CLASSIFIED AD. RATES. "Rooms," "Rooms and Board," "Housekeep # Rooms," "Situation Wanted," 15 words o ss, 15 cents; 16 to 20 words, 20 cents; 21 t

words, 25 cents, etc. No discount for ad-UNDER ALL OTHER HEADS except "New Today." We cents for 15 words or less; 10 to 20 words, 40 cents; 21 to 25 words, 50 cents, first insertion. Each additional insertion

one-half; no further discount under one month "NEW TODAY" (gauge measure agate), 15 sents per line, first insertion; 10 cants per line, first insertion; 10 cants per line for each additional insertion.

ANSWERS TO ADVERTISEMENTS, addressed care The Oregonian and left at this office, should slways be inclosed in sealed envelopes. No stamp is required on such letters. The Oregonian will not be responsible for errors or advertisements taken through the telephone.

Portland Homebuilding Co.

Portland Homebuilding Co.

Bailds homes only at University Park. You select a lot 50x100, and pay down 55 and pay 85 monthly till your turn comes to get a home after which you pay 55 monthly and 5 per cent simple annual interest on what you owe. Each principal payment reduces the interest accordingly. Bank home come \$1000 in chidding \$200 for the lot. Comments are issued in series of 500. When there is paid to the company \$1000 by all the members. They are called together to determine who shall get the money with which to build a home. The one who gets the money pays to the others 5 per cent interest on the amount each has paid of the \$1000 loaned, therefore each member gets 5 per cent interest on his money until he becomes a borrower himself. Each member also gots the increase in the value of his lots from the day he pays down his first \$5. For further particulars call on or address. rticu'ara call on or address
PRANCIS I. M'KENNA, Agent,
151 6th st., Marquam bidg., Portland, Or.

MORTGAGE LOANS n improved city and farm property. Building ana. Installment loans. WM. MACMASTER, I Worcester block.

FOR SALE-REAL ESTATE.

100-NEAT COTTAGE AND FULL LOT ON new electric line.

\$2100-Bargain in an 8-room house, just
eart of Sunnyaide.

\$1200-Fine T-room house in first-class repair; on electric car line.

Vacant lots in different parts of the town at
prices that are sure to sell them within the
Beat few weeks.

Beanon building, Fifth and Morrison.

GO ACRES, 7 MILES NORTH OF FOREST Grove: 20 nores in grass, 10 in fruit and garden, small farmhouse and born, 4 cows and 3 caives and chickens, 10 tons hay, car-rots, potatoon, etc., also farm implements, thrown in, all for \$1500, few days only. W. G. Beck & Co., 321 Morrison st.

FOR SALE-MODERN NEW 6-ROOM HOUSE, close in; 20x100; percelain bath and sink, gaz, large perch; \$300 to \$300 cach, \$25 monthly. Why pay rent? F. W. Torgier, 100 Sherlock bldg.

WILL BUY YOU LOT AND BUILD HOUSE in any part of the city; small cash payment, in any part of the city; small cash payment balance monthly; have bargains. Dammele Co., 503 Marquam bldg.

INVESTMENT OF ABOUT \$6000 WILL Re-alize 10.50 per cent net interest monthly from improved property. F. V. Andrews & Co., Hamilton bldg. MUST BE SOLD; NEW 5-ROOM COTTAGE

and corner lot on Williams ave.; also two lots on Benton st. Valley Land Co., 43 1st

MOUNT SCOTT REAL ESTATE OFFICE Lents, Or. All kinds property cheap. Take Mount Scott car; fare 5 cents. O. R. Additon. Homes built on easy payments, any part city lots furnished if necessary; low rate interest City Building Co., 612 Commercial bidg. TWO LOTS, COR. E. 16TH AND SCHUYLES sts., Helladay's Addition, at bargain by own-ers. Morgan Wall Paper Co., 184 2d.

FOR SALE-THREE MODERN NEW 6-ROOM houses, close in. Apply owner, Geo. Puhr, Osborn Hotel.

LIST YOUR PROPERTY FOR SALE WITH M.W. Parsons, 411 Spencer st., Montavilla, Or. ALL KINDS REAL ESTATE BOUGHT, So and exchanged. Valley Land Co., 43% 1st

WANTED-REAL ESTATE.

WANTED-TO BUY 8 OR 9-ROOM HOUSE and lot, close in, price to be from \$3500 to \$4000; state terms; so agents. O 55, Orego-nion.

FOR SALE-FARMS.

HOMESTEAD LOCATIONS—BIX CHOICE dairy and stock claims, near Columbia River; choice fruit, grain and stock lands near good town and railroad. Claims in famous Hood River fruit section. Fees reasonable, Wm. Hawks, 306 Commercial Block. BEAUTIFUL FARMS, HIGHLY IMPROVED. \$30 up per acre. Also timber lands and reg-

BUY SMALL IRRIGATED BOTTOM-LAND ranch. Buy 546-acre wheat farm at \$25, sub-divide to suit for orchard or hop land, and sell for \$30 or more per acre. Address Ben A. Lowell, Woodville, Or.

INVESTIGATE THIS-220 ACRES, 50 ACRES cultivated, 150 acres fine bottom land, good buildings, 125 acres excellent timber; electric

line through place; \$25 an acre. C. N. Plow man, Oregon City, Or. IMPROVED FARMS FOR SALE IN ALL parts of Oregon and Washington; payments made to suit purchasers. For particulars apply to WM. MACMASTER, 311 Worcester block.

160-ACRE FRUIT AND DAIRY FARM FOR sale. Call on or address W. Fairchild, owner, at Scappoose, Or.

TOR RENT-FARMS.

PLACE TO BENT FOR MILK RANCH, 4½ miles on Canyon road; good water and range. W. Bush, 81 lst st.

TIMBER LANDS FOR SALE.

TIMBEE LOCATIONS—FIR TIMBER CLAIMS under homestead right; cruise 8,000,000. Fir, under timber and stone act, trulise 5,000,000. Yellow pine claims, both homestead and timber; cruise 8,000,000. Some chaice timbered farm lands, in fine grain, fruit and stock country. Location fees reasonable. Wm. Hawks, 306 Commercial Block.

FOR SALE-TWO CHOICE HOMESTEAD RE-linquishments; will cut 5.000,000 and 8.000,000,000, pellow fir and cedar; soil good; near Port-land. McLeod & Co., 226 Failing bldg.

HOMESTKAD RELINQUISHMENTS — WE hold relinquishments to three good claims, close in and valuable. Ames Mercantile Agency, Abington building.

IF YOU WANT A REAL GOOD TIMEER RE-linguishment or homescad, call on us now. No money till claim is accepted. Investigate. Room 211 Allsky bldg.

BEST TIMBER CHANCE YET: COAST: cruise 4.000,000; join party starting Monday night. Wm. Hawks, 306 Commercial block. PARTIES DESIRING TIMBER CLAIMS OR bomestead locations will do well to write F. D. Kinyon, Roseburg, Or.

Horses, Vehicles and Harness.

1050-POUND HORSE, HARNESS AND BUG-gr; 900-pound pony, double set of good work harness; will sell separate. Call barn, 18th and Jefferson, or 225 Chapman st. POR SALE-TEAM OF GRAY MARES, 2200 pounds, well matched; also spring wagon. W. Osborne, Smith Crossing, St. Johns elec-tric line.

\$250-TEAM HEAVY DRAFT HORSES, HAR-ness, 5% wagon and dump rack. Canadian Agency, 226% Morrison st.

DANERUPT STOCK OF HARNESS MUST BE sold in 30 days; also wagons, 211 Wash, st. FOR SALE-ONE BAY HORSE; WILL SELL chesp if taken at once, 40 North 9th. FINE CART AND DRIVING HORSE. 484

Miscellancous,

FOR SALE-CHEAP, ONE 24 HORSE-POW-er gasoline motor, suitable for automobile or stationary work; A. L. Dyke make. Address W. S. Richards, Albany, Or.

FOR SALE-LAUNDRI. DOING \$500 PER week; cash or easy payments; it will pay to investigate this. Address V 52, care Grego-FOR SALE-A PIRST-CLASS SO H.-P. SEC-end-hand gas engine, practically new. North-west Electric Eng. Co., 309 Stark at

THREE FRESH COWS, WITH CALVES two will be fresh soon. Joe Nash, Tremont Or. Take Mount Scott car.

OR GOOD DRY FIL AND POLE OAK wood, 4-foot length, go to Hoovers, 313 Water at. Phone South 651. POR SALE-THE ENTIRE FIXTURES FOR

FOR SALE.

Miscellaneous. UPRIGHT PIANO CHEAP FOR CASH OR

easy payments to good party.

FOR SALE—CHEAP; GOING OUT OF BUSI-ness; showcases, counters, etc. L. Sing Co., 2191; 3d.

DRY SEASONED CORDWOOD, 5 AND Re-cord lots a specialty. Box 6 Fulton, Or.

COAL, \$8 PER TON, DELIVERED. PORTLAND GAS CO., 174 5th st. TWO CHOICE FRESH COWS; LARGE MILK-era. Stable, 403 East 12th.

HELP WANTED-MALE.

TRUSTWORTHY PERSON IN EACH COUN-ty to manage business of old-established bouse of solid financial standing; straight bons fide weekly cash sainty \$15 paid by check each Wednesday with all expenses direct from beadquarters; money advanced for expenses. Manager, 362 Caxton bidg. Chicago.

WANTED STENOGRAPHER; NONE NEED apply who has not had considerable experience; must come well recommended and be exceptionally quick. Address S 53, Grego-man.

R. HANSEN & CO. EMPLOYMENT

Agency, 26 North 2d st. Both phones. Competent male help promptly supplied. CIGAR SALESMAN, WITH ESTABLISHED trade with large dealers who buy direct from factories. Address, with full particu-lars, H. C. Fisher, Fisher bidg., Chicago.

MEN-OUR PREE CATALOGUE EXPLAINS how we teach the barber trade in shortest possible time, and best method known. Moler System College, San Francisco, Cal. TELEGRAPHY TAUGHT BY EXPERI-enced operator; now is your chance; hall tuillon for first 20 students. Phone Work 1419. Q St. Oregonian.

WANTED COMPETENT ELECTRIC LINE-main far work out of city; steady work, \$3.25 per day, eight hours; state age and experi-ence. R 53, Oregonian.

TELEGRAPHT TAUGHT BY EXPERI-enced operator; now is your chance; half tuition for first 20 students. Phone West 1419. Q 53, Oregonian.

WANTED-GOOD JOBBING BLACKSMITH for country and some heavy machine work; permanent 3th for right man. E. T. Hollen-beck, Condon, Or. AN EXPERIENCED DOOKKEEPER, ADdress, in own handwriting, giving referen-and sniary wanted, V 54, Oregonian.

AN EXPERIENCED SALESMAN FOR CITY give references and state miary wanted. I 56, Oregonian. WANTED-A FIRST-CLASS SHOEMAKER immediately. L. C. Barrett & Co., Mountain Home, Idaho.

MEN WANTED; GOOD OPPORTUNITY TO make money; up-to-date proposition. Call 264 Morrison st. TWO OR THREE FIRST-CLASS SOLICITORS

can secure position by calling at 30 Han liton bldg. YOUNG MAN TO LEARN BARBER TRADE; some money required. C 53, Oregonian. BOY TO WORK NIGHTS SETTING FINS IN bowling aller. M. A. A. C. WANTED-BOY TO ATTEND DOOR. 105 PORTER WANTED AT 305 WASHINGTON street.

HELP WANTED-FEMALE.

WANTED - A COMPETENT PLAIN COOK and assistant for the young women's dormi-tory. University of Idaho, Moscow, Idaho; good wages and comfortable quarters; refer-ced required; may and wife professed. Adences required; man and wife preferred, dress at once Registrar, U. of I., Mos Idaho.

WANTED-IMMEDIATELY: VERY COMPE tent second girl, with reference, S. preferred, first-class private family; \$25, 230% Yambill. Phone Black 2881.

WANTED - IMMEDIATELY: HOUSEKEEP-er, country cooks, chambermaids, second girls, housework girls, purses. 2004, Yahr-hill. Phone Black 2881. GIRL FOR GENERAL HOUSEWORK: three in family. Inquire this morning 305 East Larrabee. Take "L" car, get off at Dixon.

WOMAN OR GIRL TO DO LIGHT HOUSE-work and sleep at home. 569 West Main, near Chapman. STENOGRAPHER CAN HAVE USE OF OF-

fice and both phones free. Room 21, 43% is GIRL FOR GENERAL HOUSEWORK; ONE to sleep at home preferred. 220 North 16th street.

WANTED-LADY TEACHERS. APPLY AT 145% lst st., second floor, room 4, from 2-4 P. M. RELIABLE GIRL FOR GENERAL HOUSE-work in small family. Apply mornings, 555 4th.

WANTED-GIRL FOR GENERAL HOUSE work. Apply 447 East 12th North, Irvington FIRL FOR GENERAL HOUSEWORK; three in family. Apply 336 Washington st.

WANTED-A DINING-ROOM AND PANTRY girl, at The Norton, 12th and Morrison sta. WANTED-A GIRL FOR GENERAL HOUSE work. Inquire 208 12th st.

HELP WANTED-MALE OR FEMALE. ADIES OR GENTS, ENERGETIC AND IN-telligent, to sell our elegant tollst prepara-tions. D'Orlan Cie, 348 Washington st.

SITUATIONS WANTED-MALE.

Bookkeepers and Cierks. WANTED-POSITION AS BILL CLERK, EN-try cierk or assistant bookkeeper; experi-enced; reference; anything to get a start. P 54, Oregonian.

STENOGRAPHER AND BOOKKEEPER OF experience, with first-class references, de-sires position. Address P 53, care Orego-nian.

A COMPETENT AND EXPERIENCED young man desires a position as a bookkeeper or stenographer, or both. Address T 48, care Oregonian.

Miscellaneous.

ALL KINDS HELP FURNISHED; DOMES-tics, farm hands, laborers, canners, store work. Japaness Employment Office, 69 North 5th. Phone Clay 592. WANTED-POSITION, BT SOBER AND IN-dustrious man, as hotel clerk or night watch-man; experienced and reference. H. L. Rup-precht, Hotel Quimby.

CAN FURNISH DOMESTIC, PARM AND all kinds of help. Telephone Black 992. Japanese Labor Ass'n. 208 Everett st. SITUATION WANTED - BY YOUNG MAR-ried man, in wholesale house or as engineer or fireman. Address M 24, care Oregonian.

CIRCULAR SAWYER, SOBER AND RELI-able, wants steady position; 15 years' experi-ence. Y 50, Oregonian. OUNG MAN WANTS WORK EVENINGS after school and on Saturdays. C 5d, Orego-

JAPANESE YOUNG BOY WANTS A SITU-ation to do housework. N 55, cars Orego-nian. YOUNG MAN, 19, WANTS TO LEARN THE butcher business. B 55, Oregonian.

SITUATIONS WANTED-FEMALE.

Bookeepers and Stenographers. YOUNG GENTLEMAN WOULD LIKE AP-ternoon and evening work, or either, with good house, F 56, Oregonian. STENOGRAPHER OF SEVEN MONTHS' EX-perience desires position; can give references. O 50, Oregonian.

ETENOGRAPHER DESIRES A POSITION willing to begin with small salary. B 56, Oregonian. COMPETENT STENOGRAPHER DESIRES A position; references X 56, Oregonian.

SITUATION WANTED-BY NEAT, COMPE-tent girl, second work or wars children. 2304 Yambill. Phone Black 2881. BY COMPETENT GIRL, TO DO GENERAL housework. 245 17th st. North. Small family; good home preferred.

SITUATIONS WANTED-FEMALE.

Domestics.

BY LADY WITH LITTLE GIRL, IN SMALL family, year Stephens School, East Side. 8 YOUNG LADY WISHES TO DO LIGHT housework or as nurse girl. Phone Union

Dressmakers.

MRS. PITKIN AND MRS. ETHEL TOBIN ladies tailors, will make all suits and coat brought in before the 25th at reduced rates 107% 3d st., near Washington. JACKETS RELINED, SKIRTS REBOUND; all kinds of repairing done. 429 Alder st.

SITUATIONS WANTED - HOUSEKEEPERS, cooks, day workers, chambermalds, housework girls, nurses. 280% Yambill. Phone Black 2881.

TO EXCHANGE.

TO EXCHANGE - GOOD LOT, ALBINA Homestead, for good work horses. Call at 110 lat.

WANTED TO REST.

WANTED-AT ONCE, ROOM AND BOARD for lady and haby in private family. Phone Union 3741.

WANTED-MISCELLANEOUS.

HIGHEST PRICE PAID FOR MEN'S CAST off cothing, shoes, vallees, etc., at the of reliable stand, 62 N. 3d st. Phone Hood 517. I WANT \$2000 ON MACHINERY AND stock. J 55, Oregonian.

SCHOOL HOOKS MOUGHT: HIGHEST PRICE paid 229 Yambill st.

FOR RENT.

Rooms. THE PALMER HOUSE, S. E. COR. ALDER and Park sts., formerly The Spaidine—The most complete apartment-house in the city: steam heat, gas, electric light, porcelain baths, every modern convenience. Tourist and transient trade solicited.

THE NEWCASTLE, COR. 3D AND HARRI-son—Steam heat, porcelain boths, free phone, gas, plenty of hot water; tow rates on unfur-nished rooms; references. Dr. C. C. New-castle, owner and proprietor.

THE ELKTON-UNDER NEW MANAGE-ment; en by new and first-class; tooms by day or month; transient, 42% North off at Mrs. M. C. Dawson, manager. THE BARRIE, S. R. COR 6TH AND STARK
-Newly furnished, steam heat, electric light,
porcelain baths; rates 31 per day and up;
special by week or month.

FOR RENT - DESIRABLE FURNISHED room in modern house; beautiful location, one block from Morrison or Washington cars, 500 Couch st., near 18th. FOR RENT-AT \$28 3D ST.; TWO CARGE unfurnished rooms, with private family; use of phone; front and back entrance; private. LARGE, NEWLY FURNISHED FRONT room; modern conveniences, bath and phon-Apply 32% North 16th st., near Washington

FOR RENT - PLEASANT BACHELOR apartments in block centrally located; turniture for sale. W 54, Oregonian. 361 TAYLOR ST.-PLEASANT ROOMS; GEN tlemen; bath, phone, gas, heat; near Port land Hotel; no children.

THREE VERY DESIRABLE, NICELY FUR nished single rooms; good location; bath; ren reasonable, 547 7th. TWO LANGE, QUIET, NEWLY PURNISHED rooms; private family, 361 7th st. Phone Front 3023.

furnished rooms, \$1 ween up. Gilman Hotel, let & Alder: Tremont Hotel, 7th and Everett, THE ABBOTT, 228% WASH. - FINE FUR nished rooms, en suite, single or housekeeping 2074 3D ST. NEAR TAYLOR-FINE FUR nished single rooms; nicest location in town COMFORTABLE ROOMS FOR GENTLEMEN, without board. 141 West Park, cor. Alger. NICELY FURNISHED ROOMS; CONVEN-lences; gentlemen preferred. 448 Taylor st. NICELY FURNISHED ROOM, FOR GEN-tleman, in private family. Sai 3d st.

286 LITH ST.-A BAY-WINDOWED PARLOR room for rent, nicely furnished, \$10. Rooms With Board. HOTEL VENDOME, COR. 13TH AND AL

Under new management, newly furnished renovated; steam heat, porcelain bath past rooms, with board, by the day, 31. PORTLAND WOMEN'S UNION; 15TH TEAR; rooms, with board; use of sewing-room; use of library; Woman's Exchange; Industrial School, Address Mrs. C. E. George, Super-intendent, 510 Flanders at.

HOTEL BROWN - LARGE, PLEASANT rooms, newly furnished; baths, electric lights, elevator; good table; rooms for transients; on both car lines. 271½ Grand ave.

BLAKELY HALL, 231 7TH ST.-NICELY furnished rooms, with board; would take a few day boarders. Telephone Black 1216. COMB WITH OR WITHOUT BOARD, MOD-ern conveniences. 350 Madison FL, cor. Park. FOR PIRET-CLASS TABLE BOARD CALL AT ,167 West Park, near Morrison.

Housekeeping Rooms.

THE MONNASTES, 285% IST, COR. JEF-ferson-Furnished single rooms; also suite three housekeeping; gas stove; quiet, re-spectable house.

410 10TH-THREE LARGE, PARTLY FUR-nished housekeeping rooms, with gas and bath; pleasant surroundings; no children. Phone West 3361.

TWO LARGE FRONT ROOMS AND Al-cove, newly furnished, with gas range, beds, bedding, etc.; reasonable to desirable parties.

\$8.50 PER MONTH; THREE FURNISHED housekeeping rooms; pentry, buth, woodshed, with water, telephone. 632 7th st., near Steridan. 400 MORRISON ST., N. E. CORNER 11TH-Nicely furnished housekeeping apariments with homelike accommodations; central loca

CHEAPEST FURNISHED AND UNFUR-nished housekeeping and transient rooms 266% Front, 186 Madison, New Witch Hazel

THE ANNEX, 1465 FRONT, NEAR MORRI-son-Furnished and unfurnished housekeep-ing rooms; also single rooms. FURNISHED ROOMS: A SUITE SUITABLE for housekeeping, ground floor, front rooms, reasonable. 267 Columbia at.

FOUR NICELY FURNISHED HOUSEKEEP-ing rooms, downstairs; reasonable. S41 Mis-sissippl ave. "L" car. A SUITE OF DESÍRABLE PURNISHED housekeeping rooms; phone, gas and bath. At 533 Yambill st.

FOR RENT-PURNISHED HOUSEKEEPING rooms, convenient, \$19 per month; no chil-dren. 2044 4th st. FINE FURNISHED FLAT; MODERN CON veniences; cheap to right parties. 614 Fron and Caruthers. FURNISHED AND UNFURNISHED HOUSE-keeping suites. Logan block, 1984 Union ave.

247% 5TH ST.-SUITE OF HOUSEKEEPING rooms; also single rooms. Phone Clay 982. FOR RENT-HOUSEKEEPING ROOMS; HOT and cold water, bath. 200 Jefferson st. PURNISHED PLAT, 3 OR 4 ROOMS, 233

WILL BUY YOU LOT AND BUILD HOUSE in any part of the city; small cash payment, balance monthly; have bargains. Dammeier Co., 503 Marquam bidg.

FIVE MODERN HOMES: FRUIT, GARDENS, positry yards; \$6 to \$12. Choice east-front lots, \$75. Home Land Co., University Park. \$20; CORNER ROUSE, NICELY LOCATED, Trooms, bath and basement. 914 Corbett st. David S. Stearns, 249 Washington st. NICE NEW MODERN FLATS, 4 AND 5 rooms, 16th and Jefferson sts. Telephone Scott 1676.

MODERN 6-ROOM COTTAGE ON RODNEY ave., near Eugene at. Inquire 612 Commer-cial bidg. UPPER OR LOWER FLOOR OF A MODERN 8-room house; good locality. G 55, care Ore-5-ROOM HOUSD ON BAKER ST., \$10 PER month. Inquire Mrs. Wober, 200 Sheridan FOR RENT

Bouses. FOR RENT-FIVE-ROOM COTTAGE, EAST Couch, between 6th and 7th. Inquire next door.

DONALD 3. WOODWARD, 246 STARK ST., rents and insurance. Phone Main 345. FOR RENT - A 6-ROOM COTTAGE, FUR-nished, at 548 Grant.

Furnished Houses.

NEW MODERN WELL-FURNISHED PLAT every convenience; no children. Call even ings or Sunday, 2044, Park. FURNISHED 4-ROOM COTTAGE; ELECTRIC light, bath; close in. Inquire 273% 7th.

Houses for Rent-Furniture for Sale NEW MODERN CORNER, T-ROOMED FLAT eight minutes' walk from Postoffice; elegani-ly furnished. Being unexpectedly called East will self everything complete at great sacrifice for cash; rent of flat reasonable. A 48. Overonian.

FURNISHED HOUSE, ON THE EAST SIDE. Telephone Scott 341.

COTTAGE, & ROOMS, NICE FURNITURE, will be sold for \$257, if taken soon; rent \$14. Inquire 425 Taylor st. NICELY LOCATED CORNER HOUSE FOR rent Feb. 1, furniture for sale. Apply 314

FOR SALE - FURNITURE IN SUITE OF rooms, centrally located; rooms can be rent ed. R 54, Oregonian. FURNITURE OF 8 ROOMS FOR \$150 would sell in lots. H 55, Oregonian.

PERSONAL. LADIES — SCIENTIFIC SYSTEM FOR DE-veloping the bust and improving the complex-ion. Includes the use of electricity, mechan-ical massage, internal and external medica-tion and physical culture. This combination of treatments secures method absolutely unri-valed, harmless, pleasant and effective. Self-applied Money cheerfully refunded where im-mediate results are not obtained. Particulars in plain, scaled envelope. Electro-Massage & Med. Co., lock-box Sb. Seattle. in plain, scaled envelope. Electr & Med. Co., lock-box Sis, Seattle.

THE WOMEN WANTER Suffering from irregular, painful or stoppages. Leucorrhoea (whites) and all diseases of women, cid or young, cured by old Dr. Kessier, 23mg Yamhill st., Portland, Or. Private walting-room for ladies, Cail or write, Incider 10 2-cent stamps when writing. These medicines tent by mail to any postofice on earth; full instructions.

IMPORTANT ANNOUNCEMENT - JOSEPH MPORTANT ANNOUNCEMENT JUBBER Friedman, the evicebrated masseur, 20 years experience, proprieter of the Turkish and Russian Bath Parlors, 525 Chamber of Com-morce. My treatment (Carisbad system) will positively cure rheumatism and all nervous diseases. Bath with alcohol or liniment rub, including bed for the night, \$1.

THE COMPLEXION, HAIR, SKIN AND scalp scientifically treated; no risks run; Fortland's best citizens for reference; facial manages a readally reference; facial manages a readally reference; facial manages a readally reference. ritann's best climens for reference; fact, issues a specialty; massage and electroly taught by Mme. Aza Holmes, the reliable cotalist. Sil Morrison st., opposite P. O.

DRESS SUITS FOR REN., ALL SIZES— 11 a month keeps your clothing cleaned and pressed, buttons sewed on and rips sewed up. Frompt caise and deliveries. Unique Tailor-ing Co., 347 Washington, opposits Cordray's. "Rosa's Confession, "Stolen Sweets," "Her Honor," "Lustful Love," "Dangerous De-lights," "A Modern Eden," "Tessie's Temp-tation," "Her Hidden Charms," "A Woman of Fire," 50c each; list free. Schmale, 229 lst. A SLEEPLESS NIGHT CAN BE PREVENT-ed by the use of Sexine Pills. If you are nervous and weak, they will restore you. It a box, 6 boxes 85. J. A. Chemenson, Drug-gist, 2d and Yambill, Portland, Or.

HONORABLE AND RELIABLE GENTLE-man, agreeable, correct habits, has business proposition for congenial indy of means, in-telligence and refinement, past 45, alone. Adtelligence and refinemen dress H 55, Oregonian.

MANLY VIGOR RESTORED BY DR. ROB-erts' Nerve Globules. One month's treat-nent, \$2; 3 months, \$3. Sent securely scaled by mail. Agents, Woodard, Clarke & Co., Portland, Or. PARTNER WANTED IN A LEGITIMATE business that will bear the closest investigation; about \$400 required. Address A 55, care Consonium.

ENJOY LIFE BY REGAINING STRENGTH and happiness by using Sexine Pills, price \$1; 6 for \$5. J. A. Clemenson, Druggist, oor, Secon's and Yambill, Portland, Or. HORSES AND MULES-HEAVEY HORSES cured under absolute guarantee. Send 2c stamp Southern Heave Cure Co., Mansfield, Tex., for full particulars. MARRY-SEND 2C FOR BIG DESCRIP-tive list, ladies or gentlemen; many rich and want to marry. Mutual Exchange, Den-ver, Colo.

YOUR PRESCRIPTIONS ARE MORE Accurately and reasonably filled at Eysself's Pharmacy, 227 Morrison st., bet. 1st and 2d. We print your name on 30 calling cards, prop-er size and style, 250; 250 business cards, \$1. Brown & Schmale, 229 First, Portland, Or.

JOE MURRAY OR KATIE GILL, PLEASE correspond with Hutington & Wilson, The Dalles. 1000 SWITCHES AT REDUCED PRICES, from \$1 up. Parls Hair Store, 208 Wash, st. DR. LAMOTTE'S FRENCH CORN PAINT. The best corn cure. 25 cents. All druggists. WE RECOMMEND OUR COLD CURB; PRICE 25c and 50c. Knight's Drug Store, 126 6th at. GAD MILLER, LAST HEARD OF AT THE Poor Farm, is wanted at Oak Point, Wash. MRS. OBROCK, GRADUATE MASSEUSE, manicuring, 424 Abington bldg. Red 2864.

FINANCIAL. LOANS MADE TO SALARIED PEOPLE holding permanent positions with responsible firms, upon their own names; easy payments; strictly confidential.

MONEY to loan on chattel mortgages.

New Era Loan & Trust Co., room 206 Abington building.

LOANS WITHOUT PUBLICITY ON REAL or chattel mortgages, personal or salary se-curity, at low rates. C. W. Pallett, 212 Com-merical block. Telephone Grant 852.

MONET ADVANCED SALARIED PROPLE, tramsters, without recurity; easy payments; largest business in 46 principal cities. Tol-man, 22s Abington bidg. MONEY TO LOAN AT LOWEST RATES; NO commission, and abstract of title furnished. Fortland Abstract Co., 6.2 Commercial bik.

LOANS ON FURNITURE, PIANOS AND other securities; lowest rates. E. W. King. foom 45 Washington bldg. Phone Hood 415. LOANS IN SUMS FROM \$5 TO \$500 ON ALL kinds of security. R. I. Eckerson & Co., room 5 Washington bldg. Phone Clay 72.

\$5 AND UP IN SUMS TO SUIT ON ALL kinds of security. W. A. Hathaway, room 10 Washington bidg. Phone Hood 412 Money loaned on all kinds of security; 6 per cent building loans a specialty. W. H. Nunn, 553 Sherlock block. Phone Clay 529. MONEY TO LOAN, 6 AND 7 PER CENT, ON city property and improved Valley farms. W. A. Shaw & Co., 243 Stark at

Six per cent money to loan on Clackamas County lands. E. P. Riley, 608 Cham. Commerce. \$200, \$400, \$500, \$1200, \$1500, on mortgage, low rates, no brokerage. Ward, 323 The Alisky. MONEY TO LOAN ON ALL KINDS OF Eg-curity. Wm. Holl, room 9 Washington bidg. MONEY TO LOAN, 6 per cent, farm or city property. O. M. Smith, 5 Ch. of Commerce. Money to loan, small amounts, short or long time. J. H. Hawley, 2 Chamber of Com. \$500,000 TO LOAN AT 5 AND 6 PER CENT. Wm. G. Beck, 321 Morrison st.

LOST AND FOUND.

AN UMBRELLA, WITH INITIAL "A" ON crook of handle, was left at Third Presby-terian Crurch, in East Portland, Christmas LOST-ENGLISH SETTER, 8 MONTHS OLD; black on back, right shoulder white, heavily ticked, chalk line between eyes. Leave at Hotel Mikado.

BULL TERRIER PUP, YELLOW SPOT ON back. \$5 reward. Telephone Pink 1694. 523

BUSINESS OPPORTUNITY — AN EXCEP-tional opportunity is offered to a man to take the office management of a manufactur-ing company, which for several years last past has paid 15 per cent interest on an in-vestment of \$150,000. Owing to the death of one of the partners the opportunity is now open to a thorough business man who can invest \$10,000, with services in the hun-ness; a reasonable salary to be paid for his services. For particulars address Exceptional Opportunity, care Oregonian.

FOR SAI,E-IF TAKEN INSIDE 10 DAYS; new stock of groories, mostly staples; in-voice about \$500; 14 blocks from P. O.; cheap rent; living rooms. Phone Red 1810.

BUSINESS CHANCES.

SMALL INVESTORS MAKE HIG PROFITS. The Jno J Ryan & Co. Breeding Farm. Bookmaking Enterprise and General Turf Speculations, whose reliability is unquestionable for demonstrating their ability to responsible for demonstrating their ability to able to accept momer from the general public. Jns. J. Ryan recently purchased controlling interest in the Newport Race Track, known as the Queen City Race Course, justify considered one of the finest mile tracks in America, where he opened his race meeting on Dec. 20. to run the year round. The Jns. J. Ryan & Co. operator daily from seven to ten, books at his Newport track, and also operates the "Tuxedo Pool Room," lith and Brighton sta., Newport, Ky., one of the largest pool rooms operating in this section of the country. Mr. Ryan intends purchasing a complete racing circuit, and on Dec. 19, at the meeting at the Gibson House, at Cinclinati, sprang a great surprise on the turf world, when he recognized the American Turf Congress, and stranted dates to five different race tracks and is the general dictator of this body. The Jns. J. Ryan & Co. Own one of the best-equipped breeding farms in the country, known as the Eikton Stock Farm, situated at Elkton Cecii Co. Md. formerly the property of Hon. Wm. Singerly, of Philadeiphia, Fa. The Jns. J. Ryan & Co. have a number of high-classed brood mareu and staillons, and are purchasing mov, whenever they can be bought at reasonable of Philadelphia, Pa. The Jine, J. Ryan & Co. have a number of high-classed broomares and stalliens, and are purchasing more whenever they can be bought at reasonable figures. Now this breeding farm, together with the bookmaking entertrise, and the race track controlled individually by Jno. J Ryan, makes this company the strongest of its kind in the world. The unusual size of the purses at the Newport track draws the success of the continuous meeting a Newport, Ry, is beyond all expectation Some people may doubt the company's ability to pay 5 per cent weekly, but an investigation of the company's financial strength and method will convince the most skeptical A handsome Hooklet, containing full information in the company's method, its online plan, and any further information is investor should desire, will be sent free upon receipt of your name and address. No not neglect the greatest money-making opportunity you have ever had. Address all communications to Jno. J. Ryan & Co. St. Loois. Mo. munications to Jno. J. Ryan & Co., St.

HESTAURANT, GOOD LOCATION, DOING A good business, 40 regular boarders, mood transient trade; owner compelled to sell on account of sickness; worth \$2000, going this week for \$1050 ween for \$1050. Lunch counter and oxerer stand, good loca-tion, doing a fair business. Grocery store, in first-class locality, doing a good husiness, clean stock; a good propos-tion; owner going East; will invoice about \$3000.

\$2000. Odd-established business on the fiver; \$10000-01d-established business on the fiver; will produce het income of \$200 per month; no experience required to manage it. \$7000-Sawmili, 15,000 capacity, 60 horse-power engine, good buildings, and one of heat locations on Columbia Eiver. \$2100-22 rooms, all elegantly furnished, steam heat and elevator; all full and bringing good income. \$6000-Stock of general merchandise, with good warrroom; doing elegant cash business; at invoice. good warrroom; doing elegant cash business at invoice, \$500-Grocery, with nice living rooms; low sent; will involve. \$400-Ment market, cash trade; very low

SHREVE & HASLAM, 421 Abineton bldg; \$10,000 WILL BUY FIRST-CLASS JOBBING business well-established trade; business in A No. 1 condition financially and growing; only those who mean business need answer. E 56, Oregonian.

FOR SALE-A STOCK OF AGRICULTURAL implements in the interior of the state; A good and paying location; only a reasonable capital required. Apply at once, 186 Front street. BESTAURANT IN NORTHERN PART OF city for rent at reasonable rate; fixtures can be bought cheap of present owner. For par-ticulars call on J. Kraemer, Commercial block.

FOR BALE - FURNITURE OF 13 - ROOM house; house recently built; new furniture; first-class in every particular. Oregon phote Hood 708, 255 4th st. FURNITURE OF FINEST ROOMING-house in city for sale, all sizes, all prices. Lillian DeKeater, 18 years in Portland; will locate you right.

FOR RENT-HOTEL, WITH PAYING BUSI-ness; food location; renter must buy furni-ture. Inquire of O. P. McLaughlin, Sher-idan, Or. FOR SALE—A BARGAIN; LODGING AND housekeeping, 10 rooms, furnished, centrally located, opposite Cordray's, 301 Washington atreet.

Oregonian.

AN INVESTMENT OF \$25 HAS ALWAYS averaged \$23 weekly; particulars on request. C. M. Bragaw & Co., G. B. 968, New Orleans, LA. 32 - ROOM HOUSE; CLEARS OVER \$100 every menth; rent \$100 a month; price \$2700; finest location, R 55, Oregonian. WANTED - A GENERAL MERCHANDISE store, from \$1000 to \$2000; railroad town pre-ferred. G 56, Oregonian.

VANTED-TO BUY A TWO OR THREE-chair barbet outfit, in a young, progressive town. D 50, Oregonian, \$200 TAKES A THREE - CHAIR BARBER shop, fine location; owner going East. Call 460 1st, cor. Burnside. FOR SALE-OLD-ESTABLISHED SALOON; good location, fine business; a rare chance. C 55, Oregonian.

HOTEL FOR RENT, 43 ROOMS, AND BAR; 17 months' lease. For particulars write box O, Welser, Idaho. FOR SALE-CHEAP: GOOD OFFICE BUSI-ness and furniture. Orr & Howenstein, 403 McKay bldg.

\$150 - RESTAURANT, NEW, COMPLETE, location central, rent low; trial given, N 56, Oregonian. COFFEE HOUSE AND LUNCH COUNTER good location. L. E. Thompson & Co., 222

FOR SALE-GROCERY STORE AT INVOICE good cigar store at invoice. Inquire 255 4th street. RODMING-HOUSE FOR SALE OF 62 ROOMS 19 rooms furnished; \$1900. K 54, Oregonian FOR SALE-WEEKLY NEWSPAPER: PRICE \$500, half cash. Address B 35, Oregonian. ROOMING-HOUSE, BRICK, SO ROOMS, WEST Side, price \$1900. Inquire 255 4th. ROOMING-HOUSE, BRICK, 80 ROOMS, WEST Side, price \$1900. Inquire 235 4th.

FOR SALE-BARBER SHOP, AT 180 SD ST. SPECIAL NOTICES.

Proposals Invited.

Proposals Invited.

PROPOSALS FOR PUBLIC BUILDINGS AT New Army Post, Haines, Alaska—Constructing Quartermaster's Office, Skagway, Alaska, January 5, 1902.—Scaled proposals, in triplicate, will be received here until I c'clock P. M., Thursday, March 5, 1902, and then opened, for the construction, including plumbing, heating and gas piping, of one field officers' quarters, two double Captains' quarters, three double Lieutenants' quarters, two non-commissioned staff officers' quarters, two non-commissioned staff officers' quarters (double), two double barracks, one hospital, one hospital steward's quarters, one guardenouse, one administration building, one bakery, one storehouse, one wagon shed, and one oilhouse, at new army post, on Portage Cova, Haines, Alaska, Plans and specifications may be examined at this office and any further information will be furnished on application. Plans may also be examined, and specifications of the work, together with copies of general instructions to bidders and blank forms for submitting proposals, obtained from offices of pept quartermaster, San Francisco, Cai. Depot quartermaster, San Francisco, Cai. Depot quartermaster, Portland, Or., and quartermaster, Scattle, Wash, Right is reserved to accept or refect any or all proposals for public buildings, Haines, Alaska," and addressed to CaPTAIN W. P. RICHARDISON, Constructing Quartermaster, Skatted PROPOSCALS WILL BE RECEIVED

SEALED PROPOSALS WILL BE RECEIVED at the office of the Lighthouse Engineer, Portland, Or., until 12 o'clock M. Wednesday, the 11th day of February, 1903, and then opened, for leasing for a term of three years lots 2 and 3, of section 9, township 40 north, range 3 west, Williamette Meridian, containing a total area of 50 25-100 acres, and being part of the Foint Echerts, Gulf of Georgia. Fuget Sound, Wash, Lighthouse reservation. Form of bid and lease to be entered into can be seen at this office. Award to be made to highest responsible bidder. W. C. LANGFITT, Captain, Corps of Engineers, U. S. A., Engineer 19th Lighthouse District.

SEALED PROPOSALS WILL BE RECEIVED by the County Clerk of this county up 1181 neon of Saturday, January 24, for 300 oak sheaves for the Albina ferry. These sheaves must be perfectly sound, free from wndfalia knots and spots, and must be 7 inches thick and not less than 16 inches nor more than 26 inches in diameter. For more particular information call on or address Capitain H. E. Van Auken, capitain of the Albina ferry. The County Court reserves the right to reject any or all bids.

County Clerk of Multhomah County.

SPECIAL NOTICES.

Miscelinneous ON AND AFTER THIS DATE I WILL NOT

name Hall MELTON, THE FIXTURE MAN, HAS RE-moved to 431 E. Sacramento st.; special at-tention to showcases. Call phone Pink 3051.

Attorneys-at-Law. NIXON & DOLPH, GENERAL PRACTITION ers, Notaries Public, 502 Commercial bldg.

Architects.

Mrs. Dreyfus, the unrivaled palmist and clair-voyant card reader. 1335 1st, cor. Aider. DELOS D. NEER, ARCHITECT, ROOMS and 22, 1334, Phrst st. Phone Red 2024.

Commission Merchants.

TAYLOR, YOUNG & CO., SHIP BROKERS

and commission merchants, Sherlock but-ing, Portland, Or.

MONTANA ASSAY OFFICE, 208 STARK ST Experts on analysis of coals minerals, rock and mineral waters. J. T. Gove, Manager.

Bullders' Material,

TIMMS, EDWARDS & Cts., Eastern bardwood flooring, strictly up to date. 206 Front. Chiropodists and Manieuring.

Carpenters and Builders. JOHN A. MELTON, CARPENTER, AND builders, 307 Stark st.; office and store fixtures built and remodeled, sitering and re pairing houses; grill work. Phone Main 747

W. L. Buckner, office, store fixtures, general jobbing, contracting, 230 Shirk, Black 914 Civil Engineers.

PALMISTRY—PROPESSOR SHELDON, THE world's greatest palmist and clairvoyant, may be consulted daily on all affairs of life. No darkened rooms or cabinet, but everything done in broad, open light of sober sense (and you in possession of yours). He positively refuses to accept a fee in advance have readings or special work until he is through, and not then if you are not perfectly satisfied. His information and advice on marriages, divorces, separations, love and family affairs, business transactions, lawanits, etc., are accurate and truthful. He reunites the separated, settless lovers' quarries, causes sneedy marriages, locates hidden treasures, cures fits and drunkenness, advises you as to whether or not you will be successful in mining or in business. He looks into your hand and tells you what alls you, and oftentimes gives you back your lost nerve and energy. No matter what troubles you may have, call and he will help you. Parlors 21 and 25 Comms, 4th and Morrison six. Clairvoyants.

WESTERN FEED & FUEL CO., DEALERS in all kinds of coal. Call us up for aucta-tions. 154 North 5th. Main 1018. Col. 263. VULCAN COAL CO., wholesale dealers; best coals, foundry and smelter voke. Both phones KING COAL COMPANY; BEST DOMESTIC coal, \$8.50 per ton. Telephone Oak 1231.

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ROSENTHAL SISTERS, 160 FIFTH ST.-Switches, toubees, hairdressing, manicuring Gas and Gasoline Mantels.

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Junk. Hides and Peits L. Shank & Co. pay highest prices for old rub-ber, metals, bottles, Iron, rags, hides, pelts and tallow. 312 Front. Tel. South 961. Lenther and Findings.

J. A. REID, mfr. boot and shoe uppers; full stock shoemakers' supplies. 207 Wash, st.

Manufacturers of Ladies' Goods. CLEARANCE SALE—FULL LINE LADIES' dresing sacques, waists, underwear, novel-ties, below coat. Sing Chong Co., 331 Morrison.

REMOVED—THE SNOWDEN BATHROOMS, from 30015 Washington at to 9115 6th st. be-tween Stark and Oak. Pleased to see all old customers; also new ones. Oregon phone

YOUNG SOUTHERN LADY FROM OLD KEN-tucky gives vapor, electric, lavender and salt glow haths; massage a specialty, 34312 Mor-rison, room 3. Select patrons only. SPANISH LADY GIVES THE ONLY SCIEN-tific massage treatment in the city; don't fall to call; try one. Room 4, 350½ Wash-ington.

THERMAL BATH, scientific massage, by ex-perience masseuse. Rooms 26 and 27 Raisigh. Medient. SEXUAL RESTORATIVE; WEAK MEN made strong by taking Dr. Neumeister's No. 13; never fails; lost vitality restored. Worth its weight in gold. Cure guaranteed. Price \$1, in plain wrapper. Booklets free. Dr. Neumeister's Family Med. Co., 420 California st., San Francisco, Cal.

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DR. JAMES DICKSON, SPECIALIST IN KID-ney and skin diseases. Odd Fellows' Temple Dr. Flara A. Brown; diseases of women and children a specialty. Office 517 The Dekum.

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SPANISH RESTAURANT, 200 DAVIS. TEL. Clay 812. Meals, 25c; chicken tamale, 15c. Safes.

DIEBOLD SAPES, JAILS, VAULT DOORS and deposit work. Lockouts opened. General repairs, Hurgiar alarms. Steel ceilings. Second-hand safes bought and sold. Goods as represented, J. E. Davis, 66 2d. PORTLAND SAFE & LOCK CO., REMOVED to 76 lat st., cor. Oak. Phone Clay 1451.

HALL'S SAFES, standard of the world. North Safe Co., 91 1st., 2d door north of Stark. Santtarlums. 500 EAST COUCH ST., COR. S. 10TH: MRS. Charles E. Camplell, graduate nurse Bellevus Hospital, New York, in charge. Lying-in bos-pital; home comforts. Phone Union 1996.

Showcases and Store Fixtures. LUTKE & CO., SUCCESSORS TO DIXON, Borgeson & Co., Sixth and Hoy; sts.

RANSCONTINENTAL MACHINE CO., COR. Park and Oak; largest variety; repairing.

Spiritualists. CALYPSO, THE CELEBRATED CLAIRVOY ant, has no equal; whiteour a question reveals all; teaches how to control others, unites the equated, heips the sick, disappointed and unhappy. Call and be convinced; \$2 readings 50c. Parlors 17 Washington bidg., 270% Washington. ALL IN TROUBLE CALL AND SEE MRS. Wallace, the famous psychic; gives valuable advice on all affairs of life, traces obsert friends, mines, family difficulties obserted

Larsen, the palmist, returned; scientific read ings, 50c; past and future. 216 Alisky bldg Mrs. Stevens, spiritual life reader; scientific palmist; past and future, Sec. 2211 Morrison. Mrs. C. Cornellus, Alleky bidg., 3d and Mor-rison. Sittings daily. Phone Hood 403. MRS. ADDIE R. SMITH, BUSINESS AND test, at 1334, 5th, cor. Adder, room 1.

Storage and Transfer. C. O. PICK, office, 88 First, bet. Stark and Oak; phone 496. Pianes and furniture moved and packed for shipping; commodious fire-proof brick warehouse; Front and Clay sts.

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DEKUM ELECTRIC LIGHT Turkish baths. Hours-Ladies, 9 to 3; gentlemen 3:30 to 9. Typewriters.

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ALLEN & LEWIS, WHOLESALE GROCERS, cor. N Front and Davis sts., Portland, Or. BANKS. WELLS, FARGO & CO. BANK-

CASH CAPITAL AND SURPLUS. \$12,000,000 HOMER S. KING. PRESIDENT (San Francisco.)

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Exchange sold on London, Paris, Berlin,

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HERMANN METZGER PURCHASER OF hides, pelts, furs, wool, mohair, tallow, old rubber and old metal, and general commission merchant. Front st., hear Main, Portland, Or. Cash advances on consignments.

PAUL BAUMEL, ASSAYER AND ANALYST; gold dust bought. 228% Stark st.

WM. DEVENY & ESTELLE DEVENY, THE easy scientific chtropodists, parlors 301 Alisky building, Third and Morrison. Gregon phone Grant 16. Tals is the long-haired gentleman. He is the man you are looking for.

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THE GEORGE LAWRENCE CO., WHOLE-male saddlers and harness manufacturers, leather and saddlery hardware. So-So 1st st. THE BREYMAN LEATHER CO., WHOLE-sale saddle and harness mfra., saddlery hard-ware, leather of all kinds. 73 Front st.

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TRENKMAN & CO., MINING, SAWMILL, logging machinery, hydraulic pipes, castings of all kinds repaired. 104 North Fourth st. THE H C. ALBEE CO., SECOND-HAND machinery, sawmills, etc. 248 Grand ave.

VAPOR. STEAM AND SPONGE BATHS, with massage, by experienced young lady; the best treatment in the city. Room 16, 3511/2 Morrison. Select patrons only.

FRENCH LADY, WITH TWO YOUNG GRAD-trate assistants, gives massage treatment; electric, perfume. 208 5th. Phone W. 1973.

ELMORE RICE, VIOLINIST AND TEACH-er; also plane, harmony, Tel. Cel. 5180, Stu-dle, Mt. Tabor, I block south Hunter's Sta.

U. S. ENGINEER OFFICE, BURKE BLDG., Seattle, Wash., Dec. 20, 1902.—Sealed proposals for dredging Tacoma Harbor, Wash., will be received here until 12 M., Jan. 20, 1903. and than publicly opened. Information furnished on application. JOHN MILLIS, Health talks to ladies, Thursday. 2:30 P. M.

OREGON."

Incorporated April 22, 1887.

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Transacts a general trust, agency and banking business; collections made, savings deposits received, interest-bearing certificates of deposit bassed, at rates fixed by the terms of the certificate.

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