

**NEW TODAY.**

# Home Buyers OVERLOOK VERNON

DO YOU KNOW THAT

IS THE PLACE FOR FINE HOMES

Is the only addition located close to the center of the city in which you can buy a fine residence lot for \$250?

An ideal site for a home.

One of the highest points on the East Side.

All the mountains in full view.

Large new schoolhouse in the center of the addition.

All the houses built in the last two years.

But a few minutes' ride from the heart of Portland.

Very easy terms; small payments only are necessary.

Do not wait until all of these few remaining lots have been sold; go today, and with a few dollars secure the biggest bargain ever offered in the Portland realty market.

Take the car with the big "A" at Second and Washington, get off at 21st and Alberta streets. Agent is always on the ground.

**MOORE REALTY CO.**  
268 STARK STREET.

FRANK HARBKE, Agent at Vernon, 21st and Alberta Streets. Phone East 2082.

**Cheap Lots**

\$175 Lot 10, block 6, 50x100, Columbia Heights; worth \$300.

\$225 Lot 50x100; Sellwood; \$60 cash, balance \$10 per month.

\$350 Full lot in Seachrest's Addition; \$25 cash, balance \$10 per month.

\$350 Full lot near Willamette station, on St. Johns carline; terms.

\$450 Lot 50x100; East 8th and Bech st.; worth \$600; easy terms.

\$500 Full lot on East 34th, near Clinton; part cash.

\$500 Full lot, cor. E. Yamhill and 46th; \$50 cash, bal. \$10 per month.

\$750 Two lots, 100x100; Midway; \$100 cash; bal. \$15 per month.

\$750 Lot on E. 32d, near Hawthorne ave.; nice lot and cheap.

\$800 1/2 acre tracts at Arleta station; snap on O. W. F. carline.

\$900 2 lots corner E. 12th and Sidmore; \$100 cash, balance terms.

\$950 Each: 2 lots 30d and East Pine streets.

\$1150 Nice full lot on East 11th, near Thompson; 1/2 cash.

\$1200 Lot 60x100, Hamilton ave. and Ohio st., South Portland.

\$1600 2 lots, cor. E. 27th and Multnomah, Irvington Park.

\$1700 1/2 block, cor. Rodney ave. and Going st.; nice corner, cheap.

\$3500 Lot 50x100 on Lovejoy, between 2nd and 24th; the only one left.

\$3500 1/2 block on 19th and Powell sts.; business corner.

\$4500 1/2 block on 19th and Elm, Portland Heights; beautiful view.

\$5250 Nice 1/2 block on corner East Burnside and 17th sts.; part cash.

**Bollam, Grussi & Higley**  
128 Third Street

**Seaside Cottage For Sale**

Handsome, well-built cottage at Seaside, facing on the Neacume River, nicely furnished, ready to move into. Any family wanting a nice Seaside home will find it to their advantage to call upon

**CHARLES K. HENRY & SON**  
122 Third St., Portland, Or.

**FOR SALE**

First-class 6-room house, and full quarter-block of ground. It is new and modern and is a bargain at \$2500. We own it and can sell on very favorable monthly payments. A chance for you to get a good home with little cash outlay.

**Portland Trust Company of Oregon**  
S. E. Cor. Third and Oak Sts.

**ORCHARD HOMES**

Two-acre tracts from \$600 to \$1000; 15-acre tracts, \$1000; all on easy terms; near Estacada carline; your monthly savings put in these tracts will soon pay for a lovely country home upon which you can make an easy living.

**C. R. DONNELL & CO.**  
Room 12, 328 Stark Street.

**NEW TODAY.**

# OVERLOOK HOMES

IS THE PLACE FOR FINE HOMES

Eight residences under construction costing from \$3000 to \$6000.

Meet us at OVERLOOK today and look at the improvements made in the finest residence addition in Portland.

2000 FEET CEMENT WALKS, 5000 FEET WATER MAINS, 5000 FEET SEWERS, COMPLETED.

And more improvements contracted for. "R-S" or "L" car takes you to the ground.

Compare OVERLOOK with other additions, and if you cannot convince yourself of its superiority, do not buy. Prices and terms reasonable.

**A. F. Swensson & Company**  
253 1/2 Washington Street.  
Phone Main 3055.

**BARGAINS**

**Hall Street**  
50 feet frontage, 50 feet west of Fourteenth st. Very desirable location for home, \$1500.

**Fourteenth Street**  
East front, 50x100-foot lot, in a most attractive locality.

**Savvier Street**  
Near 25th st., high and slightly located lot; magnificent view.

**815 Savvier St.**  
Good 6-room cottage, 25x100 feet, at a bargain.

**410 10th St.**  
Very attractive 7-room modern cottage, Cholo locality.

**121 East 24th St. North**  
Corner East Gilliam, modern two-story seven-room house, pleasantly located. Special price.

**232 Gibbs St.**  
Good 6-room cottage and full lot. Price only \$2400.

**Sixth and Hassalo Sts.**  
100x100 feet in the very best part of Holladay Addition.

**Suburban Home**  
Modern 6-room house and acre of ground, planted with trees and shrubbery and flowers; convenient to car. Price \$4850.

**Five Acres**  
Near Rose City; can be platted to good advantage. Price \$5000.

**WAKEFIELD, FRIES & CO.**  
229 Stark st.

**INVESTMENT**

A corner on East 13th street, close to Morrison street car line. Two houses. Apply to

**Portland Trust Company of Oregon**  
Southeast Cor. Third and Oak Sts.

**Bollam Grussi & Higley**  
128 Third Street.

**FOR SALE**

Good 6-room house, near St. Johns carline. Terms.

\$2000 New 5-room bungalow, near carline.

\$2350 New modern home at Hunter's Station.

\$2950 New 6-room modern home, near carline.

\$5500 8-room house on Thurman st.

**C. R. DONNELL & CO.**  
Room 12, 328 Stark Street.

**MT. TABOR TRACTS**

This property is situated on the west slope of Mount Tabor at 26th and Belmont streets, facing on carline; the very cream of Mount Tabor property is being cut in small tracts, and are for sale on easy terms. Full particulars.

**F. W. TORGLER**  
206 Sherlock Bldg.

**NEW TODAY.**

# Homes

\$1200 5-room house, 50x100, new and modern at Milwaukie; 1/2 cash.

\$1800 6-room house, 50x100, new and modern at Woodlawn, corner, 1-1/2 cash.

\$2000 5-room house, 50x118, corner on Hawthorne ave.; modern, pretty home; terms.

\$2750 5-room house, cement basement, well built, 100x200, lots of fruit and fine garden, one block to car at Woodstock; easy terms.

\$3650 New 6-room modern house, on Union ave.; a well placed; \$600 cash, balance \$25 per month.

**Acrage**

\$1400 1/4-acre, 4-room house, fruit of all kinds, on car line; terms.

\$1600 10 acres, all in cultivation, 7-room house, 50x100, new and modern, running water, five miles from Oregon City. Terms.

\$1750 2 acres 1/2 mile from Tremont, between two carlines, very easy terms.

\$2500 10 acres, 2 1/2 in cultivation, good 6-room house, barn and other buildings, running water, 2 1/2 miles east of Oregon City. Terms.

\$2500 1/2 acre, 6-room house, fruit of all kinds, with fine garden, on car line; terms.

\$2800 1/2 acre and modern 5-room house, good spring, lots of fruit, roses and fine lawn; terms.

\$9750 100 acres on Willamette River, good buildings, 15 miles from Portland; fine dairy place, all cleared and fine lake on terms.

\$10 000 19 acres, close in, well improved on carline, will cut up to suit; easy terms.

**Jordan & Garbade**  
232 1/2 Washington St.

**GOOD BUYS**

\$50 000 Full lot, 8th st., with 2-story brick; advancing locality and first-class; no better property anywhere. Can lease at \$200.

\$14 000 A slightly quarter, 12th and 11th, 4 good houses, renting \$100; in every way desirable, and must be sold quickly; half cash will handle.

\$10 000 Full lot and 2 good dwellings, 17th st. near Flinders, paying good interest; half cash.

\$5000 An 8-room residence, lot 20x100, Quimby, near 21st; easy terms and splendid view.

\$4500 Two small farms, nicely improved, 2 modern dwellings, vicinity Gaston; good soil and transportation.

Corner lot, Reed and Guild, in center manufacturing district; a splendid location for workingman's hotel.

\$3000 A 5-room cottage, Quimby at, near 20th; a little zero; terms.

\$1500 60x150 on Sellwood st., near Union ave.; south front, street improved.

\$1100 2 good lots Central Albina, near Thompson school; half cash.

\$750 5 lots on Willis boulevard, Peninsula; terms. Less than half price for 2 block away.

Several bunches of lots on Peninsula at less than ruling prices. Sure money-makers.

**JACKSON & DEERING**  
Phone Main 84. 248 STARK STREET.

**\$12,500 Two-Story Building**

Nearly new, two stores and 18 rooms, good North Portland locality.

Present rental \$100 per month; can be increased at once. For further particulars call on

**Go'dschmidt's Agency**  
253 1/2 Washington, Corner Third.

**RESIDENCE PROPERTY**

\$1000 AND UP Lots on Commercial st., between Knott and Sellwood streets. Terms.

\$3250 Corner lot and 8-room house, 50x100, good condition, on carline. West Side; house rents for \$20 per month; terms.

\$6500—FOUR ACRES and two-story line, Mount Tabor; terms. This is a snap.

**Sinnott & Sinnott**  
615 CHAMBER OF COMMERCE.

**HOLLADAY'S ADDITION**

\$7000 Eight-room modern residence, strictly first-class; lot 50x100; east front and south exposure; beautiful grounds; shade and fruit trees; charming home; owner leaving for California; close near Broadway and 8th sts. This is a rare opportunity.

**A. H. BIRRELL**  
203 McKay Bldg. 3d and Stark.

**15th Street**

We have several desirable warehouse sites on 15th st., near the Marshall-Wellis Hardware Company's purchase. The cheapest of any on the proposed new street.

**KNAPP & MACKAY**  
1 CHAMBER OF COMMERCE.

**\$3000**

\$300 down and \$20 per month will place you in a nice new 6-room cottage; modern and up-to-date, just finished, on East 27th street on car line. See us about this.

**Bollam, Grussi & Higley**  
128 Third St.

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**Heights Special**

3 lots near Loop, Portland Heights.  
\$1500

**Goldschmidt's Agency**  
253 1/2 Washington, Cor. Third.

**NEW TODAY.**

# FRANCIS I. MCKENNA

Science Of Real Estate Investment

The secret of success in making real estate investments lies in one's ability to decide where the greater number of people will congregate. Highest values in any city are invariably where the densest population is located. The most valuable business corner in any city is always where the larger number of persons pass annually. The character or social position of these people has nothing to do with it—numbers only count. A poor man is worth more, to real estate values, in proportion to the ground space he occupies, than a rich man.

If you are a person of small means and desire to invest in cheap suburban lots where you will be likely to get good returns from the little you have to invest, seek the location where the population is likely to be dense. Population always becomes dense around where employment is to be obtained. Population rarely becomes dense in a purely residence district, unless very close to where employment can be obtained.

The thing of first importance which makes the real estate value is employment. Men and women will make their homes as close to their places of employment as practicable. Mills, shops, factories, commerce and trade furnish employment. Where employment and homes are in close proximity, trade will center. Keep these few simple rules in mind and you will make no mistake in placing your money.

Now apply this logic to the various suburbs around Portland. Read what the real estate dealers have to say about what they have to sell. Read every advertisement you can get and apply the test before buying.

University Park is surrounded by Portland's most extensive manufacturing district. This district now has flouring mills, shingle mills, lumbering mills, woolen mills, steel works, forging works, venter mills, foundries, railroad shops, stockyards, packing-houses, furniture factory, with almost unlimited room for other concerns to locate. In the district surrounding University Park tens of thousands of men will have employment and hundreds of thousands of dollars will be paid out monthly for labor. Railroads are building into this district from every side. Ships from every part of the world land at the docks along the Willamette and Columbia Rivers, on two sides of University Park. Here we have the combination of employment, residence, wholesale and retail business, in close touch. The residence and retail area is small in comparison with the factory area. These are the kinds of conditions which bring the very highest values. The high land is ideal for residence and retail business and is right on the border of the great manufacturing and commercial district. The demand for the high land suitable for residence and retail business will be greater than the supply. Lots now selling from \$300 to \$600 each will soon bring \$5000 to \$10,000 each.

**REED, FIELDS & TYNAN CO.**  
102 Second St.  
Phones—Main 7004 and Home A 3651.

**For Sale By**

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\$ 300 one-third cash, 2 lots in Columbia Heights.

\$ 300 one-third cash, good lots in Woodlawn.

\$1300 5-room modern house, located on Alberta carline, near Albert st.

\$1500 one-third cash, 10 acres 2 miles east of Montavilla, near Mt. Hood survey.

\$1500 100x100 N. E. corner 23d and E. Stephens st.; 1/2 cash.

\$1800 5-room modern house, located on Alberta carline; \$400 down, balance on easy terms.

\$2300 100x100 all improvements in, on Weilder st., near 19th.

\$2300 6-room bungalow, strictly modern, 19th and Mildred sts.; \$250 cash, balance easy terms.

\$2400 500 cash, 100x100 N. E. corner E. 19th and Division sts.

\$3250 300x200 bounded by E. 20th and 31st, Kern and Ellsworth; this is the cheapest block on the East Side. It is well worth \$4500; must be sold. Call and see us on this.

\$3750 100x100 all improvements in, on Weilder st., near 19th.

\$5000 1/2 cash, 6-room strictly modern house, with 2 full lots in Piedmont; this is very cheap; if you are looking for a house you should investigate this.

\$5750 8-room strictly modern new house on Wasco st., between 19th and 21st and Mildred sts.; 100x100 ft. on E. 9th and Alder sts., E. E. corner, cheapest quarter-block in that district; can arrange long-time lease.

\$9000 1/2 cash will buy a building paying \$20 per cent. on the best street on the East Side. This property will advance in value every day you have it. Call and let us show it to you.

\$10 000 Lot 100x100, in Holladay Add., near Grand ave.

\$16 000 100x100 on 23rd and Johnson st., beautiful 12-room house.

\$16 000 100x100 with strictly modern 12-room furnished house, located in Holladay Addition, on carline. We can sell on easy terms. Call and let us show it to you.

\$20 000 Warehouse property, 100x100 ft., on E. Washington and E. 21st sts.; all filled and streets improved; \$5000 cash, balance 2 years at 4 1/2 per cent.

\$30 000 One-third cash, corner Grand and 19th sts.; 50x100 ft. PORTLAND HEIGHTS.

\$4650 100x100 on 23d and Elm sts. PORTLAND HEIGHTS.

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**\$12,500**

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**A Swell Colonial 6-Room Residence**

nice situated, one block from Arbor Lodge Station. Should sell any day for \$2500, but the owners have concluded to take \$1900. You will miss a snap by not seeing this.

**THE DUNN-LAWRENCE CO.**  
No. 149 1/2 First Street.

**\$9000**

100x100, corner, two houses and store building. A fine quarter for manufacturing or a barn, right on the new Salem car, in South Portland, on Hood st. One-half cash will handle this.

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**MIDLAND ACRE TRACTS.**

**Lents**

SEE KNAPP & MACKAY, 1 Chamber of Commerce.

**CHAPIN & HERLOW,**  
322 Chamber of Commerce.  
Phone Main 1652.

**Five Acres Near Mt. Tabor**

Fenced and cultivated, worth \$300 per lot, but will sell the whole business for \$2500.

**THE DUNN-LAWRENCE CO.**  
No. 149 1/2 FIRST STREET.

**NEW TODAY.**

# Half Block North Portland Warehouse District

THE CHEAPEST BUY ON THE MARKET TODAY. IT PAYS TO SEE US.

**CHAPIN & HERLOW**  
332 Chamber of Commerce.  
Phone Main 1652.

WE wish to say to all the people in read this little list, and if you are onto your job you will be at 220 Abington Bldg. for your turn to see and buy the best and best bargains ever offered in this city.

For \$4500 we will give you 100x100 on 4th st. close in with five cottages rented for \$500 per month; over 12 per cent.

We will give you one of the best lots only one block from City Hall, the surrounding lots are held at \$20,000. This is a full lot with three one 2-story buildings in perfect order, rented all the time, the buildings cost \$18,000 when built, but the owner must have money and must sell; income, pays 4 per cent on \$20,000; you can have property just for \$21,000; \$7000 cash, the rest on 10%.

Here is one that beats them all. For \$70,000 we will give you lot 50x100, corner one block from the Penney block; this corner is 50x100, covered with fine buildings, four and three stories high, and are in perfect condition; income on second lease for 2 years 40% per month; all the expiration of lease, rentals can be doubled. These buildings are about two-thirds brick.

For \$6000 I can sell you the finest house in the Nob Hill district, on Kearney, near 21st, about 8 rooms, built by the best building cost the money; must go. I am sorry, but what can a man do? The owner wants \$2000 cash; the rest can be arranged.

C. R. DONNELL & CO.  
Pacific 713. 328 Abington Bldg.

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**\$12,500**

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**MIDLAND ACRE TRACTS.**

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WE wish to say to all the people in read this little list, and if you are onto your job you will be at 220 Abington Bldg. for your turn to see and buy the best and best bargains ever offered in this city.

For \$4500 we will give you 100x100 on 4th st. close in with five cottages rented for \$500 per month; over 12 per cent.

We will give you one of the best lots only one block from City Hall, the surrounding lots are held at \$20,000. This is a full lot with three one 2-story buildings in perfect order, rented all the time, the buildings cost \$18,000 when built, but the owner must have money and must sell; income, pays 4 per cent on \$20,000; you can have property just for \$21,000; \$7000 cash, the rest on 10%.

Here is one that beats them all. For \$70,000 we will give you lot 50x100, corner one block from the Penney block; this corner is 50x100, covered with fine buildings, four and three stories high, and are in perfect condition; income on second lease for 2 years 40% per month; all the expiration of lease, rentals can be doubled. These buildings are about two-thirds brick.

For \$6000 I can sell you the finest house in the Nob Hill district, on Kearney, near 21st, about 8 rooms, built by the best building cost the money; must go. I am sorry, but what can a man do? The owner wants \$2000 cash; the rest can be arranged.

C. R. DONNELL & CO.  
Pacific 713. 328 Abington Bldg.

**REED, FIELDS & TYNAN CO.**  
102 Second St.  
Phones—Main 7004 and Home A 3651.

**For Sale By**

**REED, FIELDS & TYNAN COMPANY**  
102 Second St.  
Phones—Main 7004 and Home A 3651.

\$ 300 one-third cash, 2 lots in Columbia Heights.

\$ 300 one-third cash, good lots in Woodlawn.

\$1300 5-room modern house, located on Alberta carline, near Albert st.

\$1500 one-third cash, 10 acres 2 miles east of Montavilla, near Mt. Hood survey.

\$1500 100x100 N. E. corner 23d and E. Stephens st.; 1/2 cash.

\$1800 5-room modern house, located on Alberta carline; \$400 down, balance on easy terms.

\$2300 100x100 all improvements in, on Weilder st., near 19th.

\$2300 6-room bungalow, strictly modern, 19th and Mildred sts.; \$250 cash, balance easy terms.

\$2400 500 cash, 100x100 N. E. corner E. 19th and Division sts.

\$3250 300x200 bounded by E. 20th and 31st, Kern and Ellsworth; this is the cheapest block on the East Side. It is well worth \$4500; must be sold. Call and see us on this.

\$3750 100x100 all improvements in, on Weilder st., near 19th.

\$5000 1/2 cash, 6-room strictly modern house