FEE ON TRANSFER OF CHECKS AVOIDED

Federal Reserve Bank Finds Loophole.

EXPRESS COMPANY USED

Collections on Institutions Refusing to Remit at Par Is Made Through Agent.

Since July 1 the federal reserve bank has been collecting some checks in Oregon and Washington at par through the express companies, and thereby hangs a story. It seems that up to July 1 there were 26 banks in Oregon that refused to make what are called "money transfers" without first deducting a certain fee, usually 10 cents an item or in many instances, 10 cents on the $100. This is what caused the trouble, according to Charles H. Stewart, assistant deputy governor of the federal reserve bank of San Francisco, who is in Portland at the present time. Today there are about six banks in Oregon that refuse to pay checks at par, but it is thought that the majority of these will perhaps come into the federal reserve system, if eligible, or will at least consent to payment of checks received by them in the usual course of business, at par.

According to Mr. Stewart, the federal reserve bank has argued the question from every angle with these banks, generally small ones located in small places, but without success.

Express Company Collects.

The contention made by the country banks referred to is that checks drawn on their institutions are payable over their counters in the towns where located, and that checks drawn on them by their depositors who may reside in other localities, or who may be away from town, and which are handled through other banks can only be handled through the imposition of a fee, the amount of which is usually 10 cents on the $100, though in any number of cases it has been 10 cents an item, regardless of whether the face value of the check calls for $1 or $100.

In order, therefore, to overcome this contention, the federal reserve bank sends no collections to such banks through the ordinary course of mails. This is because the federal reserve bank is prohibited by law from collecting other than at par. The result is, when checks on these banks are received by the federal reserve bank, they are in turn given to the express company for collection. The express agent located in the town in which is the offending bank presents these checks for payment. And this again causes a prolonged howl from the small bank. It often does not have the amount in cash called for on hand, as often there are quite a number of checks presented at the same time.

True, it has funds on deposit with its Portland correspondent bank, but even if the Portland bank tenders the full amount called for by the express agent holding the checks for collection to the federal reserve bank the latter will refuse to accept same, contending that such payment must be made in the town where the bank on which the checks are drawn is located, and that if such bank does not pay those checks by 3 P. M. of the day on which presented they will be immediately protested.

Bank Must Collect at Par.

"But," says Mr. Stewart, "in following this custom we are only complying with the contentions made by the banks themselves, and if they fail to maintain a sufficient balance on hand with which to meet their customers' paper surely it can be no fault of ours, for we positively will not and cannot, under the law, collect other than at par." When asked how the expense of collecting through the express company was taken care of, he replied that it was absorbed as an expense of doing business, but that regardless of what it costs the reserve bank to collect the checks, the member bank which turned them over to the reserve bank for collection lost nothing.

On the other hand the banks in the country towns making the collection charge say that it is necessary that they do so in order to transfer the funds called for by the checks to the money center, that is, to the banks having the checks for collection. This statement is met by the federal reserve bank with the statement that no actual transfer of money is ever made, and that the only thing done, is simply the drawing of a check by the paying bank on its Portland correspondent, and that no expense is involved therefrom.

A bill is before congress now, introduced by Representative Steagall (house resolution No. 12379), the purpose of which allows all banks, federal and state, to exact a charge of 10 cents a $100 or fraction thereof for collections and payments, the bill being fathered by banks located in southern states.

Manufacturing interests throughout the country are waging a fight against the enactment of this bill into law. The Portland Chamber of Commerce will have the matter before its board of directors next Wednesday evening, at which time some action is expected to be taken.

Police Chief Out for Sheriff.

HOQUIAM, Wash., Aug. 1.—(Special.)—Jess L. Havens, local police chief, announced today that early this week he will file his candidacy for the nomination for sheriff on the republican ticket. Mr. Havens, who came to the harbor 20 years ago from Michigan, resided for 17 years in Hoquiam and was assistant postmaster here for 10 years, resigning January 1, 1917, to become police chief.

"Y" Man at Honolulu.

HONOLULU, T. H., Aug. 1.—(Special.)—J. W. Howell, for many years a physical instructor in Northwestern Y. M. C. A.s, arrived here a few days ago to take over the physical department of the Central "Y" of Honolulu. He comes direct from Boise, Idaho, but had been in "Y" work in Spokane, Everett, Butte and Nelson, B. C.

Centralians at Normal School.

CENTRALIA, Wash., Aug. 1.—(Special.)—Three Lewis county pupils are in the class of the Bellingham summer normal school that will hold its commencement exercises on August 20. They are Carrie M. E. Hanson, Centralia; Ethel Townsend, Chehalis, and Mabel Hardy, Forest.

DAILY METEOROLOGICAL REPORT.

PORTLAND, Aug. 1.—Maximum temperature, 84 degrees; minimum, 58 degrees. River reading at 8 A. M., 11.2 feet; change in last 24 hours, 0.2 foot fall. Total rainfall (5 P. M. to 5 P. M.), none; total rainfall since September 1, 1919, 35.51 inches; normal rainfall since September 1, 44.49 inches; deficiency of rainfall since September 1, 1919, 8.98 inches. Sunrise, 4:53 A. M.; sunset, 7:41 P. M. Total sunshine August 1, 14 hours 48 minutes; possible sunshine, 14 hours 48 minutes. Moonrise, 8:11 P. M.; moonset, 6:52 A. M. Barometer (reduced to sea level) at 5 P. M., 30.00 inches. Relative humidity at 5 A. M., 82 per cent; at noon, 47 per cent; at 5 P. M., 32 per cent.

THE WEATHER.

STATIONS.	Minimum temperature	Maximum temperature	Precipitation past 24 hours	Wind Velocity	Wind Direction	Weather.
Baker	54	90	0.00	..	W	Clear
Boise	...	98	0.00	..	NW	Clear
Boston	...	60	0.01	..	W	Cloudy
Calgary	...	86	0.00	..	N	Pt. cloudy
Chicago	...	66	0.00	12	NE	Clear
Denver	...	80	0.00	..	S	Pt. cloudy
Des Moines	...	78	0.00	..	NE	Pt. cloudy
Eureka	...	62	0.00	..	N	Cloudy
Galveston	...	90	0.00	12	S	Clear
Helena	58	90	0.00	..	N	Clear
Juneau†	50	*54	0.68	..	S	Cloudy
Kansas City	...	78	1.02	10	NE	Clear
Los Angeles	...	88	0.00	..	SW	Pt. cloudy
Marshfield	60	72	0.00	12	NW	Cloudy
Medford	...	96	0.00	..	NW	Clear
Minneapolis	...	74	0.00	10	N	Clear
New Orleans	...	86	0.01	..	S	Pt. cloudy
New York	...	76	0.28	..	S	Cloudy
North Head	56	60	0.00	30	NW	Clear
Phoenix	...	102	0.18	..	SW	Cloudy
Pocatello	...	92	0.00	10	SE	Pt. cloudy
Portland	58	84	0.00	..	NW	Clear
Roseburg	54	88	0.00	..	NW	Clear
Sacramento	62	98	0.00	10	S	Clear
St. Louis	...	82	0.00	..	NE	Clear
Salt Lake	...	92	0.24	..	NW	Pt. cloudy
San Diego	...	78	0.00	..	SW	Cloudy
S. Francisco	...	60	0.00	30	SW	Cloudy
Seattle	56	76	0.00	12	N	Clear
Sitka†	48	*62	0.30	..	....	Cloudy
Spokane	56	94	0.00	..	W	Clear
Tacoma	54	74	0.00	..	N	Clear
Tatoosh Isd.	...	60	0.00	..	SW	Clear
Valdez†	48	*60	0.04	..	....	Rain
Walla Walla	64	94	0.00	..	W	Clear
Washington	...	82	1.32	..	N	Cloudy
Winnipeg	...	78	0.00	..	E	Clear
Yakima	58	92	0.00	..	N	Clear

†A. M. today. *P. M. report of preceding day.

FORECASTS.

Portland and vicinity—Fair, continued warm; westerly winds.

Oregon and Washington—Fair and continued warm; moderate westerly winds.

Idaho—Fair, continued warm.

Montana—Generally fair, except scattered thunder showers in south; somewhat cooler Tuesday.

Wyoming—Generally fair; not much change in temperature.

AMUSEMENTS.

Dancing Taught

NOTICE

BEAUTIFUL COTILLION HALL will be used EXCLUSIVELY for a SCHOOL of DANCING.

This will undoubtedly be the largest school in the west having THREE HALLS.

Hall No. 1, third floor, Advanced Classes. Hall No. 2, second floor, Beginners' classes. Hall No. 3, private lessons at all hours.

SPECIAL RATES.

Special rates will be given to all pupils who have attended either COTILLION or BROADWAY ACADEMY during the past year. These rates will also be extended to all who join between now and Thursday.

AN ADDITIONAL FEATURE NEVER BEFORE OFFERED will be a FULL DANCE ORCHESTRA in main hall for advanced classes.

All classes to be under the personal supervision of Prof. D. Patterson Downey and staff.

COTILLION HALL
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Waltz Open to All
$10 Cash Prize at

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Next Wednesday Night
Bathing, Rides, Amusements.
Bring the Children Today.

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HEAR
CAMPBELL'S FAMOUS BAND
TONIGHT
Miss Dorothy Daphne Lewis

AMUSEMENTS—CONCESSIONS
Admission to Park Free to 5 P. M.
Daily Except Sundays and Holidays.
Cars First and Alder. Fare 6 Cents.

SWIMMING
every afternoon and evening.
DANCING
every evening except Sunday and Monday.
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DANCING TAUGHT

All new steps and dances guaranteed at De Honey's beautiful academy, Twenty-third and Washington. Ladies, $3; gentlemen, $5. Classes Tuesday and Thursday evenings, 8 to 11:30. Plenty of desirable partners and practice. No embarrassment. You will never become a dancer in private lessons from inferior teachers. You must have practice in a crowd. Join our classes, learn from professional dancers. Phone Main 7656. Private lessons all hours.

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Portland vs. Los Angeles
August 3-4-5-6—3 P. M.
Double-Headers Saturday and Sunday—1:30 P. M.

27 Acres of Free Picnic Grounds
—at—
COUNCIL CREST PARK
Dancing Every Evening
Except Sunday

CIRCLE Fourth at Washington.
John Barrymore
—IN—
"Dr. Jekyll and Mr. Hyde"
Also Larry Semon in "Solid Concrete."
A News Reel.
Open from 9 o'clock in the morning until 4 o'clock of the following morning.

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A NEW THRILL FOR YOU
SECURE TICKETS EARLY.
AVOID CROWD AT SHOWTIME

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TODAY 2:15 | TONIGHT 8:15
ALL THIS WEEK AFTS. 2:15 EVES. 8:15

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(In Person)
OWN COMPANY

CHARMING FILM BEAUTIES
OWN JAZZ ORCHESTRA
ART PENNEY
IN
NOVELTY
SUMMER REVUE

POPULAR PRICES AFTS. 50c, 25c
EVES. $1, 50c

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MATINEE DAILY, 2:30
Young America's Favorite Divertissement
GAUTIER'S TOY SHOP
With a host of Diminutive Animal Performers, in an Amazing Routine of Delightful Entertainment.
SIX OTHER BIG ACTS
Three performances daily. Night curtain at 7 and 9.

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LOOPOLDINA			Aug. 5
LA SAVOIE	Aug. 6,	Sept. 3,	Oct. 1
LA TOURAINE	Aug. 14,	Sept. 14,	Oct. 12
LA LORRAINE	Aug. 20,	Sept. 17,	Oct. 15
ROCHAMBEAU	Aug. 20,	Sept. 17,	Oct. 28
LAFAYETTE	Aug. 27,	Sept. 24,	Oct. 23
FRANCE	Sept. 3,	Oct. 1,	Oct. 30

Fugazi Bros., Pacific Coast Agents, 109 Cherry St., Seattle, or Any Local Agent.

SCANDINAVIAN AMERICAN

Continental Europe
NORWAY
SWEDEN
DENMARK
Hellig Ol'v Aug. 12
F'd'k VIII Aug. 26
Un'd St'tes Sept. 2
Oscar II Sept. 16

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Round trip daily (except Friday) leaves Portland 7:10 A. M., Alder-street dock; Leaves Astoria 2 P. M., Flavel dock. Fare $1.65 each way. Special a la carte dining service. Direct connection for south beaches. Night boat daily, 8 P. M., daily except Sunday. The Harkin Transportation Co. Main 1422. 541-22.

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AUCTION SALES.

At Wilson's Auction House, 10 A. M. Furniture. 169-171 Second st.

MEETING NOTICES.

REGULAR meeting of Industry Lodge No. 8, A. O. U. W., 3d floor, Pythian bldg. (formerly Masonic Temple), West Park and Yamhill, Monday night, 8 o'clock. Buffet lunch. W. J. ALLEN, Recorder.

WOODLAWN LODGE NO. 171, I. O. O. F.—Meets every Monday evening, 8 P. M. at 444 Dekum ave., Woodlawn hall. Visiting brothers especially invited. J. HAROLD HART, Sec.

WASHINGTON LODGE NO. 46, A. F. AND A. M.—Special communication this (Monday) evening, 7:30, E. 8th and Burnside. M. M. degree. Visitors welcome. By order W. M.
J. H. RICHMOND, Sec.

HARMONY LODGE, NO. 12, A. F. AND A. M.—Special communication this (Monday) eve. at 7 o'clock. Work in the Master Mason degree. Visitors welcome.
W. M. DE LIN, Sec.

EAST GATE LODGE NO. 155, A. F. AND A. M.—Stated communication this (Monday) evening at 8 o'clock. Work in M. M. degree. Visiting brothers welcome. By order W. M.
C. P. NELSON, Secretary.

ALL O. E. S. and their friends invited to attend a dancing party on boat Swan Tuesday eve., August 3, given by Myrtle Chapter, No. 15. Boat foot of Jefferson st., 8:30 sharp.

CAMELIA CHAPTER, NO. 27, O. E. S., social club will give a benefit card party this (Monday) evening at Pythian Temple. Prizes. Admission 25 cents. LILLIAN STRAND, Sec.

EMBLEM jewelry, buttons, charms, pins, new designs. Jaeger Bros., 131-3 6th st.

FRIEDLANDER'S for lodge emblems, class pins and medals. 310 Washington st.

DIED.

STRANGE—In this city, July 31, Mrs. Lydia Strange, aged 88 years. Widow of the late Captain James Strange, mother of Mrs. Edward Fleury of San Francisco, grandmother of Mrs. H. S. Brasfield of Berkeley, Cal., Leonide Fleury of San Francisco, and Mrs. A. Overman of this city. The remains are at the conservatory chapel of East Side Funeral Directors. Notice of funeral will be given in a later issue.

FISHER—In this city, July 31, Helen Fisher, aged 80 years, beloved mother of Mrs. Louise Miler, Mrs. Lizzie Edwards, Frank and Paul Fisher, all of this city, Mrs. Pauline Erz Worthington of Bellingham, Wash., and Henry Fisher of Kimberly, Nevada. Funeral notice later. Remains are at the residential parlors of Miller & Tracey.

SACKETT—In this city, August 1, Merton Sackett, aged 48 years. Remains are at the new residential funeral parlors of Dunning & McEntee, Morrison at 12th st. Funeral notice later.

BROCKHOFF—At Oswego, Oregon, August 1, Edna Katherine Brockhoff, aged 31 years, wife of William Brockhoff. The remains are at Finley's, Montgomery at 5th. Notice of funeral hereafter.

MILLER—In this city, August 1, Milledge Cecelia Miller, aged 70 years. Remains are at the funeral parlors of A. D. Kenworthy & Co., 5802-04 92d st. S. E., in Lents.

FUNERAL NOTICE.

FINNIGAN—At the residence, 320 Failing street, July 29, Isabell Finnigan, aged 74 years, beloved mother of Louis, Emma and Joneth Finnigan, all of this city, William Finnigan of Laurel, Or., sister of Mrs. Josephine Bierdorf of this city and Mrs. Louise Desvaux of Missouri. Funeral cortege will leave the chapel of Miller & Tracey today (Monday), August 2, at 8:30 A. M., thence to St. Mary's church, Williams avenue and Stanton street. Requiem mass will be offered at 9 A. M. Interment Mt. Olivet cemetery at Laurel, Or.

MACKEY—In this city, August 1, at her late residence, 1795 Newman st., Pluma H. Mackey, aged 63 years, mother of Mrs. Thomas Day, Mrs. Francis Thompson and Herbert Mackey, Portland; W. A. Mackey, Alameda, Cal.; J. J. Mackey, Cape Horn, Wash.; Mrs. Laura Kerrigan, Tacoma, Wash., and Miss Elizabeth Mackey, Bremerton, Wash. The funeral services will be held Tuesday evening at 8 o'clock at Finley's Montgomery at 5th. Friends invited. Interment at Prindle, Wash.

GEE—In this city, July 31, Frank D. Gee, aged 34 years 2 months 24 days, beloved son of Elizabeth and D. L. Gee, brother of Fred R. Gee and Maud I. Ulrich of this city. Funeral services will be held from the conservatory chapel of the East Side Funeral Directors, 414 East Alder street, tomorrow (Monday), August 2, at 2 P. M. Interment Lone Fir cemetery. Friends invited. Deceased was a member of camp No. 77, W. O. W.

GREEN—In this city, July 31, Winston Manning Green, aged 12 years, beloved son of Rev. and Mrs. Axel M. Green, brother of Morton Green. Funeral services will be conducted Tuesday, August 3, at 2 P. M., from the Augustana Lutheran church, corner Rodney ave. and Stanton st. Friends invited. Interment Rose City cemetery. Remains at Pearson's undertaking parlors, Russell st. at Union ave.

COMSTOCK—In this city, July 31, 1920, Martha P. J. Comstock, aged 82 years 4 months, beloved mother of Mrs. A. D. Charlton, Mrs. T. B. Howes and Mrs. J. H. Mackenzie of this city. Funeral services will be held at the residence of A. D. Charlton, 400 Vista avenue, tomorrow (Tuesday), August 3, at 2:30 P. M. Friends invited to the home; services at the grave private.

PAPPENFUS—Funeral of the late Eula Pappenfus, aged 26 years, beloved wife of Joseph V. Pappenfus, will be held from the new residential funeral parlors of Dunning & McEntee, Morrison at 12th sts., Tuesday, August 3, at 8:45 A. M., thence to cathedral, 15th and Davis sts., where requiem mass will be offered at 9 A. M. Friends invited to attend. Interment Mt. Calvary cemetery.

MANN—At the residence, 1397 Corbett street, July 31, Margaret E. Mann, aged 11 months, beloved infant daughter of Mr. and Mrs. S. W. Mann. Funeral services will be held today (Monday), August 2, at 3 P. M., at the above residence. Interment at Rose City Park cemetery. Arrangements in care of Miller & Tracey.

LEVY—In this city, July 31, Sam J. Levy, brother of Mrs. Dora Shemanski, Mrs. H. Blatt and Miss Tillie Levy. Funeral services at 1:30 P. M., Monday, August 2, from Holman's parlors, Third and Salmon streets. San Francisco papers please copy.

HADSALL—In this city, August 1, Catherine Hadsall, aged 61 years, wife of Mark J. Hadsall, of Astoria, Oregon. The remains will be forwarded today (Monday) by J. P. Finley & Son, to Eugene, Oregon, where services will be held and interment made.

PAYNE—In this city, August 1, at the residence of A. W. Payne, 781 Lovejoy st., Arthur Payne, aged 52 years. The funeral services will be held today (Monday), at 1 o'clock P. M. at Finley's, Montgomery at 5th. Concluding services at the Portland crematorium.

FRENCH—At his late residence, 683 East Sixtieth street north, Miller French, aged 60 years. Funeral service will be held at P. L. Lerch's undertaking parlors, East Eleventh and Clay streets, tomorrow (Tuesday) at 2 P. M. Friends invited.

ROOK—The funeral services for Michael, aged 12 years, son of Mr. and Mrs. Michael Rook, of 662 Delay st., will be held at 9 A. M. today (Monday) at St. Joseph's church, 16th and Couch sts. Interment Multnomah cemetery. Chambers company, directors.

JASMANN—In this city, July 31, Michael Jasmann, aged 67 years. Funeral services will be held tomorrow (Tuesday), August 3, at 2 P. M., at the chapel of Miller & Tracey. Interment Rose City Park cemetery.

HODGDON—The funeral services of the late Margaret Torgler Hodgdon will be held today (Monday), August 2, at 2:30 o'clock P. M. at Finley's Montgomery at 5th. Friends invited. Incineration, Portland crematorium.

McRAE—The funeral services of the late Ernestine McRae will be held today (Monday), August 2, at 10:30 o'clock A. M., at Finley's, Montgomery at 5th. Friends invited. Interment Riverview cemetery.

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THE OREGONIAN
Main 7070 A. 6095

Portland Business Bulletin

A directory of business firms and professional men condensed and classified for ready reference. For rates by the month or year, or other information, telephone The Oregonian, Main 7070 or A 6095, House 29.

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LADIES' tailoring. Perfect fitting; work guar. I. Reubin, 408 Bush & Lane bldg.

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MONTANA ASSAY OFFICE, 142 Second—Gold, silver and platinum bought.

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AUTOS FOR HIRE.
1918 Pierce-Arrow by hour, day or month; long trips a specialty. Jock Houston, Broadway 334. Main 7359.

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DR. McMAHON'S sanitary baths. Always ready. Steam showers, plunges, tubs. Necessaries furnished. Rubdowns and massage when desired. Service and prices cannot be beat. S. W. cor. 4th and Wash. Tell your friends.

CHIROPRACTIC, steam baths and massage, 10th floor Broadway bldg. Marshall 3187. Dr. Laura E. Downing.

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Rag rugs all sizes—Mail orders prompt. Send for booklet.
9x12 rugs steam or dry cleaned, $1.50.
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FEET HURT Come to Dr. Gartner, foot specialist; corns, bunions, foot arches made to order. 311 Swetland building, 5th and Washington. Main 1081

DR. O. O. FLETCHER—Foot troubles scientifically corrected. Lady assistant. 542 Morgan bldg. Main 8762.

DR. B. LOUISE COX, chiropodist, 10 A. M. to 6 P. M. 438 Morgan bldg. Main 4498.

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300,000 KNOW McMahon, 100% chiropractor. Throngs pronounce treatment best.

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BISHOP, CHIMNEY SWEEP.
Furnace smokes through registers, needs repairing or cleaning? Tabor 3883.

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DENTISTRY DR. A. W. KEENE, 351½ Washington st. Without pain. Late nerve-blocking method.

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GEARGE RUBENSTEIN, the veteran optician, is an expert eye fitter, and his charges are very reasonable; satisfaction guaranteed. 226 Morrison st., near 2d.

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DEPENDABLE house painting, tinting, paper hanging. Tabor 5217.

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PAINTING, papering and tinting; good work, reasonable. East 5410.

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PATENTS—Our practice has extended over a period of 40 years. All communications strictly confidential; prompt, efficient, conscientious service; handbook free on request. MUNN & CO., patent attorneys, San Francisco office, Hobart bldg., 582 Market st.; Chicago office, room 810 Tower bldg.; Washington office, room 103, 625 F St.; New York office, Woolworth bldg.

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We buy and sell everything in the hardware and furniture line. Phone Main 9072.

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OREGON TRADEMARK BUREAU, 601 Dekum bldg. U. S., foreign trademarks.

TRANSFER AND STORAGE.

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Thirteenth and Kearney.
GENERAL HAULING.
Motor and horse equipment; any capacity. Moving, packing, storage.
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OREGON TRANSFER CO., 474 Glisan st., corner 13th. Phone Broadway 1281 or 1169. We own and operate two large class "A" warehouses on terminal tracks. Lowest insurance rates in the city.

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Portland Cordage Co., 14th and Northrup.

FUNERAL CARS.

LIMOUSINES for funeral services. JONES AUTO LIVERY. MARSHALL 114.

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PORTLAND MARBLE WORKS
266 Fourth St., Opp. City Hall. Neu Bros.

BLAESING GRANITE CO.
THIRD AT MADISON STREET

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Lubliner Florists
328 Morrison St. Portland Hotel Mar.753
348 Morrison St. Bet. Brdwy. & Park Mar.257
2 STORES
Charge Accounts Solicited.

Smith's Flower Shop

Portland's progressive florist. We specialize in funeral designs. 141½ Sixth, opposite Meier & Frank's. Main 7215.

MARTIN & FORBES CO.
Florists, 354 Washington. Main 269. Flowers for all occasions artistically arranged.

CLARKE BROS., florists, 287 Morrison st. Main 7709. Fine flowers and floral designs. No branch stores.

TONSETH FLORAL CO., 287 Washington st., bet. 4th and 5th. Main 5102. A 1101.

FUNERAL DIRECTORS.

Dunning & McEntee
FUNERAL DIRECTORS.
Now located in their new residential funeral home, Morrison at 12th, west side. Phone Broadway 430. Automatic 545-58.
The Funeral Home of Refinement and Distinctive Service.
Note—We have no branches nor any connections whatever with any other undertaking firm.

EDWARD HOLMAN & SON
FUNERAL DIRECTORS.
Third and Salmon Streets. Main 507.
Lady Assistant.

MILLER & TRACEY
Perfect Funeral Service for Less.
Independent Funeral Directors.
Washington Street, Between 20th and 21st Streets, West Side.
Lady Assistant.
Main 2691. Auto. 578-85.

McENTEE & EILERS
Funeral parlors with all the privacy of a home. 16th and Everett Sts. Phone Broadway 2133. Automatic 521-33.

J. P. FINLEY & SON
FUNERAL DIRECTORS.
Main 9. Montgomery at Fifth.

F. S. DUNNING, INC.
414 E. Alder. Phone East 52.
Perfect service, personal direction, free use of floral chapel and auto equipment.

DOWNING & McNEMAR
Successors to Wilson & Ross. Multnomah at East 7th. East 54. Irvington district.

P. L. LERCH E. Eleventh and Clay. East 781. Tabor 1833.

A. D. KENWORTHY & CO.,
5802-4 92d St., Lents. Tabor 5267.

ERICSON Twelfth and Morrison Sts. Broadway 2534.

A. R. ZELLER CO. 592 Williams ave. East 1088. C 1088.

BREEZE & SNOOK 1047 Belmont. T. 1258. B. 1546

SKEWES UNDERTAKING COMPANY, 3d and Clay. M. 4152. A 2231. Lady Assistant.

Phone your want ads to The Oregonian. Main 7070, Automatic 560-95.

OREGON HUMANE SOCIETY

Investigates all cases of alleged cruelty to animals. Offices, room 150 courthouse. Phone Main 378 from 8 A. M. to 5 P. M.

The society has full charge of the city pound at its home, 535 Columbia boulevard. Phone any time, Woodlawn 764. Dogs for sale. Horse ambulance for sick or disabled horses. Small animals painlessly electrocuted where necessary, and stray animals cared for. All dead animals, cows, horses, etc., picked up free of charge.

NEW TODAY.

FOR SALE

Concrete store building, equipped with machinery for separating, cleaning and grinding grain.

Also warehouse and good dwelling house in town of Dayton, Oregon. Price $8000. Terms.

Also hotel building, five level lots, Dayton, Oregon. Price $1800.

Also 93 acres, 66 acres in cultivation, good buildings, orchard, very best soil. Price $14,500. Terms.

Charles Andersen
BOX 132, DAYTON, OREGON.

Send Us Your Old Carpets
(We Call and Deliver.)
Old Rugs and Woolen Clothing.
We Make Reversible, Hand-Woven
FLUFF RUGS
Room-Size Fluff Rugs Woven, $17.50
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Clothes Cleaning and Dyeing Depts.
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Feathers Renovated
Carpet Cleaning
9x12 Rugs, Steam Cleaned, $1.50.
WESTERN FLUFF RUG CO.,
54 Union Ave. N.
Phones, East 6516 and East 7655.

WE CALL FOR YOUR OLD CARPETS.
Rugs and Woolen Clothing.
FLUFF RUGS
All Work Turned Out Promptly
Rag Rugs Woven All Sizes
Mail Orders. Send for Booklet.
Carpets Cleaned, Laid and Refitted.
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Will Find Our Thrice-Secured
FARM MORTGAGES
Exceptional investments for trust funds. Not a foreclosure in twenty years.
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Phone Main 35. 102 Fourth St.

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MORTGAGE LOANS
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NEW TODAY.

REDIMADE
HOUSES and GARAGES
Erected in Portland
Shipped Anywhere in built 4-foot sections ready and easy to put together.
A first-class house or garage direct from the factory at a GREAT SAVING. You pay no middlemen's profit. Write for catalog.
Redimade Building Co.
East Eleventh and Market,
2 Blocks south of Hawthorne.
Phone East 5114. Portland, Or.

Mortgage Loans

Lowest interest rates; installment repayments if desired. Building loans made. No delay in closing.

A. H. BIRRELL CO.
217-219 Northwestern Bank Building,
Marshall 4114.

REAL ESTATE.

For Sale—Flat and Apartment Property.

BUY a home and have income at same time. I have two small apartment houses in Irvington for sale at $17,000 and $18,000; first-class in every respect. R. J. O'Neil, 717 Board of Trade.

For Sale—Beach Property.

CHOICE BEACH LOT.
EXCHANGE FOR
Painting and Paperhanging and furnish material.
Lot located in Tillamook beach (Saltair), near station and ocean. AK 760, Oregonian.

FOR SALE—Or will rent or lease two choice lots, 50x140 feet at Tillamook beach, on board walk, county road and railroad; near dance pavilion and hotel. AL 767, Oregonian.

For Sale—Lots.

PARKROSE TRACT.
$100 DOWN,
$20 MONTH.

Nearly 2 acres, beautiful shade trees, this is just like a park, stream on north of property, corner tract, wonderful view of valley and Mt. Hood; total price $1804. J. L. HARTMAN COMPANY, 8 Chamber of Commerce bldg. Main 208.

FOR SALE—By owner, beautiful corner lot in R. C. park, facing Sandy. Main 4950.

$300 GETS 2 good level lots near Lents; shade trees, school. Main 3672. McFarland, Failing bldg.

LAURELHURST—Desirable lot, Hoyt, near 33d st. $1050 cash if taken at once. By owner, Bdwy. 1443, room 218.

FOUR fine lots, 50x100, improved streets, $2500. AB 500, Oregonian.

For Sale—Houses.

2-STORY bungalow, Hawthorne district, corner lot; hardwood floors in reception hall, living and dining room; built-in buffet; large Dutch kitchen; fireplace; full cement basement. A new garage with a level front cement driveway. Everything first-class. Price $6000. Cash or terms. Call room 409 Swetland bldg. Phone Main 4334.

LAURELHURST BARGAIN.
An exceptional buy in a 6-room house; hardwood floors, magnificent buffet, fireplace, furnace, beautiful interior finish; fine location; now vacant; no incumbrances; price $7500; $2500 cash will handle. J. A. McCARTY, 270½ Stark st. Main 1700; evenings, Tabor 5057.

WILLAMETTE HEIGHTS.
6-room, tiled bath, large attic, 2 fireplaces, beautiful view, lot 75x100. Price $6750. $1250 will handle. Main 1128.

WEST SIDE.
Fine view, beautiful grounds, strictly modern residence; 4 lovely bedrooms, tiled bath, sleeping porch, 2 fireplaces, maid's room and bath; hot water heat, garage; $33,000; half cash.
POINDEXTER, 208 Selling Bldg.
Main 1800. Residence East 6771.

A REAL BARGAIN
in a 6-room house, located at Mt. Tabor, just north of Park; full basement, furnace, laundry trays, fine fixtures; lots of built-ins; lot 50x135, garage, hard surface street; first time offered for sale. J. A. McCARTY, 270½ Stark st. Main 1700; evenings, Tabor 5057.

DO you want to save agent's commission? Then buy from owner. Attractive Irvington home, hardwood floors, imported tapestry paper, fireplace, furnace, garage, nice shrubbery, 7 rooms, also maid's room; no agents. Write for appointment. G 268, Oregonian.

HAWTHORNE DISTRICT.
2-room shack, screened-in back porch; lot 50x65, some fruit, garden; 3 blks. to car. Only $1250, $250 cash, bal. $20 month and interest.
GIBSON, 268 Stark st. Marshall 12.

BUILD NOW!
If you own a lot we will secure the money and build for you; terms like rent; call and see us.
BUILDERS' REALTY EXCHANGE,
621 Morgan Bldg. Main 2035.

$7000.
Walking distance, east side, 4 bedrooms, Gasco furnace, garage, full basement; terms.
POINDEXTER, 208 Selling Bldg.
Main 1800. Residence East 6771.

ROSE CITY PARK BUNGALOW.
Strictly modern 5 rooms, fine fixtures, shades, drapes, linoleum on the kitchen and bath; excellent location, full lot, all improvements paid; garage. $5250, terms. Tabor 8292.

$2750—6-ROOM cottage, large full lot, beautiful view, walking distance, less than one mile from P. O., west side at the head of Sheridan st. No car fare, no bridges to cross. Inquire owner, 328 Morrison st.

SMALL BUNGALOW.
BY OWNER—Just completed. Fireplace, breakfast nook, built-in effects, cement basement, laundry trays; large lot, ½ block from car. $3750. Terms. Automatic 327-45 Bdwy. 626.

BY OWNER, cozy 3-room cottage, furnished; large rooms, pantry, elec., fine lot 40x100; good location; fruit, berries, flowers; 1½ blocks from Alberta car; reasonable. 990 E. 24th st. N. Wdln. 1238.

FOR SALE at Gresham, Or., 7-room house, modern in every way; all new finish, at a great sacrifice. You could not buy the material for what I am asking for the house and lot. A. W. Regner, owner, 534 E. Burnside, city.

6-ROOM BUNGALOW.
All modern conveniences, 3½ blocks to car, price $3200; small payment down, easy terms on balance. Mr. Fischer, Main 5429. 248 Stark st.

FOR SALE—In beautiful Mt. Tabor district, 5-room cottage on 150x140 lot, near car line, some fruit and nuts, paved streets, one lot 50x100 in suburbs as part payment. Phone Tabor 9216.

BY OWNER, Rose City Park, 5 rooms with sleeping porch, hardwood floors throughout, modern in every respect, 704 E. 58th st. North. Price $5000, on terms.

6-ROOM modern house ½ block S. of Hawthorne; garage, hardwood floors, furnace and built-ins; will sacrifice for $4700 if sold this week; terms; no agents. 308 E. 36th st. Tabor 2525.

IF YOU are looking for a home, see this modern 7-room house; 4 bedrooms, fine hardwood floors, buffet, furnace. Can give immediate possession. Tabor 6310.

COMPLETE home, 884 First st., worth $4000, will take $3500, on buyer's terms. Call Sell. 666 or write Matt Lang, 559 Milwaukie street, owner.

$3000—Well-built, 7-room house, fine lot, Sellwood. An exceptional bargain, terms. Inquire of D. W. Marsh, 406 McKay bldg. Main 934.

ATTORNEY authorized to sacrifice 8-room, hot water heat, three lots, 30th and East Salmon, for $4500; worth $6800. No agents, no commission. Main 8199.

FOR SALE—5-room bungalow; a snap, owner leaving city; easy terms. Woodlawn 4378.

OVERLOOK.
A fine home in good condition. Call evenings. 874 Castle ave.

REAL ESTATE.
For Sale—Houses.

LARGEST HOME SELLERS ON THE PACIFIC COAST.
1000 PHOTOGRAPHS OF HOMES FOR SALE.
SEE
FRANK L. McGUIRE
To Buy Your Home.

Because it is the ORIGINAL, SUPERIOR, SCIENTIFIC, MODERN method of home selling, the McGUIRE SYSTEM has won an international reputation, and established a national record. The System of Real Service. We protect your every interest. We eliminate your every house-hunting problem, and put you in immediate touch with the home of your requirements. Every one of our 1000 homes is personally inspected and appraised. Our 18 autos and courteous, experienced salesmen constantly at your service.
OPEN EVENINGS AND SUNDAYS.

ROSE CITY SPECIAL.
$4200—A ROSE CITY WITH EVERYTHING IN IT—On beautiful Wisteria avenue, just 1 block from Alameda. Ideally located in the cool shade of giant trees, is this 6-room, distinctive type home; homey living room with bookcases and fireplace; massive buffet in paneled dining room; ideal Dutch kitchen; HARDWOOD FLOORS; sleeping porch; full concrete basement; splendid furnace. CAN YOU THINK OF ANYTHING ELSE? This is the district you want, the home you'll like, and the PRICE YOU CAN PAY. I honestly believe it is the BIGGEST BUY IN ROSE CITY TODAY.

$3250—On the west slope of beautiful Mt. Tabor, on a 56x180 lot, is this 5-room modern bungalow; ideal floor plan; white enamel plumbing, electricity, gas; full cement basement; lots of fruit; paved street; A SMALL DOWN PAYMENT and it's yours. Salmon, corner 51st. THIS BARGAIN DEFIES COMPETITION.

$2950—Or. Russett street, near Rodney, just 2 blocks off Union avenue, among the cool fir trees, is this very artistic, typical bungalow; large vine-covered front porch; attractive living room with cheery fireplace; dining room with massive buffet; white Dutch kitchen; white enamel plumbing; electricity and gas; full lot with a wilderness of berries and flowers; TERMS. This is AN UNDISPUTED BARGAIN.

80—ALBERTA HOMES—80.
$2750—HERE'S UNUSUAL ALBERTA VALUE! 6 rooms, low rambling bungalow, very attractive and useful built-ins; best white enamel plumbing, electricity, gas, garage, full lot. E. 22d, near Alberta. ½ block to car. TERMS.

$1800—A bargain in a 5-room ALBERTA BUNGALOW COTTAGE; white enamel plumbing, electricity, gas, fruit. TERMS.

$2995—Breathing the quiet, comfortable essence of home, is this shingled HAWTHORNE bungalow. 5 airy rooms, convenient and practical; best white enamel plumbing, electricity, gas, 50x125 with fruit, berries, etc., paved street liens paid. E. Yamhill, close to car and school. EASY TERMS. Before you buy a home, we suggest looking over our 140 Hawthornes. Perhaps "it's" there.

$2800—Unusual SELLWOOD BUNGALOW! 5 cool, airy rooms, nice Dutch kitchen, 2 sunny bedrooms, full cement basement, white enamel plumbing, electricity, gas, full lot with liens paid. Terms. Ellis ave., near Milwaukie. LOOK AT THIS TODAY!

YOU CAN'T EQUAL THIS.
$2650—Very artistic, practical, substantial 5-room modern home on Cook ave. Just 1 block north of Union. White enamel plumbing, electricity, gas, all liens paid. Only $500 down. REST EASIER THAN RENT. If you haven't the $500, we will help you to make the first payment. This is a wonderful bargain. LET US PROVE IT TO YOU.

Our great showroom with over 1000 photographs of homes for sale is the Mecca for all home-seekers. If you're looking for a home, it's worth your while to investigate our REMARKABLE DISPLAY. SEE

FRANK L. McGUIRE,
To Buy Your Home.
Abington bldg. Main 1068.
106½ 3d st., bet. Wash. and Stark.

MODERN 8-ROOM HOME.
FOUR LARGE BEDROOMS.
Located on corner lot with all street imp. in and paid, absolutely modern home, best grade hardwood floors and very fine woodwork, large living room, fireplace, bookcases, reception hall and cloak closet with beveled plate mirror door, fine large dining room with expensive built-in buffet, Dutch kitchen, sewing room, den, toilet on first floor, 4 large corner bedrooms, bath and toilet, full cement basement, furnace, wash trays. This house cannot be built for less than $6500; ordered sold by non-resident owner for $4750; terms.
CLEVELAND-HENDERSON CO.,
212 Railway Exch. bldg. Main 6752.

7-ROOM COLONIAL BUNGALOW.
ROSE CITY PARK—$9000.
Artistically designed, hardwood floor throughout, 2 bathrooms, steam and shower room, breakfast diner, mahogany buffet and bookcases, real tapestry decorations, large cement porches, sun porch upstairs; terms. J. L. HARTMAN COMPANY, 8 Chamber of Com. bldg. Main 208.

IRVINGTON
COLONIAL BUNGALOW.
$6900—HOT WATER HEAT.
5 rooms and breafast diner, artistically designed; French tile fireplace, bookcases, leaded glass buffet; this is a bargain; $1500 cash, immediate possession. J. L. HARTMAN COMPANY, 8 Chamber of Com. bldg. Main 208.

SUNNYSIDE.
65x100, PRICE $5750.
Fine 8-room modern house, just like new and doubly constructed throughout. A fine assortment of bearing fruit and berries, hard-surfaced street in and paid for in full. If you mean business call us up and we will call for you with auto and show the property. Some terms if desired. Ask for Mr. Fulton. Sunday or evenings call Broadway 3089.
PACIFIC AGENCY,
514 Swetland Bldg.,
Marshall 1285 or Marshall 3989.

FINE VIEW OF MOUNTAINS.
Lovely 8-room residence, lot 72x125, fruit, berries, nuts. Here's positively a great bargain for $4500, very easy terms. New pipeless furnace, $200 electric range, gas water heater, buffet; better construction than nine out of ten houses you'll find. Be sure to see 35 East 55th N., 4 blocks south of Montavilla car. Tabor 854, forenoons.

MY LOSS—YOUR GAIN.
I must sell my new bungalow in Rose City, built last year; cost me $5900; cement basement, fireplace, hardwood floors, built-in bookcase, buffet, cabinet kitchen; 2 bedrooms, bath, den; very large attic, could make three bedrooms. Corner lot, garage. Possession August 6. Am non-resident. See my agent, make offer.
GIBSON, 268 Stark st. Marshall 12.

LAURELHURST, 6 ROOMS,
HOT WATER HEAT.
Swell 6-room house, strictly modern in every particular; hot water heat, fireplace, oak floors, buffet, bookcases, Dutch kitchen, full cement basement, trays, garage; nothing missing to make a complete home and in first-class condition; no repairs needed; price $7500, about $4000 cash required. For sale by owner. Tabor 3253. No agents.

IRVINGTON DISTRICT.
FINE CORNER LOT, 9-room house, 5 bedrooms; might consider smaller place or give easy terms.
POINDEXTER, 208 Selling Bldg.
Main 1800. Residence East 6771.

FINE CORNER, 5-ROOM HOME.
On hard street, close to car, school and church; large garden, bearing fruit, walnuts and berries, $2450, terms. Tabor 8292.

5-ROOM bungalow, all new, modern, cor. 5th and C. Oswego; home vacant; light, gas, water; easy terms. For particulars call East 6753.

3-ROOM house, half block to car; bath and pantry, cement basement, electricity and gas. 40x100 lot; terms like rent. Owner. Wdln. 4649.

FOR SALE—5-room modern bungalow, 596 Clayburne ave., Sellwood car. D. C. Rushlight, owner, Sellwood 1703.

IF YOU want a good 4 or 5-room house at the right price and terms phone Marshall 2003. C. V. Smock.

$3650—6-ROOM nifty bungalow, fireplace, modern, new, Irvington Park, 50x100, block to car. $850 cash. Main 4803.

6 FLATS, $115 income walking distance, $7250, terms 1-3 cash. Place will pay bal. Phone Main 3787.