

Opportunity for Loan Company

There is a splendid opening in Portland for a first-class loan company. From 6 to 10 per cent interest can be obtained on gilt-edged, first-mortgage security. If you are interested we will be pleased to go into details. Read Mr. Strong's letter:

December 30, 1908.

Mr. D. E. Keasey,
Chamber of Commerce, City.

Dear Sir,—

In response to your inquiries regarding mortgage loans in this city would say that I have for a number of years made this my business almost exclusively and regard the field as a most excellent one from the investor's standpoint. Money can be loaned in large sums on first-class business property at 6% and frequently at 7%. There is a great demand for loans on fine residence property at 7% and even 8% to 10% is obtainable on good suburban property where installment payments are desired. While the City is growing rapidly values generally are conservative.

Yours very respectfully,
Fred. H. Strong,

D. E. Keasey & Company

Investments, Colonizing and Dealers in Portland Heights Property.
ROOM 14 CHAMBER OF COMMERCE

RAILWAY TIME CARD

Grand Central Station	
SOUTHERN PACIFIC	
Leaving Portland—	
Roseburg Passenger	8:45 a. m.
Spokane Flyer	9:15 a. m.
California Express	7:45 p. m.
San Francisco Express	1:30 p. m.
West Side	
Corvallis Passenger	7:20 a. m.
Sheridan Passenger	8:15 a. m.
Forest Grove Passenger	8:50 a. m.
Forest Grove Passenger	1:00 p. m.
Forest Grove Passenger	5:40 p. m.
Arriving Portland—	
Oregon Express	7:15 a. m.
Corvallis Passenger	11:39 a. m.
Roseburg Passenger	5:30 p. m.
Portland Express	11:15 p. m.
West Side	
Corvallis Passenger	6:20 p. m.
Sheridan Passenger	7:15 p. m.
Forest Grove Passenger	7:50 p. m.
Forest Grove Passenger	11:20 p. m.
Forest Grove Passenger	4:50 p. m.
OREGON RAILROAD & NAVIGATION CO.	
Leaving Portland—	
Chicago-Portland Special	7:45 a. m.
Spokane Flyer	9:15 a. m.
Kansas City & Chicago Express	6:00 p. m.
Spokane Flyer	10:00 a. m.
Chi., Kan. City & Portland Ex.	1:20 p. m.
Portland Express	1:50 p. m.
Pendleton Passenger	5:45 p. m.
NORTHERN PACIFIC	
Leaving Portland—	
Tacoma and Seattle Express	8:30 a. m.
North Coast & Chicago Limited	2:00 p. m.
Overland Express	11:45 p. m.
Arriving Portland—	
North Coast Limited	7:00 a. m.
Portland Express	4:15 p. m.
Overland Express	8:05 p. m.
ASTORIA & COLUMBIA RIVER	
Leaving Portland—	
Astoria & Seaside Express	8:00 a. m.
Astoria Passenger	8:00 p. m.
Arriving Portland—	
Seaside & Portland Passenger	12:15 p. m.
Portland Express	10:00 p. m.
CANADIAN PACIFIC RAILWAY CO.	
Leaving Portland—	
C. P. R. Short Line, via Spokane	5:00 p. m.
Through trains for Walla Walla, Pasco, Rosevelt, Granddallas, Goldendale, White Salmon, Stevenson, Vancouver and intermediate points.	
Arriving Portland—	
C. P. R. Short Line, via Spokane	10:00 a. m.
Via Seattle	7:00 a. m.
Jefferson-Street Station	
SOUTHERN PACIFIC	
Leaving Portland—	
Dallas Passenger	7:40 a. m.
Dallas Passenger	4:15 p. m.
Arriving Portland—	
Dallas Passenger	10:15 a. m.
Dallas Passenger	5:30 p. m.
11th and Hoyt Sts., Passenger Station	
SPOKANE, PORTLAND & SEATTLE RAILWAY	
Leaving Portland—	
Inland Empire Express	9:15 a. m.
Through trains for Walla Walla, Pasco, Rosevelt, Granddallas, Goldendale, White Salmon, Stevenson, Vancouver and intermediate points.	
North Bank Limited	8:40 p. m.
Through train for Spokane, Sprague, Riverview, Lind, Pasco, Rosevelt, Granddallas, White Salmon, Stevenson and Vancouver.	
Arriving Portland—	
North Bank Limited	7:30 a. m.
Through train from Spokane, Sprague, Riverview, Lind, Pasco, Rosevelt, Granddallas, White Salmon, Stevenson and Vancouver.	
Inland Empire Express	8:25 p. m.
Through train from Walla Walla, Pasco, Rosevelt, Granddallas, Goldendale, White Salmon, Stevenson, Vancouver and intermediate points.	
OREGON ELECTRIC RAILWAY	
Leaving Portland—	
Salem and Intermediate Local	6:25 a. m.
Hillsboro and Forest Grove Local	7:00 a. m.
Salem and Intermediate Local	8:00 a. m.
Hillsboro and Forest Grove Local	8:45 a. m.
Salem and Intermediate Local	9:15 a. m.
Hillsboro and Forest Grove Local	10:25 a. m.
Salem and Intermediate Local	11:00 a. m.
Hillsboro and Forest Grove Local	12:00 p. m.
Salem and Intermediate Local	2:00 p. m.
Hillsboro and Forest Grove Local	2:50 p. m.
Salem and Intermediate Local	3:45 p. m.
Hillsboro and Forest Grove Local	4:10 p. m.
Wilsonville and Intermediate Local	5:00 p. m.
Hillsboro and Forest Grove Local	5:20 p. m.
Salem and Intermediate Local	6:20 p. m.
Hillsboro and Forest Grove Local	6:40 p. m.
Arriving Portland—	
Wilsonville and Intermediate Local	6:55 a. m.
Hillsboro and Forest Grove Local	7:30 a. m.
Salem and Intermediate Local	8:40 a. m.
Hillsboro and Forest Grove Local	9:15 a. m.
Salem and Intermediate Local	10:00 a. m.
Hillsboro and Forest Grove Local	10:45 a. m.
Salem and Intermediate Local	11:35 p. m.
Hillsboro and Forest Grove Local	12:15 p. m.
Salem and Intermediate Local	1:00 p. m.
Hillsboro and Forest Grove Local	1:30 p. m.
Salem and Intermediate Local	2:20 p. m.
Hillsboro and Forest Grove Local	2:50 p. m.
Salem and Intermediate Local	3:40 p. m.
CLASSIFIED ADVERTISING RATE	
In Effect November 1, 1908.	
Daily or Sunday	
One line	15c
Same ad two consecutive times	25c
Same ad three consecutive times	35c
Same ad six or seven consecutive times	50c
Six words count as one line on cash advertisements, submitted for less than two lines. When an advertisement is not run consecutive times the one-line rate applies.	
The above rates apply to advertisements under "New Today" and all other classifications excepting the following:	
Situations Wanted, Male.	
Situations Wanted, Female.	
For Rent, Rooms, Private Families.	
Rooms and Boarding, Private Families.	
Housekeeping Rooms, Private Families.	
The rate on the above classifications is 7 cents per line.	
On charge or book advertisements the charge will be based on the actual number of lines appearing in the paper, regardless of the number of words in each line. Space in the "New Today" columns is figured by measure only—14 lines to the inch.	
TELEPHONE ADVERTISEMENTS—For the convenience of patrons The Oregonian has a classified advertising department in classified columns over the telephone. Bills for such advertising will be mailed immediately and payment is expected promptly. Care will be taken to prevent errors, but The Oregonian will not be responsible for errors in advertisements taken over the telephone. Telephone: Main 7070, A 2000.	
TO OUT-OF-TOWN PATRONS—The Oregonian will receive copy by mail, provided the advertiser's residence and definite number of lines is sent. Acknowledgment of such remittance will be forwarded promptly. A box office address is required, with regular form given, and count of lines. Stamped envelopes are furnished. A receipt will be given for all paid-in-advance advertising. The Oregonian will not undertake to correct errors or refund money unless this receipt is returned.	
MEETING NOTICES	
ROSE CITY CHAPTER, NO. 86, O. E. S., will hold its regular communication on this (Friday) evening, at 8 o'clock, Masonic Temple (West Side) by order W. M.	
SARAH B. GUERIN, Sec.	
OREGON LODGE, NO. 101, A. F. AND A. M.—Special communication this (Friday) at 2 P. M. Masonic Temple. Work in M. M. degree. Visiting brethren cordially invited. By order W. M. A. J. HANDEAN, Secretary.	
MARTHA WASHINGTON SOCIAL CLUB—Regular meeting this (Friday) evening at 8 o'clock, New Year's social. Members cordially invited to attend. By order of the president.	
MRS. D. L. CLOUSE, Secretary.	
PORTLAND ANNUITY UNION will give a mill-dinner on January 2 (Friday) evening, January 1, at Alisky Hall, 3d and Morrison st. Prizes, dancing.	
DIED	
NIGHTINGALE—in this city, Dec. 31, at her residence, 507 Lovejoy st., Mrs. Caroline Nightingale, aged 74 years, 10 months, 17 days.	
ATWOOD—in this city, Dec. 31, at the family residence, 211 Main st., Abbie Louise Atwood, nee Taylor, aged 60 years.	
JONES—in this city, December 30, at his late residence, West ave. and Section Line road, Evan Jones, aged 50 years.	
The funeral services for the late Mrs. Jones will be held at the funeral home of Mrs. Clarence Gilbert, of this city, on January 2 (Friday) evening, at 8 o'clock. The funeral services will be held at Finley's chapel at 10 A. M. Saturday, January 3 (Saturday) morning. Burial will be taken to the Portland Crematorium. Friends of family invited.	

BORN.
BAKER—Dec. 31, to the wife of Thomas Baker, a prominent farmer, of near Cedar Canyon, a son weighing 120 ounces, the parents of whom are the best pleased couple in the land because it is a boy. Dr. C. L. Large attending.

FUNERAL NOTICES.
SCHNECK—Funeral services of the late Charles Schneck will be held at Dunning, McEntee & Gilbaugh's chapel, 7th and Pine streets, Friday, January 1, at 10 A. M. thence to Crematorium. Friends invited to attend.

ROHR—At 15 East 10th st., December 31, Ralph Gerard Rohr, aged 29 years, 2 months and 31 days. Funeral will be held from P. S. Dunning's parlors, East Alder and East Sixth sts., Jan. 2, at 11 A. M. Friends respectfully invited. Interment Riverside Cemetery.

Dunning, McEntee & Gilbaugh, Funeral Directors, 7th and Pine, Phone Main 420. Lady Assistant, Office of County Coroner.

EDWARD HOLMAN CO., Funeral Directors, 220 3d st., Lady Assistant, Phone M 347.

J. P. FINLEY & SON, 2d and Madison, Lady Assistant, Phone Main 9, A 1599.

ZELLEN-BYRNES CO., Funeral Directors, 273 Russell, East 10th, Lady Assistant, Phone Main 101.

F. S. DUNNING, Undertaker, 414 East Alder, Lady Assistant, Phone East 52.

McENTEE-ERICSON CO.—Undertakers, lady assistant, 409 Alder, M 6123.

NEW TODAY.
J. W. OGILBEE
Room 11, 145 1/2 First Street, Portland, Oregon.
HALF-ACRE HOME SITES.
"Des Moines Addition"
This tract lies about 1/2 miles from the Postoffice in the City of Portland, one mile south of Woodstock and Truitt carlines, 5-cent carfare; adjoining a suburb that has grown to more than 20,000 people in the past years. These 1/2-acre tracts (streets included) lie level and slight, and will make nice homes. For a time will be sold at \$400 each, \$25 cash, balance \$5 per month. This price is very cheap and cannot help growing in value. For information call at above address for maps or plat.

Something Unusual
30 Minutes of Portland, Oregon.
A fine mineral springs on a property of 440 acres—280 acres natural forest park, 12 miles of trails now open. Spring No. 1 very similar to Carlebad Spring of Germany, 1700 gallons to gallon, 12 oz. daily. No. 2 sulphur and lithia, excellent for kidney troubles. Remaining springs fine table water. Many creeks, living streams, 100-foot falls; power to operate electric plant; 160 acres improved gardens, meadows and pastures; on Williams River, N. P. R. R. and fine drive from city; 2 miles from new electric line. This property is for sale. For particulars address (owner) Box 24, Holbrook, Oregon.

SUBURBAN HOME
of 10 acres, close to electric line and railroad, 1/2 acre in timber, balance in high state of cultivation. Good soil, running water and well; 20 walnut trees, 80 other fruit trees of the best varieties; all in full bearing and in best condition; 100 Lambert cherries set out, trees 2 years old; 7-room, cooled and heated new house, barn and outbuildings, all in best repair. Good 8-grade school close by. Fine road to town and good service by cars and train. Horse and buggy; some household furniture and all farming implements are included in price, which is \$2000, \$200 cash, balance to suit. A snap which will stand full investigation.

Kauffmann & Moore
325 Lumber Exchange.
Beautiful Suburban Home
12 ACRES, CITY LIMITS
\$4250
Cultivated, fine soil, 6-room house, bath, pantry, chicken-house 24x32, 350 filbert trees, 150 walnuts, 100 prune, some apples, peach, pear and cherry trees, small fruits, flowers; city limits of valley town, 20 miles from Portland on R. R. Sale or trade for farm or city property.

Angeles Trust Co.
324 1/2 WASHINGTON ST., ROOM 417.
Choice Lots for Sale in MENEFE ADDITION
\$700 upon extremely favorable time and terms will purchase one of these lots, 50x100. All are on or very near carline. A New Year's investment that should appeal to all who wish a refined home environment.

THE VETERAN LAND CO.
822 Chamber of Commerce.
200 or 300 Acres
for platting, 5 1/2 miles of city's center. West Side. The best thing out for small acreage homes. One-third the price of any property in any other direction same distance.

B. S. Cook & Co.
503 Corbett Bldg.
15th Street
Half Block \$45,000
Quarter Block \$25,000
Sengstake & Lyman
90 Fifth St.
Near 25th and Lovejoy Sts.
East front, level, magnificent view; 2 large pieces. Prices very reasonable. Nothing like it on Nob Hill!

E. J. DALY
222, 223, 224 Falling Bldg.
Portland Heights
100x122 1/2, nearest view point, right down in the city; easy to get to, walk or car. Sold cheap—taken soon.
503 Corbett Bldg.
\$1100—4-room house, 100x100, corner, \$50 cash, \$12 per mo., 4 blocks car; 5c fare. Hurry, R 543, Oregonian.
DO YOU WANT TO BUY A HOME?
Then see
HARTMAN & THOMPSON
Chamber of Commerce.
I WISH everybody in Portland, Oregon, a happy and prosperous New Year. James Glasgow.

SOME GOOD BUYS
\$2300 for new 7-room house, splendid view of river and mountains; A-1 neighborhood, convenient to car, easy terms.
\$3500 for store and dwelling combined, all new, by car track, lot 50 x100, best business district; terms to suit.
\$2500 buys new Queen Anne cottage of 5 rooms, so cozy and comfy, cement walks and best car service, 15 minutes to center of city; terms easier than paying rent.
Acreage right in town and an 8-room house and a nice big orchard; terms so attractive that you cannot afford to miss them.
\$1350 for nicest building lot in Irvington; terms the best.
\$2225 buys 9 choice lots in the choicest part of the Peninsula; they are worth \$2750; the terms will suit you.
\$2500 buys new 7-room house two blocks from the car; the house is modern and was built for you. Come and get it; terms easy.

JOHN B. EASTER
Gerlinger Bldg.—M 2202.
Timber Relinquishments For Sale
150 acres, 3 miles from main line So. Pac. Railway; 700,000 feet yellow fir and pine; 15 acres good fruit land cleared. House and small barn. County road through land. Sawmill near. Price \$1500.
150 acres, 8 miles from main line of So. Pac. Railway; 8,000,000 extra good yellow fir, averages 3 to 5 1/2 feet in diameter; 1 1/2 miles to good road. Price \$1400.

THE VETERAN LAND CO.
822 Chamber of Commerce.
Stock Ranch for Sale
\$3500 for 512 acres, with 200 acres outside range. Shipping facilities, railway and boat on property. On O. R. & N. Railway and Columbia River, 128 miles east of Portland. Natural grasses will sustain 200 to 400 head of range cattle for Portland market yearly. Watered by river and small living stream. All fenced; no herding required. Owners, Oregonian.

THE VETERAN LAND CO.
822 Chamber of Commerce.
WE NEED THE MONEY
Go to 1031 Albina ave., cor. of Humboldt, and look at that new 5-room cottage; lot 50x80; fine cement basement; stationary tubs; walls all tinted; porcelain bath; worth \$2750 of anybody's money, but the owner needs the money, and if we can sell it in the next 5 days he is willing to sacrifice it for \$2450.

DIETZ-MUELLER CO.
417-18 Corbett Bldg. M 156.

Grand Land Opening
The Mexico International Land Co. will throw open for sale in January the rich and beautiful "Boca del Monte" estate, comprising 120,000 acres, located near Polamours, Mexico. A splendid estate for the land January 8th. Those going on this trip will secure the choicest locations in this tract. We have taken more than 200 American business men and farmers to this section within the past few months and have bought almost without exception. This is the best land investment ever offered. Price of land is \$8.75 per acre plus 150-acre tracts and up, long and easy terms of payment. Buy now, as prices may be raised any time. For further information, call at once or address:

O. L. CHAPEL
607 Commercial Block.
Until January 7th Only
We can sell the S. W. corner of 14th and Quimby streets for \$11,000. The improvements on same bring \$50 per month. The location and the price speak for themselves. Our contract runs out January 7, after which date the price will be raised to \$14,600.

C. F. PFLUGER & CO.
Room 14 Mulkey Bldg., 2d and Morrison streets.
Riverside Acreage
Just above the City.
10 acres, unimproved. On a river villa's home, 300 feet river front, with sheltered nook and landing for launch; 4 blocks to carline; charming landscape view. Large building. All cultivated or in fruit. Will sacrifice.
B. S. COOK & CO.
503 Corbett Building.

HAPPY NEW YEAR
Hope that you, one and all, during the new year will take advantage of the remarkable chance to make money by buying Portland real estate.
E. J. DALY
222, 223, 224 Falling Bldg.

We Are Proud to Live in Oregon

Having passed a prosperous year, we enter the year 1909 confident that it will be a record-breaker in the Pacific Northwest, particularly in Oregon, and especially in the Willamette River Valley, with its unsurpassed climatic conditions, vast resources, splendid farms, thriving and growing towns and our metropolitan City of Portland, with its vast opportunities for factories, different kinds of investments and a good market for all products.

We have in the past year disposed of 3868 acres of land, for a total of \$124,600, in the Counties of Multnomah, Clackamas, Washington, Marion, Yamhill and Benton, and in all cases our patrons are well satisfied. We have still a nice list of city and farm property to select from, and hope to meet many new home-seekers either for city or farm property. OUR MOTTO: "A SQUARE DEAL TO ALL."

Wishing all our old and new patrons a happy and prosperous New Year, we are, yours for business,

OTTO & HARKSON

133 1/2 FIRST STREET

We herewith submit to you a ranch, which is a splendid investment for any practical man.

155 acres, about 150 acres under cultivation, balance pasture; great portion of it covered with timber; is fenced; has running water; fairly good 2-room house, 2 good barns; good family orchard. Personal property—5 head of horses, 38 head of cattle, 12 calves, 100 sheep, 22 pigs, about 4 to 5 dozen chickens, all implements, wagons, harness, saddles, about 500 tons of hay and straw in barn; 50 acres in fall sowing. All for \$12,000; terms, \$4000 to \$5000 cash, balance 6 per cent. This place is only 2 miles from good reliable R. y. shipping point; only 10 miles from county seat, where there is a large creamery. This place is adapted for stock or dairy ranch.

INVESTMENT

PROPERTIES OF ALL CHARACTER

HUMASON & JEFFERY

226 Stark Street

WE SELL THE EARTH, OR ANY PART OF IT, DIRT CHEAP

HERE IS A PARTIAL LIST OF BARGAINS.

- 80 ACRES—50 under cultivation; 1 1/2 miles to R. R. Station; fruit; 6-room house and large barn; \$8000, \$1500 cash, balance 4 years.
- 75 ACRES—50 under cultivation, 2 1/2 miles from R. R.; fruit and fruit-dryer; 7-room house; large barn; \$7500, \$4500 cash, balance terms.
- 60 ACRES—22 in cultivation, balance in good saw timber; several springs; some bottom land; house, barn; 2 miles from R. R.; \$2500, \$1500 will handle it.
- 50 ACRES—45 acres under plow; orchard; house, barn; well and running water; all level; 2 1/2 miles from R. R. station; \$8500, terms.
- 40 ACRES—20 acres in cultivation; all fenced; orchard; 4-room house; large barn and outbuildings; 20 miles to Portland, 1 1/2 miles to R. R. station; \$2800, \$1600 cash, balance terms.
- 100 ACRES—75 in cultivation, 10 acres in orchard; 1/2 mile from R. R. station; 6-room house, 2 barns, wagonshed, chicken-house and other other outbuildings; 4 horses, 27 head cattle, 40 head sheep, 2 sows, 5 pigs, chickens, 400 bushels potatoes, 300 bushels oats and feed for stock. All farming utensils, 2 lumber-wagons, 1 spring wagon, separator and horse-power saw all goes with the farm; \$15 per acre.

CHITTENDEN & OTTO

268 STARK ST., ROOM 17.

INSURE YOUR FUTURE

BUY FRUIT AND VEGETABLE LAND NEAR PORTLAND

Camas, Washington, is 20 miles from Portland, and is surrounded by the finest fruit, vegetable and dairy land in the Northwest. Its nearness to market and excellent transportation facilities are great advantages. Considering the wonderful productiveness of the soil, the land is yet cheap, but the price is rapidly advancing. The farmers in this country are prosperous. Do you wish to share the prosperity? If so, you should buy this year. For full information about this country, address

KELLEY LOE

Cor. Third and Clark CAMAS, WASH.