

# RAPID TRANSIT LINES

## Portland's First System of Electric and Cable Cars.

### COVER ALL PARTS OF THE CITY AND SUBURBS

The Electric Railways and Their Connections—Possibilities of Extensions—The Long-Distance Roads—Lines Lead in All Directions From the Business Center.

Portland's location is favorable for the maintenance of a complete system of rapid transit lines covering not only all parts of the city, but also extending to the suburbs and the towns within a radius of a dozen miles. The topography of the country immediately surrounding Portland especially favors the construction of electric and steam motor lines of railway, and all of this adjacent district being well settled, the construction of numerous lines of electric and steam motor lines from Portland to distant points ranging from three to twelve miles has encouraged an enormous traffic through these arteries of travel into the business heart of the big city.

All parts of Portland are favored with street-railway connection. No one part of the city has any decided advantage over any other part in this particular, and the system of street railways in operation here is in the construction of these lines Portland was able to avail itself of the latest improvements in electrical engineering, and the result is a modern system of electric railways that is even ahead of the requirement of the city for rapid transit. Older cities than Portland, with their established lines of street railway operated by horse power, did not feel compelled to incur the heavy outlay of money incident to substituting the more modern electric car for the slower horse-car, as the latter had answered their every requirement for a century or more. Portland, on the other hand, having no important horse-car lines in operation here at the time the present system of electric railways was constructed, received the benefit of building lines that would answer the requirements of the city for many years in the future, and this resulted in the completion of one of the finest systems of inter-municipal and city systems of rapid transit in the United States.

It was the construction of the suburban railroads that led to the rapid settlement of all the East Side districts for three miles or more back from the river. Mount Tabor, three miles east of the line of the river, is as easily reached by any of the three lines of railway centering in that point as any other part of the city. From the river were a few years since. The entire peninsula separating Portland from the Columbia river is dotted with pleasant suburban homes as the direct result of the construction of the electric motor line connecting this city and Vancouver, a line afterward electrified and over which now run modern electric cars. From this city, three miles south of Portland, was constructed the line to Milwaukie, six miles distant, affording attractive sites for suburban homes, which are within a few minutes' ride of the business center of Portland. The electric car has been the great promoter of the extension of Portland's boundary lines, and it has been the medium through which the people of the suburbs have been brought into the city life as it exists in the brilliantly lighted streets of the metropolis after midnight.

A ride on the numerous lines of electric and steam motor cars here is a great education to the visitor to Portland. He is surprised at the amount of territory the municipal limits include, and he shows an equal surprise at the many fine homes which dot the suburbs, and the fact that the electric car is in either direction from the business center. The types of all the better classes of buildings erected in Portland's suburbs are strictly modern in point of architecture, and they are the work of the hands of visitors from abroad as indicating the tastes of the people who have built such an important commercial center at this point.

There are today in successful operation in Portland and the adjacent suburbs 126 miles of finely equipped street and suburban lines of railway. The cost of this complete system has been about \$2,250,000. Seven companies operate these lines, and they give steady employment to about 700 men. All the principal lines are operated by electricity. The only notable exceptions to this are the important cable line, which operates from the business center to the summit of the heights back of the city, and the Mount Tabor, Mount Scott, St. Johns and West Portland steam motor lines, which connect the prosperous suburbs east and west of the city.

### THE FIRST-STREET RAILWAY.

#### Cars First Run Over This Line Early in 1872.

Portland's first street railway was put in operation nearly a quarter of a century ago. This line was built by the Portland Street Railway Company, which was organized by George B. Holladay, at that time directing genius of the principal transportation lines of the Pacific Northwest. Holladay was financially embarrassed, and he wanted to build a street-car line in Portland, but, although he was at the head of a big railroad company, his financial resources were low. He found himself unable to avail himself of the use of modern rails, but he had a lot of condemned railroad iron on the east bank of the river, which he had purchased some years before, with the stockholder's money, for use on the Oregon & California railroad line, then being constructed south from Portland through the Willamette valley. Holladay reasoned well, and his reasoning was always to the point. He could not see the distinction between a flat surface of a modern rail for his proposed street railway and the surface of the Willamette bottom bed of the heavier rail which he had once used on his standard-gauge track. He promptly shipped his condemned rails across the river, and before the city was fully prepared for his intention he had these rails laid along First street, bottom upward, for a mile or more, and he was soon ready for his usual announcement of the successful completion of one of his important undertakings. These rails were partially sunk in the pavement of the street, and for many years the bob-tail cars of the First-street line dragged their weary course over this improvised track. The bob-tail day line is still being operated on First street, but, like its founder, it has followed the vicissitudes of a precarious existence, and is today the one feature of Portland that a little shy when speaking of the modern conveniences the people here are able to avail themselves of.

The franchise of the First-street line was granted September 12, 1871. This line extended along First street from P to

Washington Third avenue and Corbett street. At this latter point direct connection is made with the Fulton Park extension of the same company, which runs to River view cemetery, one of the most attractive burial grounds in the United States. This is a most popular route for the heavy summer travel from the city to outside suburban points, and the view along the river bank of the Willamette river over this line commands a view of the river below and of the Cascade range which is enchanting in its many changing scenes.

### PORTLAND-VANCOUVER LINE.

The Popular Route to the Columbia River and Vancouver.

NOTHING very important line operated by the Portland Consolidated Railway Company is the road extending from Second and Burnside streets across the new Burnside bridge to a point on the Columbia river immediately opposite Vancouver. This road was originally built and operated by Oregon Land & Improvement Company as a steam motor line. It was completed in 1888. Its original cost was \$125,000. It was to be operated as a steam motor line until June, 1893, when it was electrified. It passed under the control of the Portland Consolidated Railway Company at the time of the formation of this latter company. The entire length of the road is seven miles, and it is one of the best-patronized lines in the city.

For a number of years after this line was built, its traffic gained an entrance into Portland over the Stark-street ferry. In July last, however, the tracks were completed across the new Burnside bridge, and since that time it has been running its cars into the business center of Portland direct.

Connection is made at the Columbia river terminus of this road with the fast steam ferry operated by the same company, which makes frequent trips across the river to and from Vancouver. At the Vancouver landing of the ferry, close connection is made with the Fort Vancouver Railway Company, which carries its cars into the business center of Portland direct.

### THE WASHINGTON-STREET LINES.

First Important Street Railway Built in Portland.

IN 1882 a franchise was obtained for the construction of a horse-car line on Washington street. This road was contemplated to run from First street at the intersection with Washington to the bon-ton residence district on the slight elevations in the western parts of the city. The first franchise was secured in May, 1882, by Mr. D. E. Budd, at that time secretary and manager of the First-street line. A month or two later Mr. Budd sold the franchise to the Multnomah Street Railway Company, which on October 1, 1882, commenced the active work of constructing the line. The road was completed in December, 1882. It extended from First street out to the head of Washington. Branches of the line run on the road on Washington, extended down a sixteenth street to Thurman, and south on Thirteenth to Montgomery. This line was successfully operated with horses as the motive power until 1890, when it was electrified. The service was then increased, and the road was equipped with the latest improved electric cars.

On August 1, 1882, the Multnomah Street Railway Company was organized, and it transferred to the Portland Consolidated Railway Company. There has been considerable litigation between the latter company and Mr. Budd, who first secured the franchise for the road, and it is at issue between Mr. Budd and the street-car company. The Portland Consolidated Railway Company is the direct successor of four important franchises in the city, and it is the only one which has absorbed these. These were the Multnomah Street Railway Company, the Columbia Land & Improvement Company, the Metropolitan Railway Company, the Portland & Vancouver Railway Company. The Portland Consolidated Railway Company was incorporated in May, 1882. The articles of consolidation of the numerous lines previously operated by the four companies and the franchise signed on August 1 following. The capital stock of this company is \$1,000,000, of which \$250,000 is paid up.

The directors of the Portland Consolidated Railway Company are George B. Holladay, Markle, James Steel, D. F. Sherman, W. A. Scoggin and Henry Rustin. This company is now operating 32 miles of electric railway, and it owns 52 miles of horse-car line, and it is the only one of its kind in the city. The original cost of constructing the system of lines operated by the company was \$1,250,000. The rolling stock and equipment are valued at \$1,000,000.

The Portland Consolidated Railway Company today operating, in addition to its main line on Washington street, an extension out Twenty-third street to a connection with the Washington-street line at the City Park. The Twenty-third-street line runs north on Twenty-third street from the intersection with the Washington-street line at the City Park, thence north on Twenty-third street to the terminus on the Heights is 3 1/2 miles. The view from the point on the Heights reached by this line commands a stretch of scenery which calls for the enthusiasm of all visitors to Portland who take the cars over this route, and the trip to Willamette Heights is one of the most interesting rides on any street-car line in the city.

### THE CITY & SUBURBAN LINES.

One of the Most Complete Systems on the Coast.

THE most extensive and the best-patronized lines of street and suburban railway in Portland are owned and operated by the City & Suburban Railway Company. Electricity is the motive power on all of these lines, and the extensions to Mount Tabor and St. Johns over which cars are hauled by steam motors. This company was incorporated in 1881 with a capital stock of \$1,000,000. The officers and principal owners are: Henry Palling, president; T. Woodward, vice-president; C. F. Swigert, secretary and

treasurer; and H. C. Campbell, general manager. On the City & Suburban system 35 men are constantly employed. The company operates 24 electric motor cars and in addition 10 passenger coaches which are hauled by steam motors. The trackage of the City & Suburban system covers a total length of 35 miles. The most important line of the system is 20.000. Included in this system are 13 different lines of road, 11 of which start from the intersection of Third and Yamhill streets. The Upper and Lower Albina, Irvington and Holladay's addition lines cross the river over the steel bridge, while the lines running to Holladay's addition via Grand avenue, Mount Tabor, Mount Tabor Villa via East Ankeny street, Woodstock and Waverly and Richmond run over the Morrison-street bridge.

The City & Suburban Railway Company is the immediate successor of the Willamette Bridge Railway Company and the Transcontinental Street Railway Company. The first electric line in Oregon was put in operation by the Willamette Bridge Railway Company in 1882. This line extended from the end of the western approach to the steel bridge to Albina. Five electric cars were put on this line in November, 1882. Two years later the entire East Side system which has been operated by these two companies as street-car lines were electrified. The changes from horse to electric cars were made under the City & Suburban Railway Company's management.

The lines operated by the City & Suburban Railway Company not only include those covering the East Side districts and referred to above, but the company also operates on the west side of the river the lines comprising what is known as the Third-street system. The Third-street line and its extensions were built in 1882 by the City & Suburban Railway Company under a franchise received from the city December 22, 1882. The motive power on this system was originally horse power, but on the purchase of the system by the City & Suburban Railway Company immediate steps were taken to electrify all the lines included within this system, and every car operated by the

company on the west side of the river is operated by electricity.

The West Side Lines of the City & Suburban Railway Company include that on Third street commencing at Twenty-fourth and Savier and running the entire length of the street to First and Whitaker. From Front street a branch extends westward on Morrison to Nineteenth, thence northward to Nineteenth and Gilsan. The line on Gilsan runs westward to Twenty-second and Gilman. Another branch extends from Eleventh and Morrison via Eleventh street and Montgomery to Seventeenth and Montgomery. All the cars of the company covering the East Side districts by the Morrison-street bridge carry an entrance to the city through Morrison street. These cars run to the intersection of Morrison and Third, from which point they run south on Third to Yamhill. On Yamhill, between Second and Third, the company has placed a switch, and it is from this point that all cars running over the Morrison-street bridge take their way to the city, and thence southward cars reach the bridge by way of Front street. The cars crossing the steel bridge from which point they run to the switch between Third and Fourth streets take the West Side terminus of the lines operated by the company to the northern districts of the East Side suburbs. The total mileage of the company's tracks on the west side of the river is 14, and on these lines the company operates 17 cars.

When the City & Suburban gained control of the important lines on the east side of the river at Portland, it immediately proceeded to make every preparation to electrify the entire system under its control. The management elected the best methods of electric traction in use by the best-equipped electric lines of the East, and after a most thorough research into the best plants the company selected what was known as the Thomson-Houston Company's system. Single-reduction, water-proof motors were selected, and the necessary cars for operating the line were purchased from the Pullman Company. The entire work of electrification was completed in May, 1882, and since that time the company has operated in this city one of the most complete systems of electric street-cars on the coast.

### THE CABLE ROAD.

The Great Hill Climber—The Heights Back of the City.

THE Portland Traction Company, the successors of the Portland Cable Railway Company, operates seven miles of cable road in Portland. The principal line of this company extends from the foot of Fifth street, in the northern part of the city, at Portland Heights, a distance of 2 1/2 miles. At the intersection of Fourth and Jefferson streets a branch runs out to the Pullman and the baseball grounds. The construction of the cable road on the west side of the river has interfered with the operation of the City Park branch of the cable line for some time past, but on the completion of the reservoir it is the intention of the management to resume the operation of this branch. A short branch also runs from the main line at the intersection of Fifth and Alder streets down to Front, but as there is little traffic over this branch, but a few blocks in length, cars are not running over it at the present time.

### EAST SIDE RAILWAY COMPANY.

The Oregon City Line and the Route to Mount Tabor and Mount Scott.

The East Side Railway Company was incorporated in July, 1882, with a capital stock of \$200,000. This company is the immediate successor of the Mount Tabor Street Railway Company, which built a

line out Hawthorne avenue in 1880 to Mount Tabor, a distance of three miles, and from the eastern terminus of the road a steam motor line was constructed by a syndicate of property-owners, known as the Portland, Chicago & Mount Scott Railroad Company, to Mount Scott, seven miles distant from Portland. When this extension was completed it was turned over to the East Side Railway Company, by which it has since been operated.

The most important line operated by the East Side Railway Company is that extending from Second and Madison streets, Portland, across the Madison-street bridge south to Seaside, Milwaukie, Gladstone and Oregon City. Of the 23 miles of road operated by this company on the east side of the river, 13 miles cover the trackage of the line to Oregon City. The Oregon City line was completed and put into operation March 1, 1882. The equipment of the company consists of 19 electric motor cars, four trailers, and in addition to this the company has three steam motors. The total cost of the system operated by the East Side Railway Company was \$250,000. The principal owners of the company are Messrs. James and George A. Steel.

The Oregon City line operated by this company, as before stated, is 15 miles in length. The terminus of the road in Oregon City is at a point a half mile from the beautiful falls of the Willamette river at this point. From Oregon City the company, in addition to operating its line to Portland, runs cars to Gladstone, about two miles north of Oregon City. At Gladstone station, a branch one-half mile in length leaves the main line and runs through the suburb of Gladstone to Gladstone Park. Trips are made between Portland and Oregon City over this line at regular intervals of 40 minutes during the day, and it is a most popular route for tourists who come to Portland with a view of seeing all the points of interest in the city and the immediate vicinity.

ent manager of the company in Portland is Mr. F. F. Fuller, formerly receiver of the old Portland Cable Railway Company. In many of the cities of the Pacific coast the line of the cable road ascends one of the longest steep cable grades in the United States. On the half mile of this ascent the cars travel at a rate of 100 feet. The station of the line at the summit of the Heights is at an elevation of 600 feet above the surface of the river. From no other point in Portland can such a magnificent view of the city and its surroundings be obtained. This view also commands a view of the Cascade mountains for 100 miles or more along their course, as well as of the lofty snow peaks which rise from the summit of this range at different points in Oregon and Washington.

The power plant of the Traction Company consists of two Hamilton-Corliss engines of 250-horsepower each. Only one of these engines is used at present. These engines are connected with the main shaft by an endless-type drive. The grooves on the main shaft is 15 feet in diameter, and there are 20 grooves on this wheel. On the main shaft there are three smaller differential drums which drive the three ropes of the system. The length of these ropes is respectively 8000, 22,000 and 15,000 feet. The entire plant of the Portland Traction Company is built in the most substantial manner possible, and with the early resumption of normal business conditions of the Northwest which is now promised, this line will be run at a profit to its owners.

### TO BARNES HEIGHTS.

A Road That Was Built to Sell Some Good Property.

HE Barnes Heights & Cornell Mountain railway connects at the head of Washington street with the Twenty-third-street line of the Portland Consolidated Railway Company. This line winds up the picturesque hillsides to Barnes Heights, a distance of three miles. The company which constructed this line was incorporated in 1882. The road was first operated January 1, 1882. It is an electric line, and its total cost was about \$60,000. The main incentive for the construction of this line was the hope of creating a market for real estate on Barnes Heights. The name of 1882 put a most effectual damper on the hopes of the promoters of the enterprise, and in November, 1882, the road was shut down by its owners. It finally passed into the possession of the General Electric Company of this city, who have recently commenced to operate it again.

### THE WHIST TROPHY.

Multnomah Club Challenges the Champions-Gossip of the Players.

Interest in whist circles has received quite a stimulus recently by a challenge from the Multnomah Athletic Club to the Portland Whist Club, for possession of the North Pacific Whist League trophy won by the Portland Whist Club at the Tacoma tournament in October. This will be the first challenge contest for the cup, and the result is awaited with interest.

The Multnomah team will be composed of Messrs. Clarence L. Nichols, Neil Millan, B. H. Shepard and Herbert Wilcox. The Portland Whist Club will be represented by Messrs. G. M. Stearns, Preston C. Smith, L. Therkelsen and Richard Nixon. The match will take place at the rooms of the Multnomah Athletic Club, on Friday and Saturday evenings of this week, and will be according to the set rules which have been adopted by the North Pacific Whist League, and which are those that were adopted by the American Whist League.

The executive committee of the North Pacific Whist League has decided to hold the second annual meeting of the league in Portland, some time between March 29 and April 21, next. These reserves will be shut down by its owners. It finally passed into the possession of the General Electric Company of this city, who have recently commenced to operate it again.

### THE GREAT HILL CLIMBER—THE HEIGHTS BACK OF THE CITY.

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### STREET-CAR PARALYSIS.

A Pittsburg physician, who a few days ago complained of a dull ache in his left arm. He had never had rheumatism, but thought his pain must come from that malady. After describing it, the doctor said: "You ride to and from your office in the cable car, don't you?" "Yes." "You seldom get a seat?" "True enough." "You have formed the habit of holding to the strap with your left hand?" "Since you mention it, I know that it is so, though I had not thought of it." "That is the cause of the pain you feel. For an hour a day, more or less, your left arm is held in an unnatural, upraised position, and it has begun to tell upon you. You can relieve the ache with this ointment which I shall give you, but a cure can only be effected by ceasing to support yourself by hanging to a strap."

### HOW THE TROUBLE BEGAN.

Chicago Tribune.

# BUILDING AND LOAN

RAPID DEVELOPMENT OF ASSOCIATIONS IN THIS LINE IN AMERICA.

A Banking Business for Small Depositors That is Absolutely Safe—Which Properly Handled.

HERE is but little accurate information possessed by the general public regarding the beneficial features of the building and loan association. It is properly conducted, as it always has been in Portland. All the other cities in this line ever started here have brought and even during the dull period of the country, the profits of these companies have been probably handled.

A few statistics on the building and loan business of the United States since 1849 will show conclusively the benefit these associations have been to people of moderate means. From the small beginning made by this plan of banking in 1849 the building and loan associations of the United States have increased since that time to over 800. The profits and dues of these associations today reach the enormous total of \$70,000,000. The total membership is over 1,800,000, with assets of \$25,000,000. Notwithstanding the fact that only about 25 per cent of the amount of the loans are borrowed, yet more than 400,000 homes have been acquired through the aid of these associations, homes that in the majority of cases could not have been built with money obtained from any other source.

The building and loan association when competently managed, as before stated, is distinctly the poor man's friend. The business, as a whole, is the most economically managed of any business enterprise where large capital is involved, in the United States. Discrimination, of course, should be shown in the selection of a company for the investment of one's capital. In many of the states where these associations are the most prominent, there are laws which fully protect the stockholders, and which also require the associations themselves to deposit ample securities with the secretary of state to insure the safekeeping of the funds. It has been the aim of the more representative associations of the state for some time past to have such a law passed in Oregon. At the next session of the legislature a bill will be introduced to this effect, and the associations here hope that it will be successfully carried through.

Among the most prominent of the great building and loan associations of Portland are the following:

### THOROUGH BUSINESS METHODS.

Washington National Building Loan & Investment Association.

The first legislature of the state of Oregon passed a special act relative to building-loan associations incorporated within its borders. This law required that all mortgages and notes be non-negotiable and be deposited with the state auditor, or a duly authorized trust company, or a state approved by him, in trust for the shareholders, and that the associations should file bonds and require an annual examination of the books and business by the state auditor. This law also limits the expenses of such association and fixes the exact amount of the annual dues of members forced to withdraw before the maturity of the stock.

Starting without a dollar of capital in 1859, the Washington National Building Loan Association has today a membership of 251, although the exact date has not yet been determined. The meeting will be under the auspices of the Portland Whist Club, and promises to bring together a notable gathering of the whist players of the North Pacific coast. Portland will probably be represented by five teams, one each from the Portland Whist, Arlington, Multnomah Athletic, Commercial and Portland Athletic Clubs. Steps are also being taken to have teams from the army post at Vancouver, from The Dalles, Astoria, Oregon City, Salem, Forest Grove, Eugene, Albany and Roseburg. Advice from the state of Washington indicates that an equivalent law has been adopted by the American Whist League.

The executive committee of the North Pacific Whist League has decided to hold the second annual meeting of the league in Portland, some time between March 29 and April 21, next. These reserves will be shut down by its owners. It finally passed into the possession of the General Electric Company of this city, who have recently commenced to operate it again.

The Portland Whist Club is in a most flourishing condition, with a membership of 150, and constantly increasing. On its regular Friday-evening meetings, at the Arlington Club, the attendance sometimes runs up to as high as 75 or 80. At the last meeting an interesting tournament for progressive pairs came to an end. The tournament lasted seven evenings, and, under the able management of the club, the prize money it played at least four times. The score of teams having played the requisite number of games is appended. From it the decisive victory of Dr. C. L. Nichols and Dr. D. E. Budd is apparent. The prize money of the tournament Mr. T. M. Stevens, chairman of the tournament committee, presented the winners with handsome combination card cases and counters. Following is the full score:

Player	Games	Wins	Losses	Points	Average
Nichols and Jeffers	30	18	12	180	6.0
Barnes and Melton	25	12	13	120	4.8
Bingham and Thompson	21	11	10	105	5.0
Stearns and Johnson	15	8	7	75	5.0
Gadsby and Kirkpatrick	12	6	6	60	5.0
Dixon and Burpee	12	6	6	60	5.0
Shepard and Gray	12	6	6	60	5.0
Bullen and Austin	11	6	5	55	5.0
Thompson and Johnson	10	5	5	50	5.0
Thomas and Arnold	10	5	5	50	5.0
McFarland and Green	10	5	5	50	5.0
Rogers and Blackstone	10	5	5	50	5.0
Carl and Lovett	10	5	5	50	5.0
Sargent and Montague	10	5	5	50	5.0
Wright and Johnson	10	5	5	50	5.0
Williams and Brown	10	5	5	50	5.0
Ogden and Harlow	10	5	5	50	5.0

### A HOME COMPANY.

Fine Showing by the Union Savings & Loan Association.

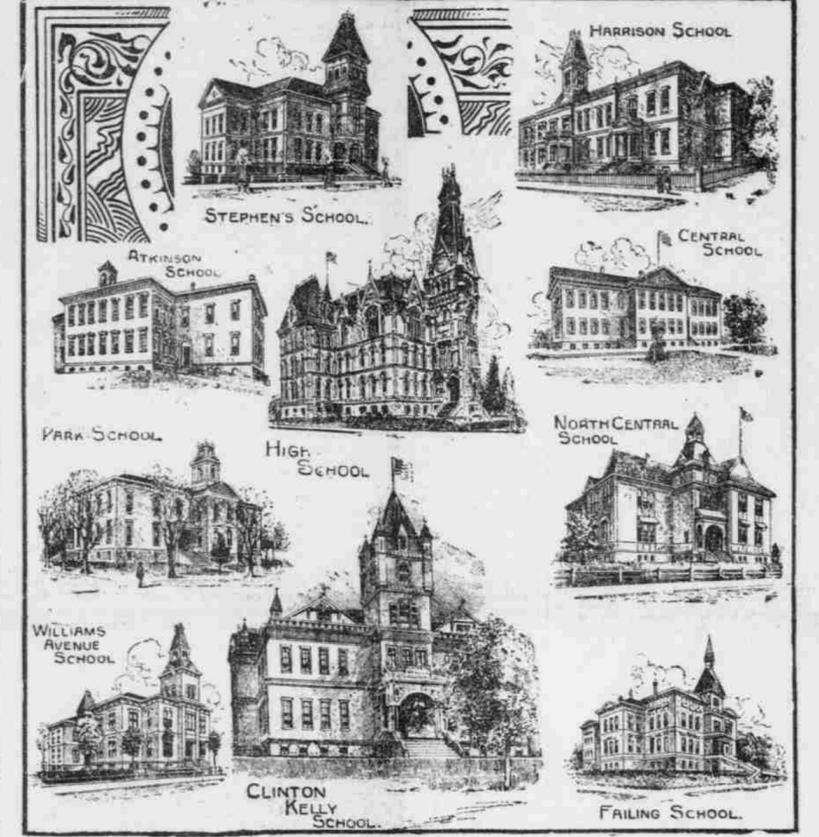
The above company is the successor of the Puget Sound National Savings & Loan Association and has been in business since January, 1885. Despite the hard times the business of this association has been steadily increasing, until at the present time their assets will figure up about \$120,000. It has at present 35 loans, and only one delinquent real estate unpaid. During the past six months the earnings have been \$752.15, and on January 1, 1895, a dividend of 1 per cent per month will be declared, and \$25,000 of the profit to be added to the surplus account.

The association has paid 6 per cent to shareholders every six months since its organization, and it now has about \$500 surplus earnings on hand, which are held to cover any possible loss that might occur. The dividend from January 1, 1895, has been apportioned as follows: \$12.25 to prepaid shareholders, \$394.21 to installment shareholders, and \$25.65 in cash to those holding full paid-up shares. The officers are conservative business men and take an active interest in the affairs of the organization. They are as follows: James H. Beck, president; E. E. Miller, vice-president; L. D. McArdie, secretary; M. Billings, manager; C. W. Miller, attorney, who together with Charles H. James, compose the board of directors.

### UNDER STRICT LAW.

The Guaranty Savings & Loan Association.

The Guaranty Savings & Loan Association of Minneapolis, Minn., whose office in this city is at 23 Stark street, with J. W. Egan as its representative, is one of the oldest and strongest of these companies in the United States. The laws of Minnesota absolutely control the operations of this association, doing business under the laws of that state, and are under the personal supervision of the state bank examiner. The company is also ably and honestly managed, and has never had a failure in its history. Its record, it has placed between 500 and 600 loans in this city, aggregating several hundred thousand dollars, and it has ample funds to meet the needs of its borrowers promptly, even in these "panicky" times.



REPRESENTATIVE PUBLIC SCHOOLS OF PORTLAND.