SAYS TAX BURDEN IS AT VERY LIMIT

Charles K. Henry Declares It Time for Every Citizen to Give Heed.

WILL KEEP INVESTORS OUT

Clamor for Free Bridges, Parks, Boulevards and What-Not Grows Serious for Property-Owners. Says Reaction Is Certain.

PORTLAND, Feb. 8.—(To the Editor.)—The editorial article published in The Oregonian today under the heading, "The Non-Taxpayer's Interest," is worthy of the best thought and attention of every citizen of Portland, taxpayers or otherwise. The ground is covered thoroughly in the article, and it is high time for every person in the City of Portland that has the welfare of the city at heart, to pay attention to this question of excessive taxation.

The first question asked by an investor, manufacturer or jobber coming to locate in this city, is: "What are your rates of taxation and insurance rates?" Portland is being "soaked" to the uttermost limit. The demand for more free bridges, free ferries, a bridge across the Columbia River, parks in every locality, boulevards, more official positions and increased salaries, is certain to check and stop the splendid growth that we are getting.

This city is doing more than any other city in the United States. In New York City people crossing in vehicles on either the Brooklyn or Williamsburg bridge have to pay toll. In Pittsburg, with its enormous population, even persons on foot have to pay toll, and in St. Louis, with a population of over 750,000, pedestrians, as well as vehicles, have to pay toll to cross their bridges, while the City of Portland, struggling to upbuild, is now supplying four free bridges and three free ferries, and yet there is a "howl" for more free bridges, one at Hancock street, one at the foot of Russell street, one in South Portland and another at Oswego.

Who is paying for all this, if not the taxpayers? Let us see. The taxes this year on the quarter block that I bought in August, on Fourth and Oak streets, are $2260, a fortune to pay out as taxes on an unimproved quarter block. This is an increase of $638.40 over the taxes of last year. Can anybody point out in what way this property has benefited over last year to the extent of over $50 a month? It is ridiculous.

The writer has induced as many families to locate here and as many investors to invest here as perhaps any other possible agency in the City of Portland, and is leaving for California with a view of inducing others to invest in our city, and to secure the location of other industries here. In fact, two are expected to locate here this Spring. One of the largest houses in the United States, with large houses in New York, Chicago, St. Louis and Minneapolis, will locate here, if I can bring it about.

What kind of an argument will these non-taxpayers furnish me to induce those concerns to locate here, with taxes being raised from 30 to 50 per cent in a single year? If we are to have a big city, and are to give labor and employment to the great throng of people that we are hoping to have here, we must have factories, jobbers and wholesalers here, and in order to induce them to come, we must have reasonable taxes and reasonable rates of insurance, or else they will not come here, as you very aptly stated.

"A day of reckoning is coming for the non-taxpayer." A high tax levy will surely increase rents and the laugh will not be altogether on their side, as it seems to be at present. They may think it is very easy to order new high bridges costing millions, and parks to every little addition that has nerve enough to clamor for them, and boulevards that contemplate the taking of such expensive property as the Holbrook and Charlton property, on the heights, reaching on down and taking Judge Bronaugh's and his mother's fine homes and similar properties of that kind for driveways. They think it is easy to sell bonds for these, but people who have struggled for a lifetime to accumulate a little property are getting tired of paying for these things.

Let us see how this works. The property that I bought on Fourth and Oak streets, for $125,000, is assessed at $113,000, being over 90 per cent of its actual selling price; while the Ainslie mill property, for which it is stated in this evening's Telegram, $95,000 was refused, was assessed at but $39,700, or about 40 per cent of its value. As another illustration, the property of Mrs. E. C. Masten, on the south side of Overton, between Twelfth and Thirteenth streets, for which she is asking $100,000, is assessed at $23,500, or less than 23 1-3 per cent; and a half block in the same vicinity owned by Beno & Ballis, on Twelfth street, for which they are asking about $300,000, is assessed at $33,870. Why should not these people be made to pay taxes in proportion to the prices property-owners have to pay for property in the center of the city?

Taxation should be uniform and fair. Every person in the City of Portland should carefully inspect their tax statement, and receipts now, and see how they have increased in the last year, and bethink that if they have the right to increase from 30 to 50 per cent for one year, what is to prevent them from increasing them in the next year in like manner? How can we expect to sell property and induce the location of new factories, new industries and new business, if they may be subjected to immense increase in taxes?

Insurance rates are altogether too high here. The Pacific Coast Insurance Union has been arbitrary and high-handed, and large concerns like Marshall-Wells & Co., Pacific Paper Company, and others are endeavoring to avoid paying these excessive rates by insuring in the Manufacturers' Mutuals, which require sprinkling system, and necessitates the building of high and expensive water tanks that are disfiguring our city in order that they may escape from the grasp of the Pacific Coast Insurance Union rates.

The Taxpayers' League of this city should be upheld and aided in their efforts to reduce taxes in this city. We have enough bridges, ferries and enough public utilities if they are put into a higher state of efficiency. Taxes must be reduced or the city will be set back.

CHARLES K. HENRY.

ASK CONGRESS FOR ROAD

Pacific County Waxes Desperate and Makes a Last Appeal.

OREGONIAN NEWS BUREAU, Washington, Feb. 8.—Pacific County, Washington, has enlisted the services of Congressman Jones to obtain for it permission of Congress to open a road through the Fort Columbia Military Reservation. This fight dates back to territorial days; and the road now desired was in fact established in 1855 by an act of the County Commissioners. Nine years later the road was closed by the Government, which included it in the land needed for the military reservation. Since then all attempts to have the route of travel reopened have failed, and now an appeal is being made for Congressional permission as a last resort.

Agree on Urgent Deficiency.

WASHINGTON, Feb. 8.—In the House today the conference report on the urgent deficiency appropriation bill was agreed to without debate. The bill goes to the President. The report finally disposed of the item of $12,000 for automobiles for the White House by authorizing the necessary appropriation.

Children's shoes reduced at Rosenthal's.

THE PORTLAND

PORTLAND, OR.

EUROPEAN PLAN MODERN RESTAURANT

COST ONE MILLION DOLLARS.

HEADQUARTERS FOR TOURISTS and COMMERCIAL TRAVELERS. Special rates made to families and single gentlemen. The management will be pleased at all times to show rooms and give prices. A modern Turkish bath establishment in the hotel.

H. C. BOWERS, Manager.

HOTEL OREGON

CORNER SEVENTH AND STARK STREETS

Portland's New and Modern Hotel. Rates $1 per Day and Up

European Plan. Free Bus

WRIGHT-DICKINSON HOTEL CO. Props.

HOTEL PERKINS

Fifth and Washington Sts.

In the heart of the business and shopping district. The most modern and up-to-date hotel in the Northwest. Local and long-distance phones in every room. Rooms with private bath, en suite and single. Large and modernly equipped sample-rooms.

ELEGANT GRILL—MUSIC

'Bus meets all trains. Rates $1.00 and up.

W. SWETLAND, Manager.

Centrally Located — Modern Improvements

IMPERIAL HOTEL

Seventh and Washington

Phil. Metschan & Sons, Props.

Long Distance Phone in Every Room.

Rates $1.00-$1.50-$2.00

J. F. DAVIES, President — C. O. DAVIS, Sec. and Treas.

St. Charles Hotel

CO. (INCORPORATED)

Front and Morrison Streets, PORTLAND, OR.

EUROPEAN PLAN — ROOMS 50c TO $1.50

FIRST-CLASS RESTAURANT IN CONNECTION

THE CALUMET HOTEL

Park St. Bet. Morrison and Alder

A Strictly First-Class and Modern Hotel Containing 170 Rooms. Only American and European Hotel in Portland.

Long Distance Phones in Every Room. Free 'Bus Meets All Trains.

Rates—American, $2.00 per day and up.
Rates—European, $1.00 per day and up.
Per month, single room and board, $45 to $65 according to room. For two, $75 to $110.
Board without room..........$30 per month

NORTONIA HOTEL

ELEVENTH, OFF WASHINGTON ST.

Beautiful Grill Room

American and European — Rates to Families — Our Bus Meets All Trains

Sample Suites, with Baths, for Traveling Men

MODERN COMFORTS — MODERATE PRICES

THE DANMOORE

Portland's new hotel.

475 Washington, corner 14th., opp. Heilig Theater.

European plan—$1.00 and Up.

Bus meets all trains.

DAN J. MOORE, Proprietor.

Hotel Moore—Clatsop Beach, Seaside, Or. Open all year. For information apply at The Danmoore.

THE CORNELIUS

"The House of Welcome," Corner Park and Alder. Portland's Bon Ton Transient Hotel. Headquarters for the traveling public. European plan. Single, $1.50 and up. Double, $2.00 and up. Our free omnibus meets all trains.

C. W. CORNELIUS, Proprietor — N. K. CLARKE, Manager.

SCOTT'S EMULSION

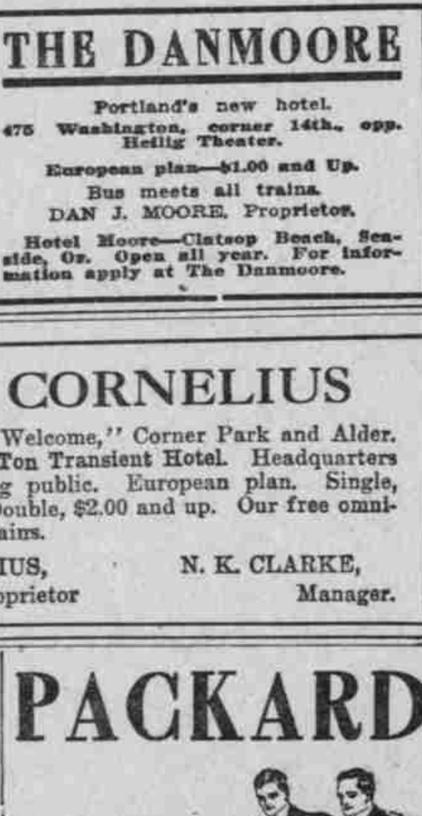
is Cod Liver Oil, purified, refined and partly digested—anyone can take it. The leading medical authorities agree that Cod Liver Oil is the best help in fighting Consumption, because it produces flesh and strength faster than anything else.

ALL DRUGGISTS

Send this ad., four cents for postage, mentioning this paper, and we will send you a "Complete Handy Atlas of the World."

SCOTT & BOWNE, 409 Pearl St., New York

PACKARD



Pianos

What would afford you more pleasure in your home than music and story and song. Music gives to the home life an atmosphere which nothing else can supply. Your children will be better, brighter, happier if they sing and play. Mother and father will likewise be happier. Music indeed has charms—power to drive "dull care away." We suggest a piano or a player piano. A new piano will find its way to your home if you will bring us but $10 cash; a player piano if you will bring us $25 cash. Why should you be without music during 1909?

This is a personal invitation for you to call to see and hear our pianos.

STEINWAY AND OTHER PIANOS.

Sherman, Clay & Co.

Opposite Postoffice.

DAILY METEOROLOGICAL REPORT.

PORTLAND, Feb. 8.—Maximum temperature, 46.8 degrees; minimum, 35.8 degrees. River reading at 8 A. M., 7.1 feet; change in last 24 hours, —.3 foot. Total rainfall (5 P. M. to 5 P. M.), .01 inch; total since September 1, 1908, 22.06 inches; normal, 27.49 inches; deficiency, 4.43 inches. Total sunshine February 7, 4 hours, 42 minutes; possible, 10 hours. Barometer (reduced to sea-level), at 5 P. M., 29.93 inches.

PACIFIC COAST WEATHER.

Observations taken at 5 P. M., Pacific time, February 8:

STATIONS.	Maximum temp	Precipitation past 12 hours	Wind Velocity	Wind Direction	State of weather
Baker City	84	T.	4	SE	Clear
Bismarck	-16	0.06	18	N	Snow
Boise	36	T.	6	W	Cloudy
Eureka	50	T.	6	S	Pt. cloudy
Helena	-4	0.01	4	NE	Clear
Kamloops	26	0.00	—	Calm	Pt. cloudy
North Head	42	0.22	24	SE	Rain
Pocatello	30	0.54	4	W	Snow
Portland	47	0.01	7	S	Rain
Red Bluff	48	0.00	10	S	Pt. cloudy
Roseburg	46	0.02	4	SE	Pt. cloudy
Spokane	32	T.	4	S	Cloudy
Tacoma	46	0.00	14	SW	Cloudy
Tatoosh Island	48	0.06	28	S	Rain
Walla Walla	..	T	4	S	Clear
Blaine	44	0.00	4	SE	Clear
Siskiyou	34	T.	4	SW	Snow
Tonopah	28	0.00	4	W	Pt. cloudy
Kalispell	16	0.00	4	NW	Pt. cloudy

T.—Trace.

WEATHER INDICATIONS.

A new disturbance has made its appearance over Western British Columbia and the danger of a cold wave in Eastern Washington, Eastern Oregon and Northern Idaho has passed, as it does not now appear as if any more cold air would drain into this district from the severe cold wave now being felt in Montana and the Dakotas. The barometer is rising rapidly over Southern Idaho, Nevada and Utah and in Southern Idaho it will be much colder for a short period. Light rain has fallen at scattered places in Western Oregon and Western Washington and moderately heavy snow has fallen in Southeatsern Idaho.

The indications are for light rain or snow at scattered places in this district Tuesday, with lower temperatures in Southern Idaho.

FORECASTS.

For the 28 hours ending midnight, Feb. 9: Portland and vicinity—Rain; southerly winds.

Oregon and Washington—Rain west, light rain or snow east portion; easterly winds, increasing along the coast.

Idaho—Snow; colder south portion.

CLASSIFIED ADVERTISING RATE

In Effect November 1, 1908.
Daily or Sunday.

	Per Line.
One time	12c
Same ad two consecutive times	22c
Same ad three consecutive times	30c
Same ad six or seven consecutive times	.56c

Six words count as one line on cash advertisements, and no ad counted for less than two lines. When an advertisement is not run consecutive times the one-time 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 Board, Private Families.
Housekeeping Rooms, Private Families.

The rate on the above classifications is 7 cents a line each insertion.

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 will accept advertisements (excepting "Situations Wanted" and "Personal") for publication 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. Telephones: Main 7070, A 6095.

HOUSEHOLD NEEDS

Coal Australian, Wyoming and Washington Coal delivered promptly in any quantity. Phone us your order. Star Coal Co., 40 2d st. Phones Main 1618, A 1984.

Gas Mantles Lasto Mantle, 25c, the equal of the best 35c mantle on the market. Barretts, 410 Morrison. Both phones.

Florist Cut Flowers always fresh from our own conservatories. Martin & Forbes, 347 Washington st. Both phones.

Electric Fixtures Let us equip your new home. Our prices are right. All work guaranteed. Western Electric Works, 61 Sixth street.

Plating Knives, Forks and all Silverware replated as good as new. Oregon Plating Works, 16th and Alder. Main 2575, A 2575.

Wine O'Malley & Neuberger, 327 Washington street. Phone Main 2394. Free delivery. A gallon of 10-year-old Inglenook Port, $1.50.

Coal —Kemmerer coal, the best Wyoming coal; gives more heat and less ash. Churchley Bros., 13th and Marshall sts. Phones Main 931, A 3831.

Wood 5000 cords first-class 4-foot fir wood, $5 per cord delivered. Phone Main 4435. Eagle Creek Fuel Company, 408 Corbett Bldg.

Coal Richmond and Wallsend Australian. Independent Coal & Ice Company, opposite City Library. Both phones

MEETING NOTICES.

MASK BALL, to be given by Arbutus Circle, No. 273, W. O. W., Friday evening, February 12, 1909, in W. O. W. Temple, 128 Eleventh street. First-class music; many prizes. Admission, gents 50c, ladies 25c.

IVANHOE LODGE, NO. 1, K. OF P.—Regular meeting tonight in Pythian Temple, 11th and Alder sts. Visiting Knights invited. WILLIAM HEY, C. C.
E. M. LANCE, K. of R. and S.

ELLISON ENCAMPMENT, NO. 1, I. O. O. F.—Regular meeting this (Tuesday) evening, Feb. 9, 7:30 o'clock, Odd Fellows' Temple. Patriarchal degree. Visitors welcome.
E. E. SHARON, Scribe.

A. & A. S. RITE—Meeting tonight; social only. By order Ven. Master.

CORINTHIAN CHAPTER, NO. 54, O. E. S.—Stated communication this (Tuesday) evening at 8 o'clock. Masonic Temple. Order W. M.
ELIZABETH SILKNITTER, Secretary.

THE IMPERIAL POTENTATE, Edwin I. Alderman, arrived here last evening, and will remain in the city during the day, leaving for Tacoma this evening. Nobles of Al Kader Temple and visiting nobles are invited to report to the reception committee at any hours during the day or evening at the Hotel Portland, for the purpose of meeting the Imperial Potentate. By order of ILL. POTENTATE.

FUNERAL NOTICES.

REED—The funeral services of the late Fred W. Reed will be held at Holman's chapel 3d and Salmon sts., at 2 P. M. today (Tuesday). Friends invited. Interment River View Cemetery.

PETERSON—The funeral services of Maude Peterson, beloved daughter of Mr. and Mrs. P. J. Peterson, will be held at Holman's chapel, 3d and Salmon sts., at 1 P. M. today (Tuesday). Friends invited. Interment River View Cemetery.

BELKNAP—The funeral services of the late David Belknap will be held at Holman's chapel, 3d and Salmon sts., at 3 P. M. today (Tuesday). Friends invited. Interment River View Cemetery.

ZELTNER—The funeral services of Ferdinand Zeltner will be held at Finley's chapel at 2 P. M. today (Tuesday). Friends invited. Interment Lone Fir Cemetery.

Dunning, McEntee & Gilbaugh, Funeral Directors, 7th and Pine. Phone Main 430. Lady assistant. Office of County Coroner.

EDWARD HOLMAN CO., Funeral Directors, 220 3d st. Lady assistant. Phone M 507.

J. P. FINLEY & SON, 3d and Madison. Lady attendant. Phone Main 9, A 1599.

ZELLER-BYRNES CO., Funeral Directors, 273 Russell. East 1088. Lady assistant.

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

McENTEE-ERICSON CO.—Undertakers; lady assistant. 409 Alder. M 6133.

AUCTION SALES TODAY.

At the $ store, 232 1st st. Sale 10 A. M. sharp. Ford, auctioneer.

At Baker's Auction House, 152 Park st.; furniture, carpets, etc. Sale at 10 o'clock. Baker & Son, auctioneers.

At Wilson's salesrooms, corner Second and Yamhill, at 10 A. M.; groceries, etc. J. T. Wilson, Auctioneer.

At Gilman's auction rooms, 411 Washington st., at 10 o'clock A. M. S. L. N. Gilman, auctioneer.

AMUSEMENTS.

HEILIG THEATER 14th and Wash.
PHONES: Main 1—A 1122.
LAST TIME TONIGHT 8
E. H. Sothern
IN THE ROMANTIC DRAMA
RICHELIEU
Prices $2, $1.50, $1, 75c, 50c.
REMEMBER EARLY CURTAIN TONIGHT.

SEAT SALE TODAY
HEILIG THEATER
3 NIGHTS BEGINNING THURSDAY Feb. 11, 12, 13
SPECIAL PRICE MATINEE SATURDAY
CHARMING SINGING COMEDIENNE
CORINNE
IN THE MUSICAL PLAY
"LOLA FROM BERLIN"
EXCELLENT CAST—CATCHY MUSIC
PRICES: EVENING, $1.50, $1, 75c, 50c. MATINEE, $1, 75c, 50c, 25c.

GEO. L. BAKER, GEN. MANAGER
Main 117 A 4224
Bungalow THEATRE
Sensation of the season, Baker Stock Co. in "THE JAP."
By Howard Russell. First time on any stage. Evening prices, 25c, 35c, 50c. Mats., 15c, 25c. Next week—"In the Bishop's Carriage."

BAKER THEATER
Phones Main 2, A 5360.
Or. Theater Co. (Inc.), Lessee.
Geo. L. Baker, Gen. Mgr.
Tonight, all week, bargain matinee Wednesday, regular matinee Saturday.
W. P. Cullen presents Ruth White, Harry Hermsen and a great company in
"THE BURGOMASTER."
More Gorgeous Than Ever.
Night prices, 25-50-75c-$1. Mats., 25-50c.
Next Attraction—"Kerry Gow."

MAIN 6 & A 1020. Matinees Ex. Sundays and Holidays.
Orpheum THEATER 15-25-50c NIGHTS 15-25-50-75c
Week of February 8—Frank Nelson & Co., Jwan Schernoff's Circus, May Boley, Royal Italian Quartet, Goldsmith & Hoppe, Borani & Nevaro, Mack & Marcus, Orpheum Pictures and Orchestra.

PANTAGES THEATER
Advanced Vaudeville, Stars of All Nations.
The Piccolo Midgets
Four Comedy Singers and Acrobats, veritable Tom Thumbs in stature.
First Time in Portland, the Original
Genuine Italian Earthquake Pictures

THE GRAND
Vaudeville De Luxe
Another Big Bill.
LUKEN'S PERFORMING 7—LIONS—7
Harry Deaves & Co.
Kirsten Marietta Troupe.
Newhoff & Phelps.
Art Adair.
Harry McDuffee.
Grandascope.

THE STAR
Polite Vaudeville
A Bill of Hits.
The Fowlers WORLD'S GREATEST EQUILIBRISTS
Emerson & Summers.
McIntire Sisters.
Callen & Smith.
Joe Edmonds.
Illustrated Song.
Starascope.

NEW TODAY.

SPECIAL!
FOR ONE WEEK ONLY
Half block on East Side, between two tracks; finest half block on East Side for warehouse purposes.
Commercial Investment Company
217-218-219 Lumber Exchange Building.
A 2279; Main 2279.

TWO VERY CHEAP HOMES THAT $1000 WILL HANDLE
$2750—Modern, large, 6-room residence; fine East Side residence district; lot 50x100; street improvements in; just north of Shaver near Kerby st.
$1800—Modern, 6-room home, specially well built, large attic and basement, ful size lot, fruit and flowers; good residence district; Sellwood carline.
I have a number of attractive bargains in nice homes.
FRANK CLUGSTON
331 Lumber Exchange.

WEST SIDE
Your choice of those new, modern, six-room houses, N. W. cor. 27th and Savier sts., near Forestry Park; gas, electricity, fireplaces, furnaces, full cement basements. Price $4250; $400 down, $40 per month.
FIDELITY TRUST COMPANY (Owner)
901 Board of Trade Bldg.
Phone Main 445.

Store for Rent
No. 136 Tenth street, near Alder; size about 18x70 feet.
Wakefield, Fries & Co.
229 Stark Street.

A SNAP
130-acre farm for sale, 90 acres in cultivation, good house and barns, running water, ¼ mile from station, O. W. P. line runs through place. Price $85 per acre. Terms. Inquire
E. N. FOSTER,
Eagle Creek, Or.

DO YOU WISH TO BUY A HOME?
Then see
HARTMAN & THOMPSON,
Chamber of Commerce.

NEW TODAY.

QUICK RETURNS
Orchards and Vineyards
Bearing in Four Years
Almonds, apricots, peaches and grapes without irrigation. The peculiar soil, unlimited sunshine and freedom from frosts make this a certainty at
Goodnoe Hills
Investigate this. Our claims are all proven. For booklet and information see
B. S. COOK & CO.
503 Corbett Building.

Snap in Residence Property
We have a new 10-room dwelling; cement basement, steam heating plant and all modern conveniences. Corner East Seventh and Hassalo. Must be sold this week. Price $9250. Part cash.
McCARGER, BATES & LIVELY
315 Failing Building.

GOLD BONDS
Portland Improvement.
Portland General Electric Co.
Oregon Water Power & Ry. Co.
Portland Railway Co.
Astoria Electric Co.
Tacoma Gas Light Co.
Portland Gas Co.
Portland Home Telephone Co., with stock bonus.
Netting 5 to 7 per cent.
BOUGHT AND SOLD
J. W. CRUTHERS & CO.
Investment Securities,
Board of Trade Building.

Over 8% Net
On an investment of only $7000. 50x100 and two good houses, on Madison street, Kings Heights. Easy terms.
HUMASON & JEFFERY
226 Stark Street.
Main 1189. A 3814.

100 Per Cent
Platting Proposition
In city limits, all clear, ready for platting; car service, light, city water. For particulars see Brown, room 417, 326½ Washington street.

TIGARDVILLE
8 acres $1350—$575 cash. The cheapest acreage offered by at least $30 per acre. Call for particulars.
KAUFFMANN & MOORE
325 Lumber Exchange.

DWELLING HOUSES
of every kind designed and built to order. All the money furnished, which may be paid back in small monthly installments.
JOHN LOCKHART, Financial Agent,
610-611 Chamber of Commerce.
Phone Main 493.

MORTGAGE LOANS
Lowest rates and terms to suit; special rates and favorable terms on large loans on business properties.
Funds Loaned for Private Investors.
A. H. BIRRELL CO.
202 McKay Bldg., 3d & Stark.

$500 Cash
Will give you a beautiful home of your own on Tillamook street in Rose City Park. The balance of the cost can be paid as rent.
HARTMAN & THOMPSON,
Chamber of Commerce.

SACRIFICE
8 LOTS FOR $1400
Purse, 818 Chamber of Commerce.

Mortgage Loans
Lowest rates of interest.
LOUIS SALOMON,
233 Stark Street, near Second.

GEORGE BLACK,
PUBLIC ACCOUNTANT,
(All Branches.)
323 Worcester Bldg.
Phones, Main 8371, A 4013.

REAL ESTATE DEALERS.

Andrews, F. V. & Co. M. 5349. 30 Hamilton bg.
Baker, Alfred A., 115 Abington bldg.
Beck, William G., 312 Failing bldg.
Birrell, A. H. Co., 202-3 McKay bldg. Real estate, insurance, mortgage loans, etc.
Brubaker & Benedict, 502 McKay bldg. M. 549.
Chapin & Herlow, 332 Chamber of Commerce.
Cook, B. S. & Co., 503 Corbett bldg.
Fields, C. E. & Co., Board of Trade bldg.
Goddard, H. W., Main and A 1743. 110 2d st.
Jennings & Co., Main 168. 206 Oregonian.
Lee, M. E., room 411 Corbett bldg.
Parrish, Watkins & Co., 250 Alder st.
Richardson, A. B., 221 Com. Club bldg.
Schalk, Geo. D., 264 Stark st. Main or A 392.
Sharkey, J. P. & Co., 122½ Sixth st.
The Oregon Real Estate Co., Grand ave. and Multnomah st. (Holladay Addition.)
Waddel, W. O., 309 Lumber Exchange bldg.
White, B. F., 227½ Washington st.

FOR SALE—REAL ESTATE.

$6750—10-room modern house; stone foundation and wall; nearly half block of ground, overlooking Willamette River; nice lawn.
$8750—Beautiful home, best residence section Willamette Heights.
$7500—Beautiful home, best residence section in Irvington.
$5800—Nice home, 7 rooms, lot 75x100, in nice residence section, in Irvington.
$2750—6-room house on Corbett st., South Portland, 2 blocks from car.
$2500—Good 7-room house and barn, and one-half acre cultivated ground, just beyond Ladd tract, on Montavilla carline.
$2750—Good house and one acre cultivated ground, lots of fruit trees, on Mt. Scott carline.
$3000—One of the prettiest building sites at Riverdale, consisting of 10 lots.
$3550—15 acres near Tigardville, new 7-room house and barn, about 11 acres under cultivation, and 4 acres finest marketable oak timber.
MURPHY & CASWELL,
230 Stark St.

NEAR WOODBURN,
ON SOUTHERN PACIFIC R. R.
R. R. STATION ON THE PLACE.
$50 TO $80 PER ACRE.
ALL OR PARTLY IN CULTIVATION.
YOUR CHOICE OF 280 ACRES
FINEST OF DEEP BLACK SOIL.
NO STONE—NO GRAVEL.
LAND IS ALL LEVEL.
FINE TIMBER ON EACH TRACT.
RUNNING WATER THE WHOLE YEAR.
ONE MILE TO COLLEGE AND SCHOOL.
ONE MILE TO CREAMERY.
Select your ten or twenty-acre tract now while you have your choice. Easiest of terms. Don't buy before you have seen this.
THE CROSSLEY COMPANY.
708-709 Corbett Bldg.

WAGE-EARNERS,
ATTENTION.
$10 cash and $10 per month buys splendid half acre, convenient to trolley and school; water mains in front of each tract; remember the price, $500; $10 cash and $10 per month.
"Every man can be a thinker, if he will only think HOW to think."
CHURCHILL-MATTHEWS CO.,
Lumber Exchange Bldg.,
102½ 2d St., Main Entrance.

$3500—Desirable, spacious, sightly home site; two blocks from East Morrison car, consisting of one and half acres; fruit and berries; small barn; easy terms.
$1900—Good, substantial, nearly new 5-room house, pigeon-house and runs; ¼ acre, on carline, near Milwaukie.
$1680—Cottage, 5 rooms, and 3 full lots, between Shaver and Mason, near Union; lots alone worth price asked.
HEADQUARTERS FOR EAST SIDE BUILDING LOTS.
JOHN B. MATTHEWS,
722 Chamber of Commerce and 27th and Alberta.

ENGLISH WALNUTS.
We are the largest owners and planters in Oregon. We have the only planted tracts on the market. Our properties are in the walnut country, Yamhill. 5-acre tracts, planted, $100 cash, $15 per month.
CHURCHILL, MATTHEWS CO., INC.,
Lumber Exchange bldg., 2d and Stark sts.

ARE YOU IN THE MARKET FOR A HOME?
We have a few very desirable home properties for sale, properties that our expert has thoroughly inspected.
Outline your requirements to us and we will endeavor to furnish the house you want.
We will save you money.
CHURCHILL-MATTHEWS CO.,
Lumber Exchange Bldg., 2d and Stark sts.

7-ROOM, almost new house in walking distance on 22d south of Ladd tract, 1 block from car. Full basement with wash trays, piped for furnace, gas and electric. Reduced for quick sale from $4200 to $3700, $1200 cash. Kauffmann & Moore, 325 Lumber Exchange.

FROM OWNER
LOT 50x100
In South St. John Addition, and only two blocks from car; ideal and healthful residence district; the lot number is 12, block No. 6; go out and investigate this and make me an offer. Address D 645, Oregonian.

7 1-3 ACRES on O. W. P. carline; 5 acres in cultivation; 4-room house, running water, station on land; ideal chicken ranch; located 2 miles west of Gresham.
Modern 6-room house, nice lot; street improved.
Modern bungalow, full lot; handy to car.
O. M. SMITH, 415 Com. Club Bldg.

SNAPS.
Nice 5-room modern cottage, East Gilsan; $2500, terms.
Fine 6-room new, modern house and furniture; all goes for $3000, terms.
DUBOIS & CROCKETT,
Washington Bldg., room 3.

WHAT A SNAP.
$550, corner lot in Piedmont Park.
$600 buys 130 feet frontage East 26th st., near school; will trade for rooming-houses.
GOLDSCHMIDT'S AGENCY,
253½ Washington st.

VERY sightly corner, consisting of 3 lots in Ideal View Addition, close to car at Ivanhoe Station, W.-W. carline. Lots cleared, 4 fine pine trees. Price $1000, $300 cash, balance monthly. A snap. Kauffmann & Moore, 325 Lumber Exchange.

OWN YOUR OWN HOME.
We are designers and builders of modern homes on reasonable terms; architectural work and general contractors.
H. C. MORRIS & CO.,
403 Corbett bldg.

ONE of the most desirable homes in Irvington is for sale. The price is $8500. This is for someone who wants a home and has the money to pay for it. C. J. Owen & Co., Lumber Exchange bldg., 2d and Stark sts.

$3000—FINE new 5-room bungalow, near the Thompson School; cement basement, gas and electricity, full lot with 16-foot alley; sewer in, street graded; $400 cash, balance monthly. A. A. Hoover, 313 Gerlinger bldg.

HAVE buyer for lot 100x100, north of Washington and west of 8th st.; will pay cash; must be a bargain. Bartlett Realty Co., 612 Commercial bldg., 2d and Washington sts.

$350 CASH will buy a modern 5-room $1650 house in West Piedmont, within half block two carlines.
SCOTT & M'DOUGALL,
432 Chamber of Commerce.

FOR SALE—Fine lot 50x100 in Irvington; East front, Hancock st., beautiful neighborhood; price $1250. Call Main 3917 if you want a bargain.

SACRIFICE—GOING EAST.
$2700 cash, $2800 terms, my 6-room modern Alberta Bungalow, 2 lots. 1034 East 25th North.

5-ROOM cottage on carline, full lot, built 1 year, $1300, $200 down, $15 a month. 15 5th st. North.

BARGAIN week coming next; 3 lots $1260; 2 $1225, 3 $750 each. Phone E. 896, C 1993. Dolen & Herdman.

BEAUTIFUL homes on Mount Scott carline, $250 down on each, balance $15 and $20 per month. Spencer & Co., 102 2d st.

WEST SIDE—7-room house, lot 50x100; price $4200, $1000 cash. 326½ Washington st., room 414.

BEST bargain on East Side, 3 blocks from car, only $2750; easy terms. 320 Swetland bldg.

$2300—New bungalow, $300 cash, $20 monthly. 44th, near Hawthorne. Tabor 1768.

BUSINESS lot on Alberta carline, near 15th; a bargain, $800 cash. Owner, M. 6306.

HOUSE and lot for sale cheap if taken at once. Phone Tabor 1574.