BOOMING-HOUSES

DON'T OVERLOOK THIS.

72 rooms, new modern brick, beautifully furnished, steam heated, private batha. HOT AND COURD WATER IN ALL ROOMS; this is right down town; rent only \$525 and a 6-year LEASE; HIG MONEY-MAKER; this house clears above all expenses, \$700 per month. This can be had on good terms. See us at once for price.

DIETZ-MUELLER CO.,

DIETZ-MUELLER CO., 31 Abington Bidg.

WANTED at once, rooming-house \$ to 10 rooms; must be good furniture and modern house; West Side, close in preferred; can pay \$250 to \$350 cash, Phone A 1221 or M. 9893.

LOST AND FOUND.

LOST—Either in Portland Hotel or on the streets, a small gold cigar cutter shaped like a Chinese knife; two small chipped diamonds and omeralds set in front; valued for old associations, liberal re-ward will be paid for same at room 262 Marquam bidg.

SORREL mare, weight about 950 lbs, face and left hind leg to knee white, scar on white leg, brand on left hip. Strayed from Myrile Park, Mount Scott carline. Finder phone Main 8082, Main 878 or A 1879.

LOST-Large gray borse blanket torn in left-hand front corner, Please return same at once to Kramer's New York Stables, 15th and Alder sts., and receive liberal reward.

LOST—Large gray horse blanket, tern in left-hand front corner. Please return same at once to Kramer's New York Stables, lith and Alder sts., and receive liberal

OST On Portland Heights car, thin gun-metal case waith with gold attrup tob attached: reward. B. H. Jenkins, 310 Commercial Club hidg.

COUND—Where hair mattresses are reno-vated returned same day. 228 Front st. Phone Main 474. A 1374. Portland Curled Bair Factory. H. Metsger.

Wild, the party who took the mink fur by mistake at the Monday Musical Club card party yesterday afternoon please return same to the president?

LOST-Gold watch with pin attached in-scribed Christine Lehmiller on insides re-turn 503 Gerlinger bid.; reward.

OST Lady's gold watch and gold fob, engraved inside and outside, on Jefferson, bet. Park and 11th. Main 6104. Reward.

OST-Silver hatpin, Greek letter design reward if returned to 737 Johnson st Phone Main 2010.

LOST—Sunday afternoon on East Side, gar net head nocklace valued as keepsake; re ward. Phone Main 2958 or A 2858.

OST Saturday night, back comb, engraved gold mounting; reward if returned to 502 Marquam bldg.

LOST-Horse; chunky sorrel, blind in one eye. E 4620; C 1724.

FINANCIAL,

Money to Loan-Real Estate.

We have money to loan on real estate in ums of from \$500 to \$100,000; made with-

MONEY to loan on improved Portland property or for building; long time, with privi-lege repaying all or part of loan after two years.

Financial Agenta 605 Concord Bidg.

ORTGAGES, contracts for deeds or other real estate accurities, bought on city property or hands anywhere in Oregon or Washington, H. E. Noble, 316-317 Lum-

PLENTY of money to loan at 6 and 7 per

bermons oldg., 5th and Stark ats.

cent on real estate security. EDW. P. MALL & CO., 509-310 Abington Bidg.

Exchange bldg.

all sizes and prices.

S-ROOM FLAT. TAMHILL ST.

Modern S-room Eatl rent \$45, with \$48
worth of rooms rented; furniture is fine
and for sale at \$700.

IFRISSI & ZADOW.

317 Board of Trade Hidg., 4th and Cak.

T-ROOM HOUSE, BURNSIDE ST.
T-room pice bonse, near 16th st.; rent
ery low: furniture is new and swell and
or sale at 5680 on easy terms; \$47 worth of
come rented. GRUSSI & ZADOW, 217 Board of Trade Bids., 4th and Oak.

Store roum 22x70 feet at 226 Flanders at : excellent location, reasonable rent inquire of Dooly & Co. 1117 Board of Trade bids

FOR RENT-Four-story and basement brick store building, iouxida, S. E. cor. Front and Pine sts. Apply C. A. Dolph, Mohawk bidg.

LARGE store room with naturally lighted shop in besement, 551 Morrison st.

Offices. OFFICES, \$12.50 and up.
Desk room; furnished offices.
Suite for dentist and physician.
All-night elevator service.
Heat location, 200 Swetland bldg.

FOR RENT-2 office rooms at 22214 Morrison st.; cent very reasonable. G. H. Dam meler, 321 Board of Trade bidg.

DESIRABLE office room for rent in Burk-hard bidg., East Burmide and Union ave inquire on premises.

DESK space or private office, both phones, stenographic service. Room 3, ground floor, Commercial Club.

FOR RENT-A few offices in Couch bidg. Apply Room 501. Binlia.

EILERS RECITAL HALL for high-class re-citals, lectures, meetings; spiendidly lighted, ventilated, heated, free from street noises; seating 1909; equipped with pipe organ, grand planes and autematic musical devices. For rates apply Adv. Dept. 2d foor, Ellers Plane House, 333 Washington st.

MERRILL'S Dreamland Dancing Academy, 100x100, polish maple surface, laid octagon, finely lliuminated for balls, parties, meetings, ledges etc. Merrill, 7th and Oak.

HALL—hard maple floor for dancing, canvas for lodges. Phone East 2367. Miscelmneous.

GARAGE for large machine, vicinity 25th and Johnson, Wakefield-Fries & Co., 85 4th.

FOR LEASE-Hall 20x30, suitable for lodge or association purposes; heat, light and junitor service furnished. Inquire 711 Cor-bett bidg.

SPECIAL NOTICES. Proposals Invited.

Proposals Invited.

Proposals for Supplies Oregon State Insane Asylum. The board of trusters of the Oregon State Insane Asylum hereby invites scaled proposals for furnishing supplies to that institution for the six months ending June 20, 1910. All Mos must be inclosed in scaled enveloces and directed to C. N. McArthur, clerk board of trustees Oregon State Insane Asylum, Salem, Or., and plainly marked on outside of envelope. "Hid for for Oregon State Insane Asylum, Salem, Or., and plainly marked on outside of envelope. "Hid for for Oregon State Insane Asylum." All hids must be accompanied by a certified check in a sum of not less than 10 per cent of the amount of the bid. The name and address of the bid-der and class of supplies to be furnished, the total amount of the cartified check must be indicated on sheets furnished by the undersigned, and attached to the bid. In order to avoid confusion, the name of the bidder should also be plainly written on each separate sheet of the bid. In order to avoid confusion, the name of the bidder should also be plainly written on each separate sheet of the bid. Lists of supplies upon which hills are invited may be obtained by addressing the undersigned. No bid will be considered unless made on hlanks furnished by the undersigned. The board reserves the right to reloct any or all bids, or to needs or reject any part of a bid. Hids will be opened a had Capitol, at Salem, December 20, 1909, at 2 o'clock P. M. By order of the board of trustees of the Oregon State Insane asylum. C. N. McArthur, clerk of the

Asylum. C. N. McArthur, clerk of the board. Salem, Oregon, November 8, 1909 NOTICE OF SALE OF STATE LANDS.

Notice is hereby given that the State Land Board will receive scaled bids until 10 o'clock A. Mt., December 14, 1809, for the

Oregon State Insane

Sections 16 and 16. T. 38 S., R. 31 E.

All bills must be accompanied by a regularly executed application to purchase and
by cash or postal money order for at least
one-fifth of the amount offered.

No bid for less than \$5.00 per acre will
be considered.

The right is reserved to reject any and
all bids.

Applications and bids should be addressed
to G. G. Brown, Clerk State Land Board,
Salem, Or., and marked "Application and
bid to purchase state lands."

Clerk State Land Board.

Dated this 28th day of September, 1909.

Dated this 28th day of September, 1909.

ADVERTISEMENT for bids for construction of Receiving Wharf and Jetty at the mouth of the Sinelaw fiver: Florence, Oregon, November 2, 1909—Scaled proposals for furnishing materials and constructing receiving wharf and jetty at the entrance to Sinelaw fiver, Oregon, will be received at the office of the port of Sinelaw until 11 A. M. December 15, 1909, and then publicly opened. Amount of money to be expended, one hundred thousand (\$100,000) dollars. Plans and specifications may be seen at our office, and in the United States Engineer office at Partland, Oregon, and also in the United States Engineer office at San Francisco, California. Port of Sinelaw By E. P. Weite, secretary.

Waite, secretary.

PROPOSALS FOR HEEF AND MUTTON.
Vancouver Harracks, Wash. October 20, 1909. Scaled proposals for furnishing and delivering fresh beef and mutton for six months, beginning January I, 1919, will be secretived at offices of commissaries at Fort Stevens Or. Boins Harracks, Idaho, Forts Casey, Columbia, Fingler, Lawton, Vancouver, Walls, Walls, Ward, Worden and George Wright, Wash., until 11 A. M., November 20, 1909, and then opesed. Envelopes containing proposals should be indorsed, "Proposals for fresh beef and mutton, to be opened November 20, 1900," and addressed to commissary of post to be supplied. Edward E. Brayo, Colonel, A. C. G., Chief Com'y.

Miscellaneous,

AFTER Nov. 15th I shall not be responsible for any indebtedness of my wife. G. E. Deversaux.

TO WHOM it may concern-I have sold my interest in the Gilman bar at 144 First st., J. W. Doane. SILVER'S Rosher Grill, 270% Stark at., opposite Chamber of Commerce, will open Friday, November 12

I WILL not be responsible for debts con-tracted by Mary Rus, my wife. By Charry Rus.

Architects, contractors, engineers, get Pacific Builder & Engineer, 401 Board of Trade,

BUSINESS OPPORTUNITIES. SNAP-Furniture of 11 rooms; very fine; close in: rant \$25; rooms all full; price \$550. Call 2551; Washington et, room 612. FEED STORE-Good trade; will invoice. Call 417 Board of Trade bldg.

REAL ESTATE OFFICE. Snap. \$45. Call East 4127. 15-ROOM—Salmon street, good furniture; must sell; \$500 cash. AE 535, Oregonian.

POOLROOM, good lease, good business, for sale, \$2000. Phone Main \$825. CIGAR STAND. 105 4th st, will consider a lot.

FOR SALE-Confectionery store. Phone Main 8842. WELL-EQUIPPED laundry, good business \$4200.00, terms. J 537, Oregonian. BUSINESS OPPORTUNITIES.

IRON WORKS FOR SALE.
Price \$10,200; good business. For particulars apply AM 535, Oregonian.

ONLY a man who is willing to give references which will bear closs investigation and who requires the same himself need look up this proposition of a half interest in an old-established real estate firm in this city; there is no guarantee of a certain income, but there is plenty of husiness and it takes some money to buy the 15 interest, at though both the old partner and the prospective one must be suited to each other or no deal will be made.

OREGON LAND CO.,

2485 Stark St.

24814 Stark St. RESTAURANT, DOWN TOWN,
Nice clean, up-to-date restaurant, on 6th
st., close to Washington st., clearing \$400
per month; cheap rent, with lease; owner
leaving the city and must sell quick; price
\$1000; location slone worth the money,
GRUSSI & ZADOW,
817 Board of Trade Bidg., 4th and Oak.

working injurest to a sober, energette man to show customers property; you have no expenses and a willing worker can make from \$175 to \$200 a month. For particulars call room \$23 Lumber Ex-change.

GROCERY AND HARDWARE.

Nice clean stock of groceries and hardware, close in on the East Side; daily sales
\$100 and growing; owner going away and
must sell; will invoice about \$3000; look at
it today. It will pay you.

GRINSH & ZADOW.

217 Board of Trade Bidg., 4th and Cak.

MERCHANTS or investors looking for legiti-mate openings for business in this terri-tory can shada valuable information by calling on this agency. Good opportunities 'r mercantile or manufacturing lines. THE AMES MERCANTILE AGENCY, 416 Abington Bidg.

MAN or woman partner in successful enter-prise of long standing; would take some real exists; safary guaranteed \$100 per month, half the earnings; gilt-edged propo-ettion in Portland; investigate this. Call 615 Hoard of Trade bldg.

ROOMING-HOUSES—BUSINESS
CHANCES.

If you want to buy or sell, no trouble to talk it over with you. Call or phone Main 7489. 220 Lumbermens bidg. 5th and Stark.

OH SALE. Stock of drygoods, furnishing goods, whose, notions and groceries, in good Valley town; brick building, low rent; good, clean stock and good. Ilve business; will involce about \$11,000; no agents. X \$17. Oregonian.

SPECIAL—Owner busy manufacturing wants steady, sober man to check goods, etc., as partner; you must have \$150 to invest and be satisfied with \$25 week at start. Full particulars 417 Board of Trade bidg. PARTNER wanted with \$750 and services in solid business giving bank references; owner will guarantee good salary, also of profits. Particulars 417 Board of Trade bidg.

LOCAL manufacturer has proposition to make party wishing investment with serv-ices; reactory running full time and earn-ing large profits on capital. Call or ad-dress E. B. I. Mrg. Co., Cor. E. 9th and Alder.

FOR SALE-Whole or is interest in estab-lished fuel business; best location in city, with spur in yard and complete equipment; doing a good business. Call 451 Hawthorns ave. Phone East 202, B 2020.

ROSEBURG'S best general merchandise store for sale; new stock reduced about \$6000; must act quickly. Inquire H. Marks, Roseburg, or M. Marks, 252 3d st., Fortland.

HEAL ESTATE business, partner wanted to keep office and show property; must be sober and industrious; will pay easily 2200 monthly; particulars 286 kg Wash-ington st., room 612.

DO YOU want supplies or rent film? We are independent, do not belong to the trust. Pacific Film Co., 203 Rathehild bldg., Portland, Or.

L. N. ROSENBAUM, lawyer, financial agent, promoter, developer of corporations, enfor-prises, syndicates. Bond issues \$100,000 upwards negotiated. \$11 Fern blk., Scattle. OLD-ESTABLISHED wood and coal bust-ness; will take partner; pay salary be-sides profits. Call 286% Washington st., room 612.

home bakery and groceries; everything brand new; good location; living rooms. 269 Russell, J. G. Chaey. PARTNER, third interest rest estate office; good addition; ready sale; a good opening for clean-cut man with some cash; references required. 617 Hoard Trade.

FOR SALE CHEAP-Confectionery, cirar

WE can locate you in paying business. He-fore buying be sure and see us. Kinney & Stampter. 531-522 Lumber Exchange bidg Phone A 4881.

A PARTNER with not less than \$1500 cash wanted in liquof business; this is bounded and will stand investigation, Address owner, S 538, Oregonian.

EUROPEAN HOTEL.

Bedding and furniture, new, favorable lease, estab, business; ctean \$500 mo.; \$5000 will handle; bal, trade; no brokers. P 532, Oregonian.

\$25 MADE \$650 in seven months; \$110 made millionaire; complete story in our publi-cation, "California Oil Fleids," Sample copy free, Sagar & Loomis, San Fran-cisco,

FOR RENT-Best equipped shee repair shop in Vancouver, for man capable of hand-ling up-to-date machinery. Call or write A E. Wyatt. 214 W. Sth st., Vancouver, Wash.

BANK FOR SALE—Controlling interest in a fine little Southern Oregon bank, doing good business and good prospects; requires from \$5000 to \$12,000. O 538. Oregonian.

M'CUTCHAN—In fhis city, Nov. 17. Andrew J. McCutchan, aged 69, at the residence of his son, H. F. McCutchan, 439 E. 18th street, North. Interment Evansville, Ind. 2650 Grocery, creamery; best location in city; new stock, fixtures; next walting-room from which cars on 6 lines leave. C 540, Ore-gonian.

WE have two good salcons listed; one takes a few hundred and the other several thou-sand dollars to handle; if you are inter-ceted call for particulars, 248% Stark st.

IF you want to sell a business, list it with us and if you are looking for an invest-ment, we can show you some good buys. Inquire 248% Stark at. FOR SALE—Half interest in best paying harber shop in Portland; \$100 cash will handle it. Call or write A. E. Wyatt, 214 West Sth st., Vancouver, Wash

A FEW hundred dollars buys a half interest in a good honest business that should pay better than \$150 monthly; good future for a hustler. Call 607 Beck bldg.

MONEX MAKER; saloog and restaurant; well located; trial given; price for both \$1600. Call 28615 Washington st., room \$12. LADY or gentleman with \$200 can get half interest in already established business; am tired of bired help. AL 539, Oregonian.

SMALL home bakery including Hubbard oven, suitable for man and wife; must sell. 262 Yamhill st. BARBER wants to buy a small shop city or country; describe in full, 1109 East Main st., Portland.

GREAT OPPORTUNITY, Reliable man or woman with \$4000, Address W 526, Oregonian.

CIGAR STAND—Price \$400; subrents part, making rent nominal; this is located in busy center. Inquire 248% Stark st. BARGAIN—Best market and grocery in city; will sell cheap account of sickness; long lease. AF 539, Oregonian.

SMALL grocery and confectionery for sale, invoice, cor. Millard ave. and Mt. Scott carline. Phone Tahor 477. PARTNER-525 week profit; other partner will give instructions. P 537, Oregonian. PARTNER in dry cleaning plant; \$100 cash required. Call evenings, 262 5d. 1F YOU want a good restaurant cheap, call at 102 lat st.

FOR SALE-Fine established moving-picture \$2 FOR 1000 business cards; 100, 50c. Rose theater in Portland. Call 3234; Washington. City Printery, 1924; 3d st. near Taylor. YOU make \$15 daily selling new invention to restaurants. Cront, 389 Alder. CHAIR barber shop for sale; good money for right man, Call at 522 Washington. BUSINESS OPPORTUNITIES.

CAPETERIA Everybody patronizes the cafeteria these days. We have a client who will sell you a half interest in a money-making cafeteria, you to take charge and handle the money; will pay you \$200 per month; \$1500 required.

GROCERT STORES. Grand ave., good location, \$3000. Union ave. North; a bargain; \$3000. Mt. Tabor, grocery and confectionery;

\$2200. Hawthorns ave.; rent \$25; see it; \$2000. Williams ave.; living rooms over; \$1800. Union ave.; sell or exchange; \$1900. Williams ave.; sell all or 15 interest; \$1500. Fourth st.; extra rooms pay rent; \$1400. First st.; rent \$20; \$ living rooms; \$1000. BUTCHER SHOPS.

tion ave.; doing \$400 month; \$1400, withorne ave.; rent \$25; lease; \$1200. Iwood; good cash business; \$700. Williams ave.; living rooms; \$1400. Third st.; central; a pick-up; \$700. Any of the above will invoice. See us

FOR SALE-Moving-picture show, city of 20,000 inhabitants; one of best-equipped houses in state; doing splendid business; investigate this before buying. X 528, Oregonius.

NEW Independent American films, the kind that get you the money; film zervice, \$12 week, 5 roels Independent Western Film Exchange, Swetland bldg., Portland, Gr. MERE is a rare chance for a young man with \$200 cash, as I am alone and tired of hired help; duties easily learned. Call at 225 Fifth st., room 3.

IF you have a farm you want to lease or sell, list it with us. OHEGON LAND CO., 24815 Stark St. FOR SALE General merchandise stock, 7 lots and buildings in a rich agricultural district, four miles from railroad station. Address Box 55. Sublimity. Or. NANTED—Pariner in grocery, meat market, heart of city; 5 years' lease; cheap rent; more business than our handle. A 542, Oregonian.

Oregonian.

BUTTEH, produce, etc.; owner wants honest pariner to tend store, etc.; \$400 required; will pay you \$25 week. Call \$17 Board of Trade bldg.

OOL billiards, cigars and confectionery partner wanted to attend to business, pay salary beades profits. Call 286 & Washington st., room 612. WNERS—IF YOU HAVE a 10 to 16-room house that \$200 to \$600 down will handle, I have a buyer for you. Phone Main 7480, HURRY.

MANUFACTURING business; partner want-ed to look after agents; little money needed. Call 286% Washington st., room 612. PARTNER in prospecting trip, Singles, Mex-leo, with several hundred dollars, as I have: references; state particulars, Address for interview, T 535, Oregonian.

DO you want to sell your business or room ing-house? Do you want to buy a business See us. 427 Henry Building.

ORNER cash grocery wants partner to act as cashier; good business of \$100 a day. For particulars call room \$22 Lumber Exchange. SOLID cash business wants partner; owner cannot handle business alone; pays \$400 a month net. Call room 525 Lumber Ex-

change. FEW hundred shares Almeda Consolidated stock on account of sickness. Call quick Washington & Oregon Realty Co., 308 Merchants Trust bidg. Phone Main 2404. WANTED—Reliable man used to farm pro-duce; will guarantee good sulary, also share of profits; small investment re-quired. Call 417 Board of Trade bldg.

\$250 CASH, with services, big money, sober steady man, for clean, easy work. Apply 1451; First st., room 10. GROCERIES-Partner wanted; tired hired help; pays big; experience unnecessary Call 417 Board of Trade bldg.

FOR SALE—Half interest in well-estab-lished transfer business. Inquire room 508 Fenton bldg. CLEANING and dyeing; partner wanted; \$250; guarantee \$25 week. Hall & Bloch, 266% Stark st.

LEAN stock general merchandise, in good town See owner at room 615, imperial Hotel, until Friday.

CASH GROCERY, doing nice business, fine location, a snap at \$250. Call 286 % Wash, at, room 612. SUBURBAN grocery, established trade, in-voice about \$1300; investigation invited. is 524, Oregonian.

FOR SALE-Moving-picture show in town of 20,000; will trade or give terms. Address MEAT MARKET for sale; rent \$18 per month; doing \$300 business a week; good lease; price \$500. Inquire 248½ Stark st.

ROOMING-HOUSE BARGAINS.
p rooms, rent \$17; price \$400.
14 rooms, rent \$400; price \$050.
18 rooms, rent \$100; price \$1150.
25 rooms, rent \$120; price \$1800.
56 rooms, rent \$150; price \$5000.
66 rooms, rent \$300; price \$5000.

124 rooms, rent \$480; price \$975. 502 Henry Bldg.-W. E. Tebbetts

ROOMING-HOUSES for sale at bargains— 18 rooms, \$700; 10 rooms, \$550; 6 rooms, flat, \$325; 4 rooms, flat, \$185; 4 rooms, flat, \$150. Call at 305 3d st. Come

MUST be sold: transient house. 8 rooms, ele-gantly furnished: all new, clears \$75 per month above expenses; price \$550; very easy terms. Call today, 286 % Washing-ton st., room 612.

\$150 DOWN and \$10 PER MONTH; newly tinted house on Wash, st., close in; gross income \$89, and two rooms for yourself, \$20 Lumbermen's bldg., 5th and Stark.

SEVERAL modern rooming-houses, 10 rooms, for sale on easy terms; closs in.

BARGAIN-Rooming-house, 17 rooms, fur-niture good, fine location; price \$1600; easy terms. Call 28614 Washington st., room 612.

WANTED To rent lodging house, all fur-nished. State number of rooms, rent lo-cation. AL 589, Oregonian.

POR SALE or will take part in trade, room-ing-house 34 rooms, 2 halls; good location, long lease. B 541, Oregonian.

WELL-FURNISHED housekeeping-rooms; good location; all full; low rent. Inquire 494 Kerby st.

BY owner, new 9-room boarding-house, all full, 3 blocks from Hotel Portland; best of furniture; \$550; rent \$85, 252 7th st.

ROOMING-HOUSE, 9 rooms, fine furniture, quick sale \$600. Hall & Bloch, 266% Stark st.

30-ROOM mill hotal, doing good business in St. Johns. Phone Richmond 1981.

FOR SALE-Furniture 16 rooms rooming-house, 387 Taylor. Owner. No agents.

BY owner, 12-room house, good income furniture good; going away. Main 4102.

20 RCOMS, 4th street; finely furnished; \$1500, part cash. AF 536, Oregonian.

48 ROOMS; must sell; answer quick; sick-ness; little cash. Y 539, Oregonian.

See H. W. GARLAND & CO., 191 4th St.

\$500,000 ON improved city or farm property, building or small loans at lowest rates; large loans a specialty. J. H. Mc-Kinzie Co., 514-15-15 Gerlinger bids. CIGAR and confectionery store, with living-rooms and storeroom. AL 529, Oregonian. MINING AND INDUSTRIAL STOCKS.
Telephone and other bonds hought and sold. Pletcher Inv. Co., 225 Abington. on improved East Side property (not subur-ban), \$2800, 7 per cent, or 615 if real good; also \$1500 at T. Culver, 623 Cham-ber of Commerce. FOR SALE—Four-chair harber shop, com-plets; easy terms. The Ames Mercantile Agency, 416 Abington bldg. FO LOAN, large and small amounts on good city read estate at 7 per cent interest, C. F. Pfluger & Co., rooms 4-6 Mulkey bldg., Ed and Morrison sts. 40 ROOMS, on 3d street, \$2300; going East; half cash. W 537, Oregonian.

16 ROOMS, good-paying house, \$500 cash. AC 539, Oregonian. IMMEDIATE loans from \$5 to \$500, on all securities. W. A. Hathaway, room 10, Washington bidg. Phone Main 302, WANTED-A bowling alley, must be a bar-gain. N 544, Oregonian. \$200,000 TO LOAN, large loans a specialty, building loans, lowest rates. W. G. Beck, \$12 Failing bidg. CIGAR STAND, worth \$550, for quick sale \$500. Hall & Bloch, 286% Stark st.

FIRST and second mortgages and contracts perchased on Oregon and Washington lands. E. L. Deversaux, Fenton bldg., 86 6th st. \$160,600 wanted in manufacturing concern; water front. AK 519, Oregonian. \$1000 \$2000, \$2500, \$4000 TO loan, real estate security. Equity Investment Co., 508 Gerlinger bldg. 3d and Alder.

MONEY at 6, 7, and 5 per cent on city and farm ascurities. S. S. Gillespie, 201 Fenton bldg. \$1000 MORE or less on vacant business property; 2 per cent trade in advance. C 541, Oregonian.

FOR MONEY—Any amount, reasonable rates, See Prudhomme, 636 Chamber of Commerce. MONEY loaned, building purposes, if consuit-ed before building begins, 502 Henry bldg. State funds loaned, 6 per cent. W. E. Thom-as, state agent. Multnomah Co., 400 C. C. MONEY leaned on real estate mortgages of cortracts. W. H. Nunn, 449 Sherlock bldg. MORTGAGE LOANS 6 AND 7 PER CENT. LOUIS SALOMON, 283 STARK ST.

PRIVATE money loaned on real estate mortgages. H. Miley, room 204 Gerlinger. MONEY to loan, any amount, 6 to 8 per cent. Frary & Seltz, 132 5th st. MONEY to loan on improved city property. Wm. MacMaster, 302 Worcester blk. WILL loan \$5000 or less. Farrington, 416 Commercial Club bldg.

0-room bargain; best location in town; good furniture, furnace heat; only \$650, terms, 407 Stark st. WE BUY bank accounts, securities, foreign money; loans, Lewis & Co., 251 Wash st. MORTGAGE LOANS AT REASONABLE RATES. LEWIS & CO. 251 WASH ST. Money to Loan-Chattels and Salaries. \$400 CASH will handle 14-room residence on Stark st., near Park; nets \$70 per mo. 320 Lumbermen's bldg., 5th and Stark,

MONEY advanced salaried people, house-keepers and others upon their own names without security; cheapest rates, easiest payments; offices in 66 principal cities; save yourself money by getting my terms first. TOLMAN, 317 Lumber Exchange.

MONEY TO LOAN.

Quick loans made in sums from \$20 to \$500 for \$0 to \$0 days, on furniture, planos or other good security. Room \$20 Lumbermen's bldg. 5th and Stark

EMPLOYES' LOAN CO., 321 Abington bidg. Money on installment plan.

SALARY loans, confidential, easy to get and easy to pay. F. A. Newton, 515 Henry bldg., cor. 4th and Oak sts. MONEY loaned salaried people; easy payments; no publicity. Room 427, Henry bldg. A LOAN for the saking, salary or chattel. The Loan Co., 414 Dekum bldg. LOW rates; we loan money on diamonds and jewelry. Mark & Bloch, 74 3d st. FINANCIAL,

Money to Lean-Chattels and Salaries. ARE YOU LOOKING FOR MONEY?
If you knew how carry our terms are you would not be short of money. Don't be bothered with a lot of small debte; let us furnish the money to settle them.

WE LOAN ON Heal Estate, Furniture and Planes (without removal), Storage Receipts, Life insurance Policles, Horses, Javelry and Diamonde, and all kinds of securities, on casy weekly or monthly payments. weekly or monthly payments.
We Buy First and Second Mortgages.
All Business Strictly Confidential.
U. S. REAL ESTATE & BROKERAGE CO.
12 Hamilton Bidg, 131 3d, Main 2084.

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MONEY FOR EVERYBODY.

ANYONE—
ANYONE—
ANYONE—
Steadily employed can borrow \$10, \$20, \$25, \$40, \$40, \$50, \$75 or \$100 or the EMPLOYES SALARY LOAN BANK.
All we ask is your personal note; no mortgage; no indorser or security; everything strictly confidential.

LOWEST RATES IN PORTLAND.
\$10 repaid in installments of \$6c, \$20 repaid in installments of \$200, \$50 repaid in installments of \$200, \$10 repaid in installments of \$200,

HUTTON CREDIT CO.

We are the only company in the city of Portland organized and incorporated under the laws of the State of Oregon loaning money on furniture, planos, etc., without removal; storage receipts, real estate contracts, salaries; also confidential loans made to ladies; no inquiries anywhere.

Loses of \$10 to \$100 may be obtained from us on short notice, and at a very small cost to the borrower.

It will pay you to investigate our new credit plan.

HUTTON CREDIT CO.,

512 Dekum Bidg.

CHATTEL LOANS.
Installment founs on planus, furniturs erachouse receipts, horses, insurance policies and all kinds of securities; REAL ESTATE LOANS from \$3000 up.

NEW ERA LOAN & MTG. CO., 416 Abington Bidg.

WE loan money on diamonds and jeweiry at reasonable interest for long or short time A. M. Delovage, jeweisr, 269 Wash-ington st.

OAN WANTED—We have a number of ap-plications for loans on improved city property and farms in sums of \$500 to \$10,000; No. 1 security; interest 6 to 8 per tent. Glusen & Helliday, 204-5 Gerlinger

FOUND—A bay horse; owner can have horse by paying expenses. Two blocks north of Lents Junction, Mount Scott line. WANTED \$3000 on \$6500 security.
Wanted \$1000 on \$2250 security.
EQUITY INVESTMENT CO.,
508 Gerlinger Bidg. Main \$25L

WANTED—\$1000 building money, 8 per cent, payable on or before 2 years, AF Oregonian WANTED—For client, \$1000 and \$2000; good real centre security. Taggart, 416 Chamber of Commerce.

LOST-Check on Bank of Kenton; reward. P. R. Greaves, 115 Humboldt st. OR SALE-Good \$1000, 7 per cent, real es-tate, 3 years' mortgage. O 532, Ore-FOUND Overcoat on Alder st. Call at 63 N. Park st. OST-Brindle buildeg, name on collar "Fawn Gibson." Return to 324 Everett st.; reward.

We remove changes without the knife or loss of blood. If you have a spot, ulcer, tumor, or shootmal growth that is suspicious consult us. We will give you valuable information.

AMERICAN CANCER COMPANY,
Room El. Raleigh Bidg.,
Portland, Or,

OXYGEN will cure any curable disease, either acute or chronic when administered by means of the OXYGENATOH Call or write for particulars. Office hours, 12 to 2. The Oxygenator Co., room 502 Swetland bldg.

DR. D. L. LEWIS.

Dispases of women and children. Ladies, you can avoid surgical operation by consulting me, electric treatment for nervous diseases; private hospital accommodation. Rooms 505-506 Commonwealth bidg., 6th and Ankeny. Phones. Main 4047, A 2411.

NONEY to loan on improved property. If for building purposesh, interest does not commence until actual disbursement of funds. Liberal repayment options. Co-lumbia Life & Trust Co., 214 Lumber-WEDISH TRAINED NURSE—Heisingfor graduate; rheumatism, nervous and stomach disorders under physician's directions; baths No. 7 Kant Rieventh street, second door south from East Ankeny carine. Phone East 260, Home B 1803. ON IMPROVED city property or for build-ing purposes; 3 to 8 years time; liberal re-payment privileges; money advanced as-building progresses. The Equitable Sav-ings & Loan Association, 240 Stark st.

Wanted, the name of local photographer who recently took plotture of Rob. Warner, locomotive fireman, who was killed near Stella, Wast. Address Dr. Jean Barber, 505 Hancock at.

PORTLAND CHIROPODY PARLORS— Electricity used; most sanitary treatment for the feet; no cutting; no sorenes; sat-laraction, 502-502 Oregonian bidg. Math. 4645; hours, 1 to 5 P. M.; Sunday, 10 to 5. LADIES—Ask your druggist for Chichesters Dismord Brand Pills. For 23 years known as the best, safest. Reliable Take no other. Chichesters Dismond Brand Pills are sold by druggists everywhere. WE have good buyers for Oregon Trust & Savings accounts also telephone bonds and German Bank süccounts; highest price paid. 607 Beck bldg.

DR. ALICE A. GRIFF.
Diseases of women and children. No charge for consultation. Room 10, Grand Theater bidgs, Washington and Park sta-Main 3928, A 5607.

EXPERT hand and electric vibration treat-ment and tub baths for ladies and gentlemen given by Herns T. Teras, 143 11th st., cor. Alder, Portland, Or.

ington.

DR. WALKER, specialist for men, quickly cures blood and skin diseases, sores, utours, swollen glands, kidney, bladder and piles. 181 ist st., Portland.

ADJES Sanderson's Cotton Root Pills are positively the best. Take no other, Price, \$2 per pox or 3 boxes \$5. Address T. J. Pierce, Sil Alisky bidg.

Trailian gentleman of college education, just arrived from New York, would teach French and Italian with quick method. Ad-dress Umberto Cervello, 524 Henry bidg. RESS suits for rent, all sizes, \$1.50 month keeps your clothes cleaned pressed, buttons sewed by on rips sewed Prompt calls and de-liveries. Unique Tailoring Co., 309 Stark.

ANCERS, tumors, paralysis, spinal and all stomach trouble cured; natural way. 771 Alberta st. Mrs. D. Allerson, healer. FINE alteration of ladies and men's milts a specialty at the Wardrobe, 751 Washington at Phone Main 6553.

MEN ONLY—SEXOID PILLS dure all weak-ness. Price \$1. Money refunded if it falls. T. J. Pierce, \$11 Allsky bldg.

Mme, Courtwright skin and scalp treat-ments facial deformities corrected, plas-tic surgery, 225 Fliedner bldg, M. 5082. WOMEN-Whatever your ailment, call on Dr. Ketchum. Office hours 9 a. M. to 5 P. M. 1704 2d st. Main 8770.

DR. LORENS NERVE TONIC TABLETS, 25c box, restore jost vital'ty. Stipe, Taylor Drug Cc., 289 Morrison st JOHN LIMNELL, Swedish graduate, mas seur, mechano-hydrotherapeutic treat ments 417 Oregonian bldg, Main 7757.

DR. CORA TALBOTT; 20 years' experience in diseases of women, consultation free and confidential. Hamfilton bidg. ENDLESS HAIR ROLL—Any thickness, any color. 428 E. 9th. E. 2241. SEND \$1 and birth date for horoscope to Wm. Hermes, St. Johns.

BALM OF FIGS for all female diseases, 500 Glisan at Main 9215. Agents wanted. MOLES wrinkles, superfluous hair removed Mrs M. D. Hill. 429 Fliedner bdg. M. 3473

PERSONAL ...

DR. C. S. CARTER, suite 401 Merchants Trust bldg., corner 6th and Washington. Practice limited to discases and disorders of women. The doctor's advice is free, consult him in absolute confidence, pri-vate sanatorium if desired. Hours: 10 to 1; 2-4; 6-8. Sunday, 10-1.

THE JAHN." 384 Yamhill st., cor. West Park—Selected ladies hair goods, stylish puffs, switches, artistic wigs, toupees, transformations that dey detection; the very latest French system of hair dyeing; saves time, money and disappointments; our system of dermatology will cure the werst kind of scales, tetter and dandruff; experienced French wigmaker and Marcel waver in attendance.

THE JAHN, 384 Yambill st; phones Main 5174. A 2544—High-class ladies Turkish and electric baths; removing of suparfluous hair, moles, warts, etc., by the electric needle; painless and permanent; the only system indersed by all physicians.

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PORTLAND ANALYTICAL LABORATORY, UZZ Worcester bidg., 3d and Oak. M. 5080. fells & Prochatel, mining engineers, cham-iats and assayers, 204 h Wasnington at Attorneys at Law.

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RUGS made from old carpets, also Colonial rag rugs woven. Northwest Rug Works, 153 Union ave. East 3580, B 1280.

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OMMERCIAL, probate and real estate law, bonded representatives overywhere. Na-tional Adjustment Co., 926-927 Hoard of Trade.

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BROWN, D. V. S., D. C. M. Office 324 anders at. Main 4080, A 4080. PACIFIC ELECTRIC ENGINEERING CO.-Motors for rent or sale, 213 2d st.

OME 248% Holladay ave. for shampoo, scalp treatment, hair work. East 6006. THE WESTERN Sales Co., 44 2d at. Jani-tor and building supplies. Phone Main 6753.

CHAS. d. MASTICK & CO., 7s Front, leather of every description, taps, mirs findings.

Messengers. HASTY MESSENGER CO., 128 5th st. Main 52, A 2153, Johnnie on the spot. Musical.

BAND and orchestra instruments, m aries, Victor talking machines, r. Seiberling-Lucas Music Co., 134 2d st. EMIL THIELHORN, violin teacher, pupil of Cevers. A \$160. Pine 334. Main 3045. M. C. SMITH, teacher of plane, 452 Salmon at. Main 7540. Conservatory course.

Osteopathic Physicians.

DR. R. B. NORTHRUP.
415-16-17 Dexum Hidg.,
Third and Washington Sts.
Phone,office, Main 349; res. East or B 1028

Paints, Oils and Glass. RASMUSSEN & CO., jobbers, paints, olis, class, susb and deors. Cor. 2d and Taylor. Patent and Pensoon Attorneys.

J. J. HIRSHEIMER, pension and patent at-torne), rooms 202-1 Labbe bldg. THE Barber Asphalt Paving Company, 404 Worcester bidg. Oscar Huber, Portland.

Rubber Stamps.

ALSO seals, stendils, office stationery, etc. Cunningnam's, 281 Stark. Main 1407. Storage and Transfer,

OLSEN-ROE TRANSPER CO. General transferring and storage; safes, planos and furniture moved and packed for stipment, 200 Oak st., bet. Front and 1st. Telephones Main 547 or A 2247. DREGON TRANSFER CO. established 1870. Transfer and Forwarding Agents Storage. Office 310 Hoyt St. between 5tn and 6th. Phones. Main 69. A 1169.

THE MOSLER SAFE CO., 168 2d at. Sales at factory prices. Second-hand safes. Showcase, Bank and Store Fixtures.

THE LUTKE MFG. CO., branch Grand Rapids Showcase Co., 6th and Hoyt, R. Lutke, Mgr. THE Jas. I. Marshall Manufacturing Co-misnufacturers showcases, cabinets, store office fixtures. 289 Couch st. Main 2703.

Taxidermist and Furrier. OREGON'S best taxidermist; expert in all branches C. M. Harris, 405 Washington at

Typewriters. WE ARE the exchange for the largest type-writer concern on this Coast; lavestigate; all makes, all prices The Typewriter Ex-change, 257% Washington st.

Wood and Coal. BOX, planer and cord wood in any quantity. Standard Wood Co., East 2315, B 1695.

GRAND CENTRAL STATION. Southern Paclife. Leaving Portland—
Ashland Passenger
Cottage Grove Passenger
Shasta Limited 7:20 a. m. 4:00 p. m. 8:50 a. m. 7:30 a. m 10:40 p. m 5:30 p. m hasta Limited
West Slite
Orvaills Passenger
heridan Passenger
orest Grove Passenger,
forest Grove Passenger,
forest Grove Passenger.

Leaving Portland—
North Coast Limited via Puget
Sound
North Coast Limited via North
Hank
Atlantic Express via Puget Sound 15:15 a.m.
Atlantic Express via North Bank
Twin City Express via Puget
Sound
Twin City Express via North
Bank
Twin City Express via North
Bank
Too p. m. Twin City Express via North
Bunk Eastern Express via Puget Sound 12:15 a.m.
Eastern Express via North Bank 8:00 a.m.
Missouri River Express via Puget
Sound
Missouri River Express via North
7:00 p. m. Missouri River Express via North Bank
Portland, Tacoma and Seattle Express, Grays Harbor, Olympia and South Bend branches.
Portland-Vancouver special, Puget Sound Limited, Grays Harbor and South Bend branches.
Yacolt Passenger
Arriving Portland
North Coast Limited via North Bank 8:15 a. m. Bank orth Coast Limited via Puget Sound 7:00 a. m. 8:00 m. m. Pacific Coss: Express via Piges 7:00 a. m. Western Express via North Hamis 5:00 p. m. Western Express via Piges Sound Missouri River Express via North Hamk 5:00 a. m. Missouri River Express via Piges 5:00 a. m. Missouri River Express via Piges 5:00 a. m. Portland-Tacoma-Ssattle Express and from Clympia, South Bend and Graye Harbor 4:00 p. m. Piges Sound Limited 5:25 p. m. Vancouver-Portland Special 10:10 p. m. Yacott Passengor 3:00 a. m. 7:90 a. m. nk 8:00 p. m. nú 10:20 p. m.

Oregon Bailroad & Navigation Co. Oregon Hallroad

Leaving Portland—
Femiliation Presented—
Chicaspo-Portland Special I
Gregon-Washington Limited
Eastern Express
Arriving Fortland—
Fast Mail
Oregon-Washington Limited
Cregon-Washington Limited
Cregon-Washington Limited
Cregon-Bayreas
Sov-Spoilane-Pertland
Local Passenger ago-Portisted Special 8:00 y. ma Leaving Portland—

Seasing Express Stop a m. Astoria Express 6.38 p. m. Rainier Passenger 1.15 p. m. Rainier Passenger 6.10 p. m. Arriving Portland—

Portland Express 10.00 p. m. Portland Express 10.00 p. m. Rainier and Portland Passenger. 5.20 p. m. Rainier and Portland Passenger. 5.20 p. m.

Yacolt Passenger

Canadian Pacific Hallway Co. Leaving Fortland—
P. R. Short Line via Spokane
Via Seattle
Arriving Fortland—
P. R. Short Line via Spokane
7:00 p. m.
12:15 a. m.
7:00 a. m.
7:00 a. m. JEFFERSON STREET STATION. Southern Pacific.

ELEVENTH AND HOYT STREETS PAS-SENGER STATION. Spokane, Portland & Seattle Rallway Co.

clois.

Columbia River Local; 5:00 p. m.

North Bank Limited 7:00 p. m.

For Chteago St. Paul, Omaba, Kaneas

Lity, St. Louis, Billings, Spotans, Cheney,

Lamont, Washtuens, Kaniotus, Passo,

Roossveit, Granddalles, Lyle, White Salmont,

Revenson, Vancouver and intermediate sta-

Leaving Portland for Salem and Int-stations—6:30, 7:40, 9:55, 11:35 A. M.; 2:90, 2:45, 6:20, 11:09 P. M. Limited for Tusiatin and Salem—8:50 A. M. Local for Wilson-ville and Int. stations—5:15 P. M.—Daily except Sunday for points on the Salem, Falls City & Western Ry, via Salem 6:30 A. M., 2:00 P. M.—Sunday only 9:55 A. M.

Time Card Oregon Electric Rallway Co.

Leaving Portland for Forest Grove and Int. stations-6:40, 8:40, 10:10 A M.; 12:15, 2:15, 8:30, 5:35, 8:25, 11:15 P. M. Arriving Portland from Salem and Instantons—9:00, 11:00 A. M.; 12:05, 1:15, 3:05, 6:15, 8:20, 10:40 P. M. Limited from Salem and Tuniatin—9:05 P. M. Local from Wilsonville and Int. stations—6:35 A. M.

Arriving Portland from Forest Grove and Int. stations—7:58, 9:85, 11:25 A. M.; 1:80, 2:55, 4:35, 5:25, 8:10, 11:09 P. M.

Portland Rallway, Light & Power Company,

Ticast Office and Waiting Room,
First and Aider and East Water
and East Mortison Streets.
CARS LEAVE EAST WATER AND
MORRISON STREETS.
Oregon City—4.00, 6:30 A. M. and every
30 minutes to and including 9 P. M., then
10:00, 11:00 P. M.; last car midnight.
Gresham and intermediate points—6:55,
*7:45, 8:45, 9:45, 10:45 A. M., 12:45, 2:45,
8:45, 4:45, 5:45, 6:45, 11:35 P. M.
Pairview and Troutdale—6:55, *7:45, 8:45,
9:40, 10:45 A. M., 12:45, 2:40, 8:45,
6:45, 6:45 P. M.
Caradero and intermediate points—6:55,
8:45, 10:45 A. M., 12:45, 2:45, 8:45,
9:40, 10:45 A. M., 12:45, 2:45, 8:45,
9:40, 10:45 A. M., 12:45, 2:45, 8:45,
9:40, 10:45 A. M., 12:45, 2:45, 8:45,
9:54, 8:45 P. M.
For Vancouver—
Ticket Office and Waiting Room, Second
and Washington Streets.
A. M.—6:15, 6:50, 7:25, 8:00, 8:35, bills,
9:50, 18:30, 11:10, 11:50,
P. M.—12:20, 1:10, 1:50, 2:30, 8:10, 3:50,
**10:25, **11:45,
On third Monday in every month the last
car leaves at 7:05 P. M.
**Daily except Monday.
**Daily except Monday.
**Daily except Monday.
**Daily except Monday.
**TIME CARD UNITED BAILWAYS CO.

TIME CARD UNITED BAILWAYS CO. Leaving Fortland for Burlington and Int. stations: 6:15, 7:15, 8:15, 9:15, 20:15, 11:15 A. M., 3:15, 2:15, 2:15, 5:15, 6:15, 6:15 P. M. For Linnton and Int. stations Saturday and Sinday only. 8:10, 10:00, 11:45 P. M. Arriving Portland from Burlington and Int. stations, 8:00, 9:00, 10:00, 11:00 A. M. 12:00 noon, 2:00, 1:00, 4:00, 5:00, 6:00, 6:00, 5:00, 8:00, 9:00, 10:00 A. M. From Linnton and Int. stations, daily except Sunday, 7:00 A. M. From Linnton and Int. stations, daily except Sunday, 7:00 A. M. From Linnton and Jint. stations, daily except Sunday, 7:00 A. M. From Linnton and Jint. stations, daily except Sunday, 8:25, 11:15 P. M.

> BANKS. FIRST NATIONAL BANK. Portland, Oregon.

CAPITAL AND SURPLUS \$1,500,000.

LIMITED amount Gregon Trust accounts taken inexchange for furniture, etc., or all cash paid if preferred. Conn Bros., 180 1st st. 5 PER CENT, 6 PER CENT AND 8 PER CENT MONEY TO LOAN.

HAIR GOODS at factory prices; French and German hair switches, 95c and up; Paris styles in hairdressing, scientific face and scalp massage, dermatology, hairdressing and manicuring taught. Aza H. Ribbecke, Grand Leader, 5th and Alder sts.

DR. LEWIS.

Physician and surgeon; treats women and children exclusively, private hospital proommodations; examinations free. Main 4047. A 2411 506 Commonwealth bidg. 6th and Ankeny.

BRIDEGROOM'S opportunity; magnificent bungglow, furnished; swell; central, West; \$18.500; \$6000 down. Owner, P 522, Ore-gonian.

OSTRICH plumes cleaned, dyed and carled; for and velvet hats made over to best sat-infaction. Ostrich Plume Co., 303 Wash-ington.

SKILLFUL, and scientific treatment of all diseases peculiar to women; cures effected in every case, without operation, pain or danger Dr. Pierce, 311 Alisky bldg.

information wanted as to whereabouts of A. Monteith or Clara D. Monteith, formerly of Portland. M. Hall, 1810 D st., San Diego, Cal.

BAKE-OVEN treatment for rheumatism and all kindred diseases. Swedish Sanitarium. 433 Market. Phone Main 7033.

Cancer sufferers, advanced, nonoperative curative, painless treatment, 517 Medical bldg.

PIANO LESSONS very reasonable. Main

LeRoy Smith, graduate Kirksville, Mo., 1898, post grad 1907, 318 Swetland bidg, M. 1987.

C WRIGHT, domestic and foreign pat-ents, intringement cases, 604 Dekum.

PORTLAND WOOD PIPE CO. Factory and office near 24th N. and York sta. Main 34su.

c. O. PICK Transfer & Storage Co., office and commodious four-story brick ware-house, separate from rooms and fireproof vanits for valuables, N. W. cor. 2d and Pine six Pinnos and furniture moved and packed for shipping. Main 598, A 1992.

Safes.

STOVES connected and repaired Main 1110. 614 Front.

SPECIAL prices; all makes rented, sold re-paired. P. D. C. Co., 231 Stark, Main 1467.

Wall Paper, ERNEST MILLER CO., 172 1st. Wall paper, linerusta, room moulding, etc.

GERMAN AMERICAN BANK—
COR. SIXTH AND WASHINGTON STS.
TRANSACTS A GENERAL BANKING
BUSINESS. ISSUES DRAFTS AVAILABLE IN ALL PRINCIPAL CITIES OF
THE UNITED STATES AND EUROPE; 4
PER CENT INTEREST PAID ON SAVINGS ACCOUNTS; SAFETY DEPOSIT
VAULTS