

**NEW TODAY.**

**NOB HILL**  
Near 25th and Lovejoy, have 3 choice residence sites, the cream of the district. Lie beautifully, grand view—a rare combination. Prices are low.  
New, modern, 7-room residence, hardwood floors, etc., full lot.  
**\$7250**  
Brand new 7-room residence, beautifully finished in veneered fir, full lot.  
**\$9300**  
39x100 feet on 12th, near Jefferson; good nine-room house. A good close-in home, or a splendid speculative investment.  
**\$6850**

**E. J. DALY**  
222-223-224 Failing Bldg.

**Glisan Street**  
50 feet frontage, near 12th street.  
Partly improved and paying small income.  
**\$8500**

This property is only one block from the Hill terminals. It is an absolute bargain and worthy of immediate investigation.  
**JAMES J. FLYNN,**  
512 Chamber of Commerce.

**VANCOUVER**  
You want to keep your eye on that thriving little city. There are things doing there and more coming. All the freight trains coming and going to and from Eastern Oregon and Washington and as far north as the Sound country will be routed to VANCOUVER and made up there. Think what that means and what an increase of population it is soon to have. Just from railroad men alone, to say nothing of the numbers who will come to do business with them.  
There are over 300 feet of waterfront that don't belong to the railroad people and we can sell 100 feet of that with a half block of land for only \$25,000.  
Terms on this are easy, only \$10,000 cash, balance on long time.  
Better think it over.

**WHITING & ROUNTREE**  
312 1/2 THIRD STREET, UP STAIRS.

**NOTHING DOWN AND \$30 PER MONTH**  
Including principal and interest will secure you a deed to a lot 30x14 ft. and a five-room modern bungalow with fireplace, furnace, attic, cement basement, stationery tub, wired for electricity and piped for gas. Situated in the best district on Ravenswood Drive, Portland Heights.  
**F. V. ANDREWS & CO.**  
Hamilton Bldg., 131 Third St.  
Main 3249 or A 3229.

**North Portland Corner**  
Near 25th and Raleigh. Price \$4000.  
Might divide. Street improvements complete.

**F. O. NORTHROP**  
315 Couch Bldg., Fourth Near Wash.

**PORTLAND HEIGHTS**  
100x100 ft. situated on the northeast corner of Nineteenth and Elm sts. One of the most beautiful quarter blocks on the market. Streets improved; view unsurpassed. Price, \$1500.

**F. V. ANDREWS & CO.**  
Hamilton Bldg., 131 Third St.  
Main 3249 or A 3229.

**Quarter Block 14th and Overton**  
**\$20,000**  
30x100, Washington st., east of 12th st. Price on application.  
119 Second St. H. W. GODDARD.

**MODERN HOME**  
One of the most complete homes on Johnson st., every appointment perfect.  
**Mossman Realty Co.**  
Main 542. 409 Commercial Club Bldg.

**Special Bargain**  
5-room modern house; 3 baths; this is one of the finest homes on the West Side; beautiful lot, 60x150. For particulars, call on  
**DUBOIS & CROCKETT**  
Room 3, Washington Bldg.

**Strictly Modern**  
5-room, new house, situated in Ladd's Addition, near E. 26th and Hawthorne avenues. \$2400; easy terms on part if wanted.  
**F. W. Torgler, 106 Sherlock Bldg.**

**NEW TODAY.**

**14 Per Cent Net**  
New brick apartment-house, strictly first-class; finest in the city; situated close in, on business street. Land value rapidly increasing.  
**\$65,000**

**Near Custom House**  
Fine new brick, strictly up-to-date; good tenant, good income; two large new buildings being erected in immediate neighborhood. Lot worth \$18,000; building cost \$12,000. This is a very good buy.  
**\$25,000**

**Apartment Sites**  
Have listed the choicest apartment sites in the city. Close in, and at the right prices.

**Washington Street**  
Headquarters—If you want anything on Portland's Broadway, see  
**E. J. DALY**  
222-223-224 Failing Bldg.



**REAL ESTATE**

LARGE LIST OF  
**Bungalows and Houses**  
In All Parts of the City  
**\$1000 to \$50,000.**  
Choice building sites, \$200 and up. Many bargains. Easy terms. See  
**The Spanton Co.**  
270 Stark St.

**DON'T WAIT**  
Do it now! There are hundreds of others right in this new city who are getting the same stunt as you are—waiting for a "snag" to come their way, and "snags" getting scarcer every day.  
**\$16,000**  
Half lot near the new depot, some improvements and some income.  
**\$40,000**  
Fine corner on 5th, with good income, and more coming.  
Around this lot there is being erected the biggest building boom in Portland's history.

**\$100,000**  
Full lot on Alder st., just a few blocks from the new depot.  
The very best speculative buy in Portland, with no exceptions.  
**\$125,000**  
Full quarter block on Washington st., well improved, with \$9000 yearly income. In the retail district and will stand any kind of fine building within a few years.

**WHITING & ROUNTREE**  
312 1/2 THIRD STREET, UP STAIRS.

**Fractional Lot on a Corner Down Town**  
with two-story brick. Income, \$120 per month; can be increased—  
**\$21,000**  
IT PAYS TO SEE US  
**CHAPIN & HERLOW**  
332 Chamber of Commerce.  
Main 1652, A 4770.

**CAPITOL HILL**  
The best of all in Portland proper. Inside the city limits on the West Side, the same side as the entire business section of the city; 2-cent carfare. Oregon Electric Railway runs through the center of Capitol Hill for more than half a mile; depot on the ground; 10 minutes' ride from the business center. Every lot a beauty, 50x100 feet or more, price only \$250 per lot. Terms given. We are also giving away free a nice 7-room house with choice lot, already for occupancy. What do you think of this for a Xmas present? Call at our office and see about this.  
**Clooney & Smith, 461-2 McKay Bldg.**

**14th Street**  
100x100; pays 7 per cent at net; 5-year lease to thoroughly reliable and responsible business firm at \$150 per month.  
**PRICE \$23,000**  
**Sengstake & Lyman**  
90 FIFTH STREET.

**RENTALS MORTGAGE LOANS FIRE INSURANCE**  
Administrator of estates and care of large interests a specialty.  
**R. H. BLOSSOM**  
315 Chamber of Commerce.

**The Opportunity TO MAKE MONEY**  
3 1/2 blocks, between Grand and Union avenues and Stark and Oak streets. All or in part.  
**C. W. PALLETT, Fenton Bldg.**

**NEW TODAY.**

**UNIVERSITY PARK**  
We have only a few scattered lots left at University Park outside of our reserve block. We will sell these scattered lots on easy monthly installments without interest. We will hold our reserve block for higher prices. There are no other desirable lots on the Peninsula to be had on the easy monthly installment plan without interest. Don't phone, but call at 617 Commercial Building between 10 A. M. and 3 P. M.

**Francis I. McKenna**  
**WAREHOUSE SITES**  
**Quarter Blocks Half Blocks Whole Blocks**  
With trackage. Prices are right.  
**\$15,000 to \$40,000**  
IT PAYS TO SEE US  
**CHAPIN & HERLOW**  
332 Chamber of Commerce.  
Main 1652, A 4770.

**12 1/3 ACRES**  
1 1/2 miles from Mount Tabor Reservoir.  
Good house and barn. Faces two county roads. Price, \$4000. Easy terms.

**41 ACRES**  
1 1/2 miles from Beaverton.  
3 blocks from electric car. 20 acres on land cleared. Running water the year round. A snap if sold by December 30.

**Louis Salomon & Co.**  
233 Stark street, near Second.

**North Portland**  
Quarter block, prominent corner, where things are doing; income now \$840 year. For quick action, \$13,000, part cash.

**J. R. STIPE**  
720 Chamber of Commerce.

**Hood River**  
The La Campa Ranch of 80 acres is to be subdivided into tracts of ten acres each; 40 acres planted to Spitzenbergs and Newtowns, 1 to 3 years old. Some bearing trees. Perfectly graded, fertile soil, well cared for. Particulars on request.

**PERCY A. SMITH**  
721 Second Street, Portland.

**Holladay's Addition**  
The one BEST place in Portland to buy. GEOGRAPHICAL CENTER and MOST DESIRABLE residence property of the city.  
SEILING IS BELIEVING—BETTER go and see the many CHOICE residences under construction and the improvements going on.

**The Oregon Real Estate Company**  
GRAND AVE. AND MULTNOMAH ST.

**Fractional Lots \$2600**  
30x30 feet, facing north; lies level; near  
**Eleventh and Harrison**  
Fine flat location.

**Parrish, Watkins & Co.**  
250 Alder Street.

**MORTGAGE LOANS**  
On city property at reasonable rates.  
**CLARK-COOK COMPANY, 5 Board of Trade Bldg. Phones: Main 5407, A 3252.**

**NEW TODAY.**

**HAVE YOU SEEN**  
**Overlook**  
If not, don't fail to make this beautiful addition a visit before buying elsewhere. As an investment Overlook has no equal. For a home site it is a most ideal and healthful location, overlooking the Willamette River. Enjoy a ride out to

**Overlook**  
Then you can appreciate the numerous advantages.  
Here you will find the best and cheapest restricted residence property on the East Side.  
See it today and convince yourself.  
Take "L" car, transfer to "R-S" car at Shaver street.  
Agents on ground.

**Overlook Land Co.**  
207 Burnside Street.  
Phone Main 216.

**Splendid Investments in Vacant Property**  
**\$6500**—100x100, facing on Williams avenue, close in.  
**\$3000**—100x100, corner 27th and East Morrison sts.  
**\$1600**—50x100, facing on Union avenue, 50 feet south from Skidmore.  
**\$1200**—Quarter block, 44th and Salmon; very good terms.  
**\$1100**—100x100, City View Park Add., on Sellwood car line.  
**\$800**—Irregular tract opposite the Crematory, Sellwood car line.  
**\$1250**—Quarter block, 44th and E. Main.  
**\$600**—50x118, East Madison and 43d; good terms can be had.

**OTTO & HARKSON**  
133 1/2 FIRST.

**FIRST ELECTRIC ADDITION**  
It lies along the south side of the new Swift townsite, between the St. John carline and the new carline going into the Swift townsite and then to the packinghouse. The lots are 25x100, with a 14-foot alley. Prices are \$200 to \$200; 10 per cent down and \$5 per month. Sixteen of these lots were sold this week and homes are being built on nearly every 50 feet. If you want a cheap home, now is the time to get it. Lots all around are selling for nearly half as much more. Remember, only three blocks from both carlines.

**A.C. McDonald, Agt.**  
Peninsula Station.  
Phone Woodlawn 813; after 6 o'clock, Woodlawn 2396.

**26th Street**  
Very choice east front on 26th st., between Northrup and Overton sts., for residential purposes only.

**Overton St.**  
That very desirable east-front lot, southwest corner 26th and Overton sts. Restricted residence locality.

**Wakefield, Fries & Co.**  
229 Stark Street.

**ONLY \$2150**  
For Close-In  
**EAST SIDE HOME**  
Modern; five rooms; easy terms.  
**HENRY C. PRUDHOMME**  
Chamber of Com. Insurance and Loans

**HANFORD & BLACKWELL**  
CIVIL ENGINEERS.  
Railroads, Power Plants, Industrial Plants.  
1101 Alaska Bldg., Seattle, Wash.

**For Sale or Trade**  
1300-acre stock ranch, \$10 per acre, all fenced, all tillable, substantial improvements, in Douglas County, or will exchange for Portland property or close-in acreage, paying difference.  
**JACKSON & DEERING,**  
Phone Main 345. 246 Stark Street.

**ELEGANT HOME**  
12 rooms, new, well built, modern in every particular, beautiful location, convenient to car; Central East Side.  
**C. W. PALLETT,**  
Fenton Building.

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

**NEW TODAY.**

**LOOK THEM OVER**  
**\$32,000** Desirable corner, Third st.; long lease, now \$210, but increases to minimum of \$250.  
**\$24,000** Six lots on York st.; terminal trackage; close in, factory district; bargain.  
**\$15,000** 1500-acre stock farm, Southern Oregon; will trade for Portland property, close in.  
**\$5700** Corner lot, new, palace of a home, near car, slightly, good location, Sunnyside.  
**\$5500** Very desirable quarter, with 1 1/2- and 1 7-room house and room for another; good surroundings, Albina. Half cash will handle. Let us show you.  
**\$5250** Full lot, modern, Colonial dwelling; walking distance, East Madison.  
**\$5000** Almost new dwelling, Jefferson, near 14th; ground alone almost worth price.  
**\$5000** 22x118, East 29th and Stark; all improvements paid; room (five houses); in midst of fine homes, and half cash will handle.  
**\$4800** New 7-room dwelling, full lot, room for auto; East 25th, near car; terms.  
**\$2850** 5-room cottage, fractional lot, 8th st., West Side; easy walking distance; will rent well.  
**\$2800** An irregular tract, Mississippi ave., near carline; room for six bungalows; good money in this.  
**\$1500** Desirable lot, Multnomah st.; terms.  
**\$800** Two slightly lots, East 23d, block from car.

**Jackson & Deering**  
PHONE MAIN 345. 246 STARK ST.

**DESIRABLE, CENTRAL Down-Town Corner**  
**\$125,000**  
**Easy Terms**  
**Income \$1000**  
per month on long lease to responsible firm netting 9 per cent on the investment. Where can you beat this? Call and see us; no phone answers.

**Vanduyne & Walton**  
515 Chamber Commerce.

**A BARGAIN**  
**Does This Interest You?**  
I will sell my beautiful home, northeast corner East Ankeny and North 18th sts., if purchased this week, for \$7500. This is \$1000 more than it cost me. Lot 50x100, with stone wall on both streets. House has 10 rooms, 2 bathrooms, new furnace and in fine condition. Can be seen between 11 A. M. and 4 P. M. and after 6 P. M.  
**W. T. BRANCH**  
461 East Ankeny street.

**100x100**  
in the heart of the East Side business center; absolutely the best buy on the market today.

**IT PAYS TO SEE US**  
**CHAPIN & HERLOW**  
332 Chamber of Commerce.  
Main 1652, A 4770.

**4 ACRES**  
Well situated in Oak Grove. All cleared, about three-fourths of an acre left in timber. A three-room house and a large barn and henhouse. An acre in grapes, 200 currants, 30 fruit trees of all kinds. Real estate. Price, \$4000. Must be half cash.

**THE DUNN-LAWRENCE CO.**  
245 ALDER ST.

**SOUTH PORTLAND**  
Nicest corner on Whitaker street, with good 11-room residence. Must be sacrificed.  
For quick sale. Investigate this.  
**HENRY C. PRUDHOMME,**  
Chamber of Com. Insurance and Loans

**IF**  
You have property for sale, it is desirably located, Price is right, You want quick action, List at once with us. We have buyers waiting.  
**C. J. OWEN & CO.**  
Phone A 3463. 302 Lumber Exchange

**EAST SIDE HOME**  
In very desirable neighborhood; modern; furnace; electric lights; two carlines. This can be had on very easy terms. See Owner, 308 Chamber of Commerce.  
**MORTGAGE LOANS**  
Lowest rates and terms to suit; special rates and favorable terms on large loans on business properties.  
Funds Loaned for Private Investors.  
**A. H. BIRRELL**  
202 McKay Bldg., 3d & Stark.

**PULP TIMBER and WATER POWER**  
15,000 acres first-class timber, with 6000 horse-power, near a large city, may be acquired on terms. Particulars after 12th inst. Address AD 432, Oregonian.

**Do You Know a Bargain When You See It?**  
Lot 50x100, on 11th and between Davis and Everett; \$12,500. Owner of adjoining lot, same size, wants \$18,000. Do you accept this sacrifice?  
**THE DUNN-LAWRENCE CO.,**  
245 ALDER ST.

**NEW TODAY.**

**\$130,000**  
100x100, corner, on Fourth street, south of Pine; some income.

**\$55,000**  
100x100, corner, on Morrison, income now \$3240 year.

**\$11,000**  
50x100 on 12th st. track, clean and level.

**\$13,000**  
50x100 on 13th st. track, clean and level.

**\$10,000**  
3 acres on O. R. & N. track, or will build on lease for tenant.

**\$7,500**  
Beautiful home in fine location on East Side; fine lawn, roses and shade trees; laundry room, fruit room; entirely modern and nearly new.

**\$6,500**  
10-room modern house in South Portland; fine lawn, two large lots, stone foundation and wall, furnace, gas and electrical fixtures; magnificent view of the Willamette River.

**Murphy & Caswell**  
230 Stark Street.  
Phones—Main 8877, A 3223.

**Rossmere**  
The Beautiful

This slightly and popular residence tract, on account of its superior location and surroundings, together with its up-to-date improvements, such as graded and graveled streets, 10-foot parkings, cement sidewalks, curbing and Bull Run water (all in complete and paid for), is selling rapidly, and those desiring to secure a very choice homesite in what is destined to become one of Portland's most popular residence districts in the near future, should come in and talk to us about it.  
**ALL LOTS 50x100; \$2000 BUILDING RESTRICTIONS.**  
**\$450 TO \$650 PER LOT, INCLUDING IMPROVEMENTS.**  
We guarantee a perfect title. Take Rossmere car, Third and Yamhill. Agent on the ground afternoons.  
**CLARK-COOK COMPANY,**  
6 Board of Trade Bldg.  
Phones—Main 5407, A 3252.

**SIGHTLY**  
**Residence Lots**  
**In Nob Hill District, at Head of Lovejoy Street**  
60x120 ..... \$4500  
100x140 ..... \$5600  
90x70 ..... \$3000  
Acreage on Oregon City car line.

**SCOTT McDUGALL**  
432 Chamber of Commerce.

**Corner Lot on Fourth Street Down Town**  
**WILL NOW NET 5 PER CENT**  
**\$60,000**  
IT PAYS TO SEE US  
**CHAPIN & HERLOW**  
332 Chamber of Commerce.  
Main 1652, A 4770.

**Union Ave.**  
**\$9500** Corner, 62 1/2x100; A1 new building; 2 fine, large stores and 2 modern flats; ground space for another building; income now \$900 per annum; best investment and buy in Portland.

**A. H. BIRRELL**  
202 McKay Bldg., Third and Stark.  
Modern house of 5 rooms and den, with full basement; built of best material in natural finish; close in; near East Ankeny carline; good value at \$4900; \$2300 cash, balance at 7 per cent.  
New, cozy home, 6 rooms, built of selected material; all plate-glass windows; best workmanship; near carline; good buy at \$5500; \$250 cash, balance at 4 per cent.  
Business block on Hawthorne Ave.; first floor has 4 store rooms, 20-foot front; second floor lodge and banquet hall and 3 suites of rooms; duplex lot on rear of lot; income of this property is from \$200 to \$200 per month in rents. Price, \$25,000. Half cash, balance at 7 per cent.  
Real Estate Department.  
**MERCHANTS SAVINGS & TRUST CO.**

**PORTLAND HEIGHTS**  
Modern, 8-room residence; furnace, electric lights, front and back stairs; large attic, lot 100x90; good view. Owner needs money—sacrifice price of \$4500. This is a real snap.  
**HENRY C. PRUDHOMME,**  
Chamber of Com. Insurance and Loans

**Do You Know a Bargain When You See It?**  
Lot 50x100, on 11th and between Davis and Everett; \$12,500. Owner of adjoining lot, same size, wants \$18,000. Do you accept this sacrifice?  
**THE DUNN-LAWRENCE CO.,**  
245 ALDER ST.

**NEW TODAY.**

**JONESMORE**  
Has individuality that is bound to make it a superior investment. You are not taking a chance, because the value is there.

**The Lots are 50x100**  
**\$400 to \$600**  
**Easy Terms**  
Take Montavilla Car Third and Yamhill  
Agent at Tract

**Geo. D. Schalk**  
264 Stark Street

**Riverdale**  
**Palatine Hill**  
**Riverside**  
**Abernathy Heights**  
**Lots, Blocks and Acres**  
Unsurpassed view of the mountains, the river, the city, in all of their grandeur, magnificence and beauty.

**IT PAYS TO SEE US**  
**CHAPIN & HERLOW**  
332 Chamber of Commerce.  
Main 1652, A 4770.

**\$6250**  
**Modern Home**  
8 ROOMS.  
**E. 16th Street**  
MODERN  
**Five-Room Cottage**  
ROSE CITY PARK.  
Terms on Either.

**OWNER,**  
34 Hicks-Chatten Bldg.  
Phone Kendrick, Main 7853.

**Splendid Home Bargain**  
Handsome new bungalow, never occupied, containing 7 rooms, all finely furnished, 3 hardwood floors, and full concrete basement, with lot 9700 square feet in area, to be sold for what the house alone cost, namely, \$6500; terms, only \$2000 cash.  
House is situated on Thurman st. in Willamette Heights, and has a commanding view and is offered at this low figure because the owner, a mortgage company, is unwilling to rent it and has retired from business in Oregon.  
Inspection is invited.

**RUSSELL & BLYTH,**  
Commonwealth Building.

**Coming to Oregon**  
If you want to sell your farm, tell it to us. We have sold more farms this month than last; but we'll sell many more by Spring. Every mail brings more inquiries. They are coming our way as fast as they can crawl out of the snow.

**Wallace Investment Co.**  
Oregonian Building.

**East Side House**  
For sale; six rooms, bath, full basement; walking distance.  
**G. H. ROGERS**  
607 Board of Trade.  
Office phone, Main 475; residence phone, Woodlawn 124.

**Buy a Home in Covell**  
Where you can get rapid car service, at the same time where you can grow something, and buy on easy terms, one to five acres, at price of town lots.  
**THE DUNN-LAWRENCE CO.,**  
245 ALDER ST.

**FOR SALE**  
New, well-appointed dwelling, eight rooms, 178 East 14th st.; lot 45x100.  
**C. W. PALLETT**  
Fenton Bldg.

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

**MORTGAGE LOANS**  
At Lowest Current Rates.  
Building Loans, Installment Loans.  
**Wm. MacMaster**  
202 Worcester Block.  
MENTZER-ERICSON CO.—Undertakers; lady assistant. 409 Alder. M 6124.