EXHORTER LIKENS FOES HERE TO DOGS

Gipsy Smith Says Only Brute but Sings Out—Charge of Grafting New to Him.

MINISTERS APPEALED TO

All Respond "Nothing" When Preacher Asks How Much They Are Paying Him—Revivalist Declares Sinful Are "Mad."

GIPSY SMITH'S PROGRAMME FOR THREE DAYS.

Thursday.

12 noon—Meeting for men only, Empress Theater.

3 P. M.—Meeting for women only, Tabernacle.

7:30 P. M.—General meeting, Tabernacle.

Friday.

12 noon—Meeting for men only, Empress Theater.

3 P. M.—Meeting for women only, Tabernacle.

7:30 P. M.—General meeting, Tabernacle.

Saturday.

3 P. M.—Meeting for young people between 10 and 20 years old, Tabernacle.

Gipsy Smith said at the tabernacle last night that there has been some "mudslinging" since he began preaching, but he added, "If you see five or six dogs at the corner of a street, and throw a stone at them, and one sings out, you know which one you have hit.

"I have found I have made a good many people mad in Portland," said the evangelist. "Evidently I have let down my bucket too deep, and I have stirred up the mud. But please remember, it is my bucket. It isn't my mud.

"Do you suppose I expected when I came to your city that nobody would object to the things I had to say? Didn't I tell you I expected the people would get mad at me? Do you think I expected the people who love sin and uncleanliness to relish me? There would be something the matter with my gospel if I did. 'Therefore the world knoweth us not, because it knew him not.' I am going right on preaching just the same.

"They are saying I am a grafter. That's a new name for me. You preachers (turning to the ministers on the stand), how much are you paying me for this?"

"Nothing," responded the preachers.

"I submit these fellows who say I am a grafter ought not to say that unless they pay me a handsome salary. The Lord save them. I could not make my message less, because it is 'thus saith the Lord.'"

Many Stand as Converted.

The evangelist called for those to stand who had "the witness of the spirit," and nearly the entire congregation arose.

"I don't mean you who are church members," he added, "I mean you who have been converted, and know you have been converted."

Then he called for those living in Portland and having their church membership in some other place to come forward and shake hands with him, thereby signifying their intention to place their letters with Portland churches at once. Between 100 and 200 came forward. Several hundred had previously gone to the inquiry room, where their names and addresses were taken to turn over to local churches.

Dr. W. B. Hinson, in calling for contributions, said he had determined not to say with Secretary Stone, of the Young Men's Christian Association, one of the deacons in his church, "If you haven't anything, put in something that is good." "I will say," he continued, "whatever you put into the basket, put in with the consciousness that Jesus Christ knows how much you put in, and the sacrifice."

Three Girls Write.

For a text Gipsy Smith read a part of the gospel of John, emphasizing the verse, "In this the children of God are manifest, and the children of the devil: whosoever doeth not righteousness is not of God, neither he that loveth not his brother."

He said he had received a letter from three girls who said they were reared in a Christian home, thought they were Christians, and had been "perplexed by being told they must experience a change of heart."

"Children are not born Christians," said the evangelist. "Yet thousands of people in the churches believe they are, simply because you haven't corrected them. It is a sop from hell, to delude the mind and blindfold the damned. Read your Bibles. You needn't come to me or anybody else. You take your Bible and study it for yourself, prayerfully. God leaves nobody in the dark who is honest and willing to meet the conditions of the light.

"If you are born of God you cannot sin. Not that you haven't the physical power. You cannot because you will not.

"You never hear a man say, 'I think I have had my dinner.' You never get service—Christian service—out of people in your church who merely think they are saved. The new birth is a little more important than dinner. I don't belong to the hodge-podge class who believe a man can get religion and not know it. Keep out of the church until you are converted. It is a great deal harder to get an unregenerate church member converted than a drunkard.

"I am not saying you shall put your finger on the day in the calendar, nor the hour where you were born again, although there are many who can do that. Some of you are born again who can't tell just where it took place. It was years before I knew the exact date of my natural birth.

"'He that is born of God doth not commit sin.' That means you and I are forever sworn enemies of sin, and are fighting it to the death, and are struggling every hour we live against it. 'He that is born of God abideth in him.' Do you think if you were abiding in Jesus Christ you would keep the company you do? Come now, be honest. Tear off that cloak of self-righteousness, and in God's presence be honest for once.

"'He that is born of God overcometh the world.' Do you go to the world for your comfort, excitement, enjoyment? Some of you have gone out from this tabernacle while God was saving souls and have gone to the theater, and then have gone to communion next Sunday. May God open your blind eyes. 'He that is born of God loveth the brethren.' 'He that hateth his brother is a murderer, and you are one if there's anyone in Portland you are not on speaking terms with. 'He that is born of God (hear it, hear it) hath the witness in himself.' God's Holy Spirit comes down into the newly-born heart, and coaxes it into saying, 'Abba, Father.'"

Business Men to Hear Gipsy.

Gipsy Smith will address the Progressive Business Men's Club in Hotel Portland at 12:15 o'clock today. B. S. Josselyn, president of the Portland Railway, Light & Power Company, will also speak. Mr. Josselyn will dwell on "The Relation of the Public Service Corporations to the Business Interests of the City." B. F. Boynton, claim agent of the streetcar corporation, will be chairman of the day. It is expected that 100 will attend. Rev. Albert Ehrgott, of the East Side Baptist Church, and a member of the Business Men's Club, will introduce Gipsy Smith.

HORSE OWNERS HOPEFUL

Enthusiasm Prevails at Meeting of New Organization.

Three thousand horses were represented last night at the meeting of the Portland Horse Owners' Association, in the convention hall of the Commercial Club. The committee on membership reported that it had not met with a single refusal and with more time the list could be largely augmented. It was reported that Seattle and Tacoma had organized similar associations, being modeled after the one in Spokane, and a committee, consisting of C. S. Morse, A. N. Stanton and H. E. Cowgill, Jr., was appointed to prepare for an organization along the same lines.

To prepare a constitution and bylaws, Robert Tucker, R. A. Chapin and S. Herman were appointed, while R. Hadley, V. D. Smith and A. E. Whiteside were selected to attend to the credentials. That the prospective work of the association might not be delayed, Dan Kellaher and August Berg were appointed to enlist Mayor Rushlight's aid in having sufficient money given from the general fund to pay the cost of sanding the streets, so as to render them safer for travel and also to draw his attention to what are regarded as mistakes in the proposed approach to the new Steel bridge. An adjournment was taken until next Wednesday night.

Gipsy Smith's Daily Sermon

(Written for The Oregonian.)

The great meetings of the mission in Portland are drawing to a close. My work will soon be done, so far as this city is concerned. I shall be gone. Thousands of persons have been moved to begin a new life, and thousands more have been led to renew their covenant and consecration with God. The moral and spiritual results ought to be tremendous.

Gipsy Smith.

The civic life of this city, as well as the commercial life, the domestic life and the social life should all feel the impact of the new force and power and life which the people of God have received. The results ought to be seen in increased vigor and passion and love in the homes and churches of the city.

The work of the pastors should be less difficult. The atmosphere ought to be new and invigorating. The prayer meeting and the public worship should be charged with the tender, continued and soul-saving message of Jesus and his gospel. All those who love God should be on the lookout for those who have been brought under conviction for sin, and are longing for the pardon and peace of God's gospel, and, remember, there are hundreds of such all around you, waiting for the loving word, for the handshake, for the godly example. Make everyone coming into your church, or into touch with you know and feel that there are those in their church who know how to treat and nurse and care for the new convert. These new-born souls will need encouragement and strength, feeding, and nothing feeds like fellowship in the study of God's word.

Just what you, O Christian man, needed, and what I needed, when we first came to Christ, by way of encouragement, help and strength and attention, these new converts will need. Surround them with your love and your sympathy. Cultivate the love for the word of God and the prayer meeting. Let nothing come in between you and these blessed privileges.

If you would have a round, robust, healthy, happy, useful Christian life, fellowship with God by the study of his word, and private prayer, must never be neglected. And beside all this, "giving all diligence, add to your faith virtue, and to your virtue knowledge, and to knowledge temperance, and to temperance godliness, and to godliness brotherly kindness, and to brotherly kindness love. For if these things be in you and abound, they make you that ye shall neither be barren nor unfruitful in the knowledge of our Lord, Jesus Christ. But he that lacketh these things is blind, and cannot see afar off, and hath forgotten that he was cleansed from his old sins."

Conversion is the beginning of the Christian life, not the end. All things beautiful are now made possible because you have accepted Christ as your Savior. As ye receive Christ Jesus, so shall ye walk in him in newness of life. Let all you know see the grace of God in you until they shall magnify him in his wonderful saving power in your changed life. The changed life is the unanswerable argument. The world waits for this.

DAILY METEOROLOGICAL REPORT.

PORTLAND, Nov. 22.—Maximum temperature, 49 degrees; minimum, 34 degrees. River reading, 8 A. M., 8.8 feet; change in last 24 hours, 1.2 feet fall. Total rainfall, 5 P. M. to 5 P. M., none; total rainfall since September 1, 1911, 8.72 inches; normal, 10.18 inches; deficiency, 1.46 inches. Total sunshine, 1 hour 24 minutes; possible, 9 hours 12 minutes. Barometer (reduced to sea level) at 5 P. M., 30.14 inches.

FORECASTS.

Portland and vicinity—Increasing cloudiness, followed by light rain or snow; winds mostly southeasterly.

Oregon Fair, except rain or snow northwest portion; southwesterly winds.

Washington—Fair southeast, rain or snow northwest portion; east to southeast winds.

Idaho—Fair, except rain or snow extreme north portion.

A light high-pressure area overlies the Northern Rocky Mountain States and another large high-pressure area occupies the Atlantic States. Between these two high-pressure areas is a trough-shaped depression which extends from Texas to Minnesota. Light snow has fallen in Montana, Wyoming, North Dakota, Colorado, Minnesota and in the Lake Superior region. Elsewhere generally fair weather prevails. It is much colder in the Upper Missouri Valley and in the Central Plateau States. No marked changes in temperature have occurred on the Pacific Slope or in the Atlantic States. The conditions are favorable for rain or snow Thursday in extreme Northwest Oregon, Northwest Washington and extreme Northern Idaho. Fair weather will continue in the remaining portions of this district.

EDWARD A. BEALS, District Forecaster.

Compasses, field-glasses, barometers, hydrometers, microscopes, scientific apparatus. Woodard, Clarke & Co. **

MEETING NOTICES.

WASHINGTON LODGE, NO. 46, A. F. AND A. M.—Special communication this (Thursday) evening, 7:30 and 9 o'clock, East 8th and Burnside. E. A. and F. C. degrees. Visitors welcome. Order W. M. J. H. RICHMOND, Sec.

COLUMBIA LODGE, NO. 114, A. F. AND A. M.—Special communication this (Thursday) evening at 8 o'clock, Masonic Temple. Labor in the M. M. degree. Visiting brethren welcome. By order W. M. FRED L. OLSON, Sec'y.

PORTLAND HOTEL

The largest and most magnificent hotel in Portland; unsurpassed in elegance of accommodations or excellence of cuisine. European plan $1.50 per day and upward.

G. J. KAUFMANN, Manager.

NEW PERKINS

Fifth and Washington Sts.

DESIRABLE SUITES FOR PERMANENT OCCUPANCY AT REDUCED RATES.

A Hotel in the very heart of Portland's business activity. Moderate price restaurant in conection.

Modern in every respect. Rates $1.00 and up.

L. Q. Swetland, Mgr. C. H. Shafer, Asst. Mgr.

THE IMPERIAL

Oregon's Greatest Hotel

850 Rooms, 104 Suites, With Private Baths.

NEW FIREPROOF BUILDING

Moderate Rates.

Phil Metschan & Sons, Props.

HOTEL CARLTON

PORTLAND OREGON

Fourteenth and Washington Sts.

This Thoroughly Modern, Absolutely Fireproof Hotel

Offers Unexcelled Service, Comfort and Convenience at Moderate Rates.

200 Rooms - - 120 Bathrooms

Every room faces the street.

Bus meets all trains and steamers.

G. C. LARM, Manager.

HOTEL RAMAPO

Cor. Fourteenth and Washington

New Hotel, Elegantly Furnished.

Rates $1 and Up

SPECIAL RATES FOR PERMANENTS.

European Plan.

Take any car at Depot and transfer to Washington St.

M. E. FOLEY, PROPRIETOR.

OPENED SEPT., 1909. PRIVATE BATHS.

HOTEL LENOX

R. D. and V. H. JORGENSEN, Props. and Mgrs.

CORNER 3d AND MAIN STS.

Hot and Cold Water. Long Distance Phone in Every Room.

RATES $1.00 and Up

HOTEL CORNELIUS

HOUSE OF WELCOME Portland, Or.

Our 14-passenger electric bus meets all trains. A high-class, modern hotel in the heart of the theater and shopping district. One block from any carline. $1 per day and up. European plan.

E. P. MORRIS, Prop. H. E. FLETCHER, Mgr.

THE BOWERS HOTEL

Change of Management Announcement. Special Winter Rates in Effect Nov. 11, 1911.

Single rooms, transient, without bath ..... $1.00 up
Single rooms, transient, with private bath ..... $1.50 up
Table d'hote breakfast ..... .50
Table d'hote lunch ..... .50
Table d'hote dinner 1.00

Also a la Carte Menu.

Only First-Class Hotel in Portland Featuring American Plan. Drop In and Talk Over Our Attractive Permanent Rates to Families and Single People for the Winter. Private dinner parties, luncheons, teas and banquets given personal attention. Perfect service in all departments. More Homelike Than Hotel-like, yet with all the advantages and comforts of hotel service at extremely low rates. F. P. WILLIAMS, Mgr. Eleventh and Stark Sts., Portland, Oregon.

The interior of this hotel has been completely refitted, and every appointment now meets the approval of the most discriminating. $400,000.00 recently expended on its interior. Everything new and modern.

The Hotel Oregon

PORTLAND, ORE.

The leading hotel of Portland. New, modern, fireproof and centrally located.

BOTH HOTELS CONDUCTED ON THE EUROPEAN PLAN BY WRIGHT & DICKINSON

CHAS. WRIGHT, PRES. M. C. DICKINSON, MGR.

MEETING NOTICES.

COMRADES OF GEORGE WRIGHT POST, G. A. R., are requested to attend the funeral of our late comrade, W. F. Lowe, Company I, Eighty-seventh Indiana Infantry, from Finley's chapel today, November 23, at 10:30 A. M. Interment G. A. R. Cemetery.

J. L. MISENHIMER, Commander.
A. C. SLOAN, Adjutant.

WASHINGTON LODGE, NO. 46, A. F. AND A. M.—Members are requested to attend the funeral of our late brother, R. C. Redman, at Holman's chapel, 3:30 this (Thursday) afternoon. Masonic services will be conducted at Salem tomorrow, this lodge officiating. Order W. M. J. H. RICHMOND, Sec.

ROSE CITY COUNCIL, NO. 1811, K. L. OF S., will give a basket, card party and dance November 28, at corner Williams avenue and Skidmore street. Good floor and music. Admission free.

AMUSEMENTS.

HEILIG THEATER 7th and Taylor
Phones, Main 1 and A 1122.
THREE NIGHTS BEGINNING TONIGHT
Special Price Matinee Saturday.
Henry B. Harris Presents
James Forbes' Comedy Hit,
"THE COMMUTERS"
Excellent Cast—Splendid Production.
Evenings: Lower floor, $1.50, $1.00; balcony, 5 rows, $1.00; 6 rows, 75c; 11 rows, 50c. Gallery, 35c, 25c. Saturday Matinee, $1.00, 75c, 50c, 35c, 25c.
SEATS NOW SELLING.

MY WORD!
SEAT SALE TOMORROW.
HEILIG THEATRE
Monday, Tuesday, Wednesday, Nov. 27, 28, 29. (No Matinee.)
John Cort Presents
LAWRENCE D'ORSAY
In the Brilliant Comedy,
"THE EARL OF PAWTUCKET"
Excellent Cast—Superb Production.
Lower floor, $1.50, $1.00; balcony, 5 rows, $1.00; 6 rows, 75c; 11 rows, 50c. Gallery, reserved and admission, 50c.

BAKER THEATER Main 2 and A 3369
Geo. L. Baker, Mgr.
Morrison and 11th Sts.
TONIGHT, ALL WEEK.
Matinees Wednesday (Bargain Day), 25c. Saturday, 25c, 50c.
WHEN KNIGHTHOOD WAS IN FLOWER.
With Anna Day as Mary Tudor. Supported by an excellent company. Magnificent scenic production. Evening Prices, 25c, 50c, 75c, $1.00. Next Week—"Checkers."

Bungalow Theater
Special Thanksgiving Week Attraction.
Opening next Sunday Matinee. A gorgeous production of Joe Howard's great musical comedy success,
"THE GOLDEN GIRL."
FIRST TIME HERE.
Evening prices, 25c, 50c, 75c, $1.00. Matinees 25c, 50c. Seat sale opens Friday.

MAIN 6, A 1020
MATINEE EVERY DAY
Orpheum THEATER 15-25-50 NIGHTS 15-25-50-75c
WEEK NOVEMBER 20—The Rays in "The Band Master." Mr. and Mrs. Jack McGreevy, Les Fraed-Nad, Lancton-Lucier Co., Knute Erickson, Mlle. De Fallieres, The Seelacks.

Matinee Every Day.
Empress
Formerly Grand. Sullivan & Considine. Refined Vaudeville.
WEEK NOVEMBER 20.—Warren Seymour, Dunbar and Turner, Le Basque Quartet, The Falcons, The Three Bannans, Tom Smith, Grandascope. Prices 15c and 25c.

PANTAGES
Unequaled Vaudeville.
WEEK NOV. 20—Portland's newest, most beautiful and absolutely fireproof vaudeville theater, 7th and Alder Sts. Signor Raul Pereira, Davis-Gledhill Co., Telegraph Four, Rudolphe & Darce, H. Guy Woodward, Augmented Orchestra, Pantagescope, Gilroy, Haynes & Montgomery.
Matinee Daily. Curtain 2:30, 7:30 and 9.

LYRIC THEATER FOURTH AND STARK
WEEK COMMENCING NOVEMBER 20.—The Keating & Flood Musical Comedy Co. in "THE JOLLY WIDOW," With a Good Cast and a Large Chorus. Matinees Daily at 2:30; Two Performances Nightly, 7:30, 9:15. Friday Night, Chorus Girls' Contest After Each Performance. Prices, 15c and 25c.

FIFTH ANNUAL
HORSE SHOW
FRIDAY NIGHT, SATURDAY NIGHT, SUNDAY MATINEE, NOVEMBER 24 AND 25.
KRAMER'S RIDING ACADEMY, Sixteenth and Jefferson.
Tickets $1.00 and $2.00.
SEATS NOW SELLING
At Rowe & Martin, 323 Washington Street.

AUCTION SALES TODAY.

AT Mrs. Engle's residence, 487 East Couch. Sale 10 A. M. sharp. Ford Auction Co.

DIED.

JACKSON—At the family residence, 3½ miles west of Portland, Nov. 22, Theda Opal Jackson, age 16 years, 2 months and 16 days. The remains are at Finley's parlors.

FUNERAL NOTICES.

REDMAN—The funeral services of the late R. C. Redman, of 1171 Greeley street, will be held at Holman's undertaking parlors this (Thursday) afternoon at 3:30. Friends respectfully invited. Friday morning the body will be shipped to Salem for interment.

PERO—At Rawlins, Wyo., Nov. 15, William H. Pero, aged 44 years. Funeral services will be held at Rose City Cemetery today (Thursday), the funeral leaving Finley's Chapel at 1:30 P. M. sharp. Friends invited.

TONSETH FLORAL CO., MARQUAM BLDG. FLORAL DESIGNS. Phones: Main 5107; A 1103.

Dunning & McEntee, Funeral Directors, 7th and Pine. Phone Main 450. Lady assistant. Office of County Coroner.

A. R. ZELLER CO., 594 Williams ave. Phone East 1088, C 1088. Lady attendant.

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 1509.

EAST SIDE funeral Directors, successors to F. S. Dunning, Inc. E. 32, B 2323.

LERCH, Undertaker, cor. East Alder and Sixth. East 781, B 1088. Lady assistant.

CLASSIFIED AD. RATES

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

Remittances must accompany out-of-town orders.

When one advertisement is not run in consecutive issues the one-time rate applies.

Six words count as one line on cash advertisements and no ad counted for less than two lines.

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.

In New Today all advertisements are charged by measure only, 14 lines to the inch.

Situations Wanted, Male.
Situations Wanted, Female.

The above rates apply to advertisements under "New Today" and all other classifications excepting the following:

Oregonian will accept classified advertisements over the telephone, providing the advertiser is a subscriber to either phone. No prices will be quoted over the phone, but bill will be rendered the following day. Whether subsequent advertisements will be accepted over the phone depends upon the promptness of the payment of telephone advertisements. Situation Wanted and Personal advertisements will not be accepted over the telephone. Orders for one insertion only will be accepted for "Houses for Rent, Furniture for Sale," "Business Opportunities," "Rooming-houses" and "Wanted to Rent."

OREGON HUMANE SOCIETY
OFFICE CITY HALL. Main 593, A 7589.
HUMANE OFFICER, Sergeant Crate.
Residence, 24 E. 24th N. East 4779.
R. A. Dunmire, Res. 836 Waco St. W. G. Eaton, Res. 78 E. 16th. East 1785. Horse Ambulance, A 6101. Pr. Ex. 4. Nights, Sundays and Holidays, A 6165; Pr. Ex. 4, Trunk 7.

NEW TODAY.

Free Trip to BEND

FREE BOARD
FREE CLOTHES
FREE CIGARS

would be nice, but we could only give these things by adding the cost to the price of our lots. Otherwise lots close to depot and stores cost you only $100 to $150, on easy-payment plan.

Bend Park Co.

6th Street, Opposite Postoffice.
Pictures Wed. and Sat., 8 P. M.

Auction Sales Geo. Baker & Co.

OUR THURSDAY (TODAY'S) SALE IS POSTPONED.

Special Auction Tomorrow (Friday)

We have, in addition to the furniture advertised for today, 30 iron beds, springs, mattresses, all sizes; 30 dressers and commodes, center tables, carpets, etc. This large lot of furniture, etc., will positively be sold tomorrow (Friday) at our salesrooms, 152 Park street.

Sale starts promptly at 10 o'clock.

W. C. BAKER & C. A. CROWELL, Auctioneers.

1913

Grand Trunk Pacific R. R. will be completed. Buy now, British Columbia farm lands. Prices are going up. We are selling land in the Bulkley Valley, Fort George, Fraser Valley country and the Nechaco Valley. Write for booklet on this last and best West. Address North Coast Land Company, Ltd., 1017 Chamber of Commerce Bldg., Portland. Phone Main 2276. Main office Vancouver, B. C. Paid-up capital, $1,500,000.

GET IN LINE OF NATURAL DEVELOPMENT.
SOUTH MT. TABOR PROPERTY HAS NEVER BEEN BOOSTED.
DIVISION STREET HARD SURFACED TO 60TH ST.
GET IN BEFORE THE RAISE IN PRICE.
HERMOSA PARK, half block from Hawthorne carline. Lots $550 and up on terms.
OLDENBERG, one block from Hawthorne carline; lots $600 and up on terms.
Half acre and 8-room house, 2 blocks from car; $4500, on terms.
One acre and new 6-room house; electric lights, bath, barn; $6000, half cash.
5-room house on lot 50x125, with barn; $4000, half cash.
50x99½ lot on 62d st.; $500, $50 cash, $10 per month.
Call or telephone.
MYERS & IDLEMAN, 60th and Division Sts.
End of Hawthorne carline. Tabor 1560.

Irvington Snap

Swell, new, modern, nine-room house, four bedrooms, two sleeping-porches, breakfast-room, den, attic, full basement; lot 50x100; hard-surface street in; worth $7500, today $6400 on very easy terms. See it today. No. 501 E. 26th street, near Thompson. Owner needs money. Make an offer. Tel. East 5948, or call 171 E. 23d street, near Belmont.

Want to Syndicate

a large piece of deep-water frontage, railroad through it. Most of ground above high water. Price less than one-fifth adjoining land sells for. AT 618, Oregonian.

DOWN TOWN BUSINESS PROPERTY

50x100, with improvements netting 9 per cent on investment of $11,250. No better speculative property in Portland than this.

J. M. FRENCH & CO., 412-413 Abington Bldg., 100½ Third St.

MONEY TO LOAN
CITY MORTGAGES, FARM MORTGAGES, LOWEST RATES, TERMS TO SUIT.
A. H. BIRRELL CO., 202 M'KAY BUILDING, Third and Stark.

$1300—SNAP FOR CASH—$1300

Choice Laurelhurst view lot, worth $2000; will sell for $1300 cash. Address AH 605, Oregonian.

$12,500

Lot 50x100—E. Third and Pine.
JOHN L. KARNOPP, Ry. Exch. Bldg.

Mortgage Loans 5%
For the Larger Amounts.
EDWARD E. GOUDEY, Lewis Building.

MORTGAGE LOANS
5% JOHN E. CRONAN, 7%
602 Spalding Bldg.

TO the investor with limited means: Don't neglect to know about the Florence Harbor. Ask for literature. Lots sold on easy terms. Florence Land Co., 508 Yeon bldg. Phone Main 5903.

COLLIS, BERRIDGE & THOMPSON, PUBLIC ACCOUNTANTS, AUDITORS, 324 Worcester Block. Phone Main 6537.

REAL ESTATE.

For Sale—Lots.

APARTMENT SITE.
One of the finest close-in West Side corners, 100x100. Until you get ready to build, present income will pay reasonable interest. Bloch Realty Co., 206 Alder st.

WEST SIDE, corner view lot, graded streets, sewer and water in, 30 minutes from Postoffice; $350; $1.50 down, bal. $7.50 month. Wm. Thomas, 826½ Vaughn st.

PORTLAND HEIGHTS, EXCLUSIVELY. Beautiful homes and homesites, all views, locations and prices. Can suit you. Main 2531. BROOKE. A 3839.

CHOICE corner for flat or apartment; price, including all improvements, $2300; might take small house. M. Peterson, 969 Union ave. N.

MUST SACRIFICE.
Lot 50x100 in Rossmere, near Sandy Road; $400 below actual value. 343 East 37th N.

CHEAP for cash, 2 good lots on Portland Heights, 12 blocks from carline. Frank Chaloupka, 231 Worcester bldg.

LOTS, 50x100, 1 block from electric carline, $100 to $150; very easy terms. J. W. Hefferlin Realty Co., 203 Corbett bldg.

LOT 5, block 33, Rossmere, $1030; $50 cash, $15 per month. Owner, 416 Railway Exchange.

THREE view lots, 36x82 each, for $1850; Mt. Tabor district; east front. Owner, AT 597, Oregonian.

FOR SALE cheap; house and lot, 100x100. AH 606, Oregonian.

REAL ESTATE DEALERS.

Beck, William G., 315-316 Failing bldg.
BRUBAKER & BENEDICT, 502 McKay bldg. M. 549.
Chapin & Herlow, 332 Chamber Commerce.
Cook, B. S. & Co., 503 Corbett bldg.
Jennings & Co. Main 188. 206 Oregonian.
PALMER-JONES CO., H. P., 404-405-406 Wilcox bldg.
The Oregon Real Estate Co., Grand ave. and Multnomah st. (Holladay Addition).

REAL ESTATE.

For Sale—Lots.

IRVINGTON SPECIALS.

If you ever contemplate buying a lot in Irvington, you cannot beat these two specials, which are registered by our expert, near Knott street.

$1350.

$200 cash, $25 monthly; also corner lot close to carline.

$1550.

$250 cash, $30 monthly.

These are choice and will be sold soon.

DORR E. KEASEY & CO., 2d Floor Chamber of Commerce.

IDEAL SITE FOR FLAT.

$3750.

PORTLAND HEIGHTS.

Level lot 50x100, with good view and just one block to car; a flat could be built for $7500 and would earn 17 per cent on the investment. E 529, Oregonian.

212x570—$1550.

1½ miles to Gladstone station, on fine hard country road; within the 10-mile circle and 1 mile to Clackamas; nearly 3 acres of fine land, suitable for strawberries; trees and a beautiful building spot. About one-half cleared and in cultivation. This is a beauty and can be had on your own terms.

C. F. SMITH & SON, 212 Railway Exchange. Marshall 2672, A 4315.

A BUSINESS LOT.

A corner lot on Sandy Road, fine location. Price is right; only $2000; 50x100; see us for terms.

S. D. VINCENT & CO., 417 Chamber of Commerce.

FREE FARE TO BEND, OR.

For a short time and to a limited number we are paying the round trip railroad fare to Bend, Or., where we are selling business and close-in residence lots 50x140 at $200, terms $10 per month. Our property is within two blocks of the union depot; we are the owners, not agents; we pay no commission.

THE NEWLON-KOLLER CO., INC. 301 Buchanan Bldg., Portland, Or.

BEAUTIFUL HOMESITE, ONLY $1100.

2 acres, 150x590, on main Oregon City road; view of both mountains; beautiful slope, covered with large firs; best of soil; station 1 mile. See this today in our machine.

C. F. SMITH & SON, 212 Railway Exchange. Phone Marshall 2672, A 4315.

PORTLAND HEIGHTS SACRIFICE.

$950 CASH FOR

40x119 right on the carline, in Greenway; very best of surroundings and good view; would be a bargain at $1250. X 223, Oregonian.

MALLORY ADDITION.
EAST 39TH NEAR HAWTHORNE.
15 MINUTES FROM WEST SIDE.
ALL IMPROVEMENTS IN.
BUILDING RESTRICTIONS.
PRICES $650 TO $1100, EASY TERMS.
GEO. G. MAIR, TAB. 8477, B 2461.
EAST 42D AND HAWTHORNE AVE.
GOWEN-IDE TRUST CO.
LUMBERMEN'S BLDG., 5TH AND STARK

A BIG SNAP.

A beautiful home site, on carline, with all improvements, or as an investment proposition there is nothing better on the market; this property will double in value in two years; price $300, $50 cash will handle, balance very easy. AM 593, Oregonian.

LAURELHURST SNAP.

Lots 12 and 13, block 106, on Meikel place, between Burnside and Couch; 100x100; price only $800 each, $600 cash; these lots are actually worth $1200 each; Eastern owner must have money, hence price so far below market value.

GRUSSI & BOLDS, 318 Board of Trade Bldg., 4th and Oak.

BUY NEAR REED COLLEGE.

Lots 40x100 feet, 2 blocks from Reed College, $450 per lot, $45 cash, $10 per month.

MERIDIAN TRUST COMPANY, 309 Railway Exchange Bldg. Phones: Marshall 2584, A 7430.

SNAP.

CORNER, 2 lots (47½x60 each), for $1000; suitable for 2 houses, on 42d st., near Rose City car; terms. Call Main 937 or A 2692. J. V. Guthrie, 272 Stark.

$10 DOWN, $10 PER MONTH.

Fine view lot; matured fruit trees; restricted district, near car; cement walks, Bull Run water, fruit cared for free of charge. 202 Board of Trade bldg. Phone Marshall 473, A 1022.

WEST SIDE.
LOTS $100.

Right on carline, upper Washington st., adjoining City Park, West 39th and Yamhill. National Realty & Trust Co., 723 Chamber of Commerce. Main 5129.

MOUNT TABOR—5 superb building sites, from 1 to 5 lots, from $1000 up; hard-surface pavement to city, view and surroundings unexcelled; your own terms. Phone Marshall 1585 for appointment to go out. The Hart Land Co., 910 Ch. of Com.

$50 CASH, $10 monthly, 50x100, 33d and Ainsworth; price $500; full lot, 31st and Jarrett, $575, $205 cash, $10 monthly; lot, 13th and Ainsworth, $450 cash. Howard Land Company, 603 Swetland bldg.

$3750 FOR this beautiful lot, 75x100, facing east on 21st bet. Brazee and Knott; $2000 cash, balance at 6 per cent, 2 years; improvements all in and paid for. Phone Woodlawn 3229 or C 1628.

$2500—On Belmont st., 100x75 feet; owner will let whole amount stand five years at 6 per cent, if buyer will erect a neat home or flat. Phone Marshall 1585 for date to view. Hart Land Co., 910 Ch. of Com.

For Sale—Houses.

BUY NOW
ROSE CITY PARK
$250 CASH.

7 rooms, built-in buffet, bookcase, solid oak floors, furnace, fireplace, mirror doors, National Realty & Trust Co., 723 Chamber of Commerce. Main 5129.

FIVE and six-room homes, fireplaces, hardwood floors, furnaces, with all built-in modern conveniences; near carline; all street improvements paid; monthly payment plan. Provident Investment & Trustee Co., 201, 202, 203 Board of Trade bldg. Phone Marshall 473, A 1022.

CHANGE in business calls owner South, so he instructs us to sell at once his beautiful 6-room residence, in Ladd Addition; modern and up-to-date in every particular; will give good terms. 361 E. 11th st. E. 5023.

5-ROOM bungalow; furnace, fireplace, buffet, bookcases, hardwood floors, gas, electricity; good view; Rose City Park, two blocks from carline; $3350; easy terms. Provident Investment & Trustee Co., 201-203 Board of Trade. Marshall 473, A 1022.

$1100.

New 4-room bungalow, 50x100, lot, small barn and shade trees. I need $350 to carry on my business, so I must let it go for $1100, if you buy at once. It's worth $1600. Phone Tabor 3582.

$200 CASH, balance like rent, buys a beautiful home, strictly modern bungalow, 4 large rooms, large lot, fine location; price only $2000. See Jas. A. Clock, 252 Alder. Phone Main 8189.

SUNNYSIDE BARGAIN.

By owner, 5-room house, completely furnished, including piano, range, etc., decided bargain; with or without furniture as desired. Phone Main 912.

WEST SIDE SNAP.

19-room apartment, flats, income $87.50, 16th st. and Jefferson; for sale by owner at a bargain. Phone Main 912.

$1500—6-room house, furnished, cor. lot, paved street (bonded) Hawthorne-Richmond district. Ralston, owner, 328 Alder st.

A NEAT West Side home, 8 rooms, full basement, cement walks, walls, 10 min. walk from P. O., lot 25x100, plenty yard room. $4250 cash. 512 Market.

$975—IRVINGTON—ALL CASH. Enough said. Fred W. German, 329 Burnside. M. or A 2776.

SEE Le Noir & Co. for West Side property, exclusive dealers in West Side realty. Offices 835-7-9 Chamber of Commerce.

8-ROOM home in good residence district, fine view; $3400; will give terms to suit. Call 414 Spalding bldg.

$788 EQUITY in Rose City Park bungalow, for $375 if taken at once. AS 612, Oregonian.

4-ROOM house on West Side; walking distance; cement basement; lot 25x100; price $2000. 248 Wood street.