Room houses, gas range, 614 East 21st; Richmond or Woodstock car.

FURNISHED 4-ROOM COTTAGE, ELECTRIC lights, bath, central, Inquire 273 1/2 7th.

MODERN, NICELY FURNISHED SIX-room house, 608 East Morrison st.

Houses for Rent-Furniture for Sale. NEW FURNITURE OF 4-ROOM FLAT, JANUARY service; steam heat; hot and cold water; low rent; will sell it cheap if taken at once. Telephone Pacific 490.

FOR SALE OR TRADE-COMplete FURNITURE, eight-room flat, centrally located; low rent. Inquire Marjorie Grand Theater.

MONEY-MAKER - 12-ROOM HOUSE, well furnished, nice lawn, fruit, location central, low rent, 614 East 21st; Richmond or Woodstock car.

FURNITURE OF 16-ROOM HOUSE; partly leaving town; a bargain if taken at once. Call 53 N. Park.

TWO NICELY FURNISHED HOUSEKEEPING rooms, gas, bath and phone, East 57th, 614 East Yamhill.

FURNITURE OF 7-ROOM FLAT-MODERN, 3 blocks from postoffice. Inquire 229 1/2 7th.

FURNITURE 8 ROOMS, HOUSE FULL, paying well; a bargain, 81 7th st., Torrey Oak.

FURNITURE OF 18-ROOM HOUSE. Inquire 432 Stark st.

FOR RENT-FOR THE SEASON, AT SEASIDE, OR, one 5-room, one 6-room, completely furnished, with modern conveniences; open for inspection. Inquire at 19 Phone Main 1739, C. H. Procemder.

Haystack Rock Park, Cannon Beach-Lots for sale from \$75 to \$200; neat planted gardens; open for inspection. Inquire at 19 Phone Main 1739, D. Torrey, Cannon Beach.

Finest cottage and one acre of ground on Cannon Beach for sale. Six rooms. For particulars, address W. C. Torrey, "Red Rock" Cottage, Cannon Beach, Or.

4 WELL FURNISHED COTTAGES AT SEASIDE for rent. Apply W. T. Stephens, at Sunset cottage, Seaside, or address 234 Porterville.

FOUR-ROOM HOUSE FOR SALE OR RENT at Seaside, near Necanicum Inn. Inquire 230 Caruthers st.

FOR RENT-THE "LEWIS" COTTAGE, AT Seaside, 6 rooms. Address A. Baird, 259 10th st.

FOR RENT AT SEASIDE-FURNISHED cottages overlooking ocean. Phone East 2820.

MURLAIR HALL. For rent reasonable from June 15 to October 15, in connection with the Inquirer. George H. Parsons, 50 23d st. Phone Main 1642.

DRUGSTORE, MODERN FRONT, STEAM heated, cement basement, best location on East Side, A. F. Swenson & Co., 263 1/2 Washington st., Phone Main 3053.

MEAT MARKET IN VERY BEST DISTRICT, strictly first-class territory. A. F. Swenson & Co., 263 1/2 Washington st., Phone Main 3053.

TO DESIRABLE PARTIES I WILL RENT space in my Washington-st. store, suitable for drugstore. Inquire at 303 Morrison.

ROOMS FOR MANUFACTURING AND OFFICE, Second and Washington How, Davis & Kilham, 210 Commercial st.

DESK ROOM IN ROOMY OFFICE CHAMBER, second floor, state business address, 2 S. Oregonian.

20x40-SECOND FLOOR, S. W. COR. 5TH and Oak; corner room; steam heat.

BUSINESS CHANCES.

ROOMING-HOUSE HEADQUARTERS. DRITZ-MUELLER CO. 602-5 1/2 W. Wash. Are you in the market for a hotel or rooming house? We will be glad to show you interest to see us before doing anything, as we have several good buys. DRITZ-MUELLER CO. 602-5 1/2 W. Wash. 003-5 Sweetland Bldg. M. 136.

FOR SALE-A GROCERY STORE-SALES are from \$50 to \$100 per day, price \$4000. DRITZ-MUELLER CO. 602-5 1/2 W. Wash. Bakery and confectionery; fine location; see 602-5 1/2 W. Wash.

FOR SALE-FIRST-CLASS, UP-TO-DATE restaurant, doing the business, everything new and modern, fully equipped, located in thriving terminal city, where good future is assured; reason for selling: proprietor's 16 years' steady gain, is re-locating. Good terms of sale cash. Address Q. T. Oregonian.

90-ROOM HOTEL WITH FOUR-YEAR lease; paying \$500 per month over and above other income; other sections of hotel in thriving terminal city, where good future is assured; reason for selling: proprietor's 16 years' steady gain, is re-locating. Good terms of sale cash. Address Q. T. Oregonian.

FOR SALE-WAREHOUSE IN SPOKANE; 150 feet frontage; cheap; ground rent \$100 per month. Address P. O. Box 1827 Spokane, Wash.

PARTNER WANTED IN REAL ESTATE office-The right party can secure a large interest with man that has been in the business for many years; attractive business; small amount of money required. Room 317, Raleigh bldg., Washington st.

FOR SALE-FIRST-CLASS NEWSPAPER for sale, with good circulation, good location and good patronage; right price, 1000 shares, without mortgage, on easy terms. Address J. A. Howerton, 11 Waco, Wash.

THE CONSOLIDATED INDUSTRY CO. 995 Broadway, New York City, is offering for sale, or you need additional capital, call and see us. All business strictly confidential.

FOR SALE-CHIEF-SAWMILL, NEARLY new, 10000 feet, with excellent timber, for sale, or you need additional capital, call and see us. All business strictly confidential.

NEWSPAPER-ALL OR PART INTEREST for sale or trade to satisfactory partner for mechanical or editorial department. Power Printing Co., 215 Broadway, New York City.

I HAVE A GOOD CHANCE FOR A GERMAN-speaking man to get into the employ of a large manufacturing concern, or German-American Employment Co., 233 1/2 7th st., Portland, Or.

CAN YOU SPARE \$4 A MONTH FOR 10 years of successful practice in Portland in the treatment of diseases peculiar to women? Write for particulars call or write to E. La Barr, 68 1/2 N. 3d st. Portland, Or.

BLACKSMITH AND WAGON WORKSHOP for sale; best location and largest business in interior city of prominence; reasonable price. Call at 410 Stearns bldg., or phone Main 1544.

STRICTLY CASH BUSINESS - OWNER wants reliable partner; experience not necessary and owner will guarantee you \$125 a month, \$5000 capital, Portland, Or.

NICEST LITTLE SUBURBAN STORE IN Portland; confectionery, bakery, canned goods, notions; demand for home baking and eating, 10 to 15 c. stock, room 41th.

WOULD LIKE TO CORRESPOND WITH parties having or contemplating building a rooming-house. Must be unfurnished. Phone East 2410, or call at 614 East 21st; Richmond or Woodstock car.

REGULAR PHYSICIAN FROM EAST, REGISTERED in state, several years' practice, would like to learn of good opening for medical or hospital work in Oregonian.

FOR SALE-FIRST-CLASS ICE CREAM, confectionery and other business; fixtures and machinery complete. S. L. Young, 500 1/2 7th, Portland, Or.

A small grocery on the Peninsula carline, suitable for a lady; cheap rent; 3200 Broadway, Portland, Or.

FOR SALE-VERY GOOD BUSINESS OPPORTUNITY, with room to enlarge present business; adding ladies' ready-to-wear goods. Oregonian.

40 PER CENT INTEREST, DEAL THROUGH bank; \$2500 will earn \$250 in 90 days on a good deal. Safe and guaranteed. M. G. Delicatessen and Home Bakery, 221 1/2 7th, Portland, Or.

DELICATESSEN AND HOME BAKERY. Price, \$500; good lease; brick building; low rent; receipts \$18 to \$25 daily. B. G. Oregonian.

EXPERT MINER AND CHEMIST IN COAL, oil, calcium or mineral lands, open for employment. James J. Meers, 339 Sacramento, Portland, Or.

FOR SALE-First-class millinery establishment, well-paying business, 3000 sq. ft. account of ill-health Q. T. Oregonian.

FOR SALE-RESTAURANT, CENTRALLY located; everything new; first-class; must sell at once. Address Q. T. Oregonian.

FOR SALE-FARM STOCK, CHEESE FACTORY, also \$5000, Tillamook County, Inquire William Baxter, Dolph, Or.

FINE CIGAR STORE, LOCATED IN HEART of downtown Portland, fully equipped, 1200 sq. ft. Inquire 221 1/2 7th, Portland, Or.

HAVE \$800 TO INVEST WITH PARTNER on good basis; must stand the strictest investigation. Q. S. Oregonian.

GROCERY-WASHINGTON STREET; LONG lease; large stock; good business; \$10000. K. T. Oregonian.

SAVE MONEY-ANYTHING IN PRINTING -See Madden, Oddfellows' Temple 1st and 2nd, Portland, Or.

A NICE INCOME-11 ROOMS; PAYS 12 NET per month; furnace, 2 ranges; rooms full; 3060, 204 Mohawk bldg.

FOR SALE-AN UP-TO-DATE MEAT market, good location, 2nd floor, F. A. McKinlay, 100 1/2 7th, Portland, Or.

BY OWNER RETIRING-FINELY