

**NEW TODAY.**

**HIGH UP YOU**  
16th and Elizabeth

House 7 rooms.  
Lot 60x100 feet.  
Good value.  
Worth consideration.

**MERCHANTS SAVINGS & TRUST COMPANY**

**5-ROOM BUNGALOW**  
NEAR HAWTHORNE AVE.  
**\$2400—Easy Terms**

Modern in every respect: has 2 bedrooms, clothes closet, reception hall, large linen closet, living and dining rooms with opening built-in window, hall seat; rooms all newly tiled, porcelain bath, porcelain sink with basin, large front and rear porches, rear porch latticed, cement walk and full basement, full-sized lot. In good neighborhood and only a few blocks from good car service. Nice terraced lawns and everything in first-class condition. This lot is worth half the price asked for this place.

**DOWN AND ONLY IN A MONTH**  
**RALPH ACKLEY**  
655 Corbett Bldg.  
Portland, Or.

**CHULA VISTA**

The new addition just placed on the market, closest to city of any addition on the market; at reasonable prices.

**50x100-FOOT LOTS**

You can get an ideal homestead for 10 per cent down, with \$10 per month, and have all the conveniences of the city; at end of Hawthorne carline; a 12-inch Bull Run water pipe is laid past this property; graded streets; land level; see it today.

**RAND, READ & CO.**  
316 BOARD OF TRADE BLDG.

**1 to 5-Acre Tracts**

Cleared ready for cultivation; O. W. P. electric and Powell Valley macadamized road; 10c fare; 25 minutes ride; abundant water supply piped under pressure for domestic and irrigation purposes. Electric lights, telephone, free mail delivery, fine public school, \$300 to \$750 per acre, on easy terms. Let us build you a bungalow on an acre.

**Suburban Homes Club Tract**

THE WHITCOMB COMPANY,  
502-508 Lumbermen's Bldg.,  
Corner Fifth and Stark Streets.

**THINK OF IT**  
**Beautiful Stone Bungalow**

7-rooms and hot-water heated, hardwood floors; garage; fine view of mountains; only a 25-minute car ride. Will make easy terms to right parties if taken at once.

**PRICE, \$5500**

Don't phone; come in and see us.

**Hartman & Thompson**  
Chamber of Commerce Building.

**WILL TRADE**  
**A FARM FOR A CITY HOME**

We have a nice 99-acre farm, well improved, on the electric line; good house and barn, and all outbuildings; 5 acres orchard, 50 acres in cultivation, 18 acres river bottom; good team, 4 good cows, hogs and chickens, all farm tools. Will trade for Portland property to the value of five or six thousand dollars, or sell on easy terms.

**Wallace Investment Co.**  
Rooms 517-518, Oregonian Building.

**UNION AVENUE**

Over quarter block, near Russell; fair income now; \$10,000, half cash.

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

**PRICES ADVANCE NOV. 12**  
**BUY NOW**

JUST THINK LOTS 50x147 ON MOUNT TAIN FOR \$550.

**\$25 DOWN—\$10 A MONTH**

G. L. Webb, 341 Sherlock Bldg.

**Tenth Street**

Very choice downtown lot, near Stark street. Price, \$28,000.

**RUSSELL & BLYTH**  
Commonwealth Building.

**50x100**

Corner Union ave. and East Pine; streets improved; some income. Owner, 428 Henry Bldg.

**C. W. CATHER**

**IRVINGTON RESIDENCE**  
**\$5250**

A beautiful, new, strictly modern bungalow. Has block Irvington car, improved streets and cement sidewalks. In the finest residential district.

**THE DUNN-LAWRENCE CO.**  
248 Alder Street.

**NEW TODAY.**

**IRRIGATED ORCHARD HOMES**

In the beautiful Sutherlin Valley, southwestern Oregon. Ten and twenty-acre tracts, close to the new and thriving town of Sutherlin—  
\$300 per acre. One-quarter down, balance five annual payments, 6 per cent interest.  
Orchards cared for until bearing.  
Call and get Booklet and see 100 or more Photographs.

**The Southern-Albertson Company**  
285 OAK STREET,  
PORTLAND, OREGON.

**HOME SITES**  
**\$3500**

Very slightly lot on Ravensview Drive, surrounded by beautiful homes. Unobstructed view.

**\$4500**

Corner, 95x100, on Thompson street, Irvington. All street improvements paid for.

**\$7000**

A choice lot, containing 8300 square feet in Nob Hill Terrace, head of Lovejoy street. Fine view.

**\$8750**

Corner 100x150 on Hancock st. All improvements paid for.

**GEO. D. SCHALK**  
Main 302, A 2302. 264 Stark St.

**WEST SIDE CLOSE IN**

One and five-acre tracts, all in cultivation.  
High terraced lot, 50x100 feet and lawn; reception hall, den, pantry, bath and large linen closets. Cozy and comfortable and ready for immediate occupancy. Fine furnace, kitchen range and electric fixtures installed. Floors and stairway stained; linoleum on kitchen, pantry and bathroom floors; shades, screens, laundry tubs, china press, hall rack, window and hall seats, wood lift, medicine chest, etc., all go with the house for \$3500; terms for quick purchaser. One block from 17th and Alberta streets, "A" car. Apply 1091 East 17th street, north.

**J. S. Sullivan**  
421, 422 Henry Bldg., Cor. 4th and Oak.

**New and Beautiful 6-Room Dwelling**

Two full stories and large light basement. High terraced lot, 50x100 feet and lawn; reception hall, den, pantry, bath and large linen closets. Cozy and comfortable and ready for immediate occupancy. Fine furnace, kitchen range and electric fixtures installed. Floors and stairway stained; linoleum on kitchen, pantry and bathroom floors; shades, screens, laundry tubs, china press, hall rack, window and hall seats, wood lift, medicine chest, etc., all go with the house for \$3500; terms for quick purchaser. One block from 17th and Alberta streets, "A" car. Apply 1091 East 17th street, north.

**J. S. Sullivan**  
421, 422 Henry Bldg., Cor. 4th and Oak.

**LAST CALL!**

FOR 1/2 BLOCK.  
UNION AVENUE, NEAR HUNDSIDE.  
**\$25,000**

Buy it now or lose your opportunity.

**WAREHOUSE SITES**  
Fifteenth and Second and Third sts. Apartments and flats and apartment and flat sites.

To Buy or Sell See Us.

**JOSEPH H. JOHNSTON**  
REAL ESTATE  
INSURANCE  
32-33 Lafayette Bldg.,  
Washington and Sixth.

**10th-Street Corner**

Fine corner on Tenth Street South; has 4 modern 8-room houses; rent is \$146 per month; pays over 9 per cent on the price asked.

**\$19,000**

You can pay \$5000 or more cash, balance 3 or 5 years, but we will let the price go to \$20,000, and it will be cheap then.

**Gruss & Zadow**  
317 Board of Trade Bldg., 4th and Oak.

**TO LEASE**

Brick warehouse, 100x100, two stories, corner 10th and Johnson sts. Apply to  
L. K. MOORE,  
517 Board of Trade.

**J. McCracken**  
72 Front St.

**WAREHOUSE SITE 100x200**

On Carline.  
PRICE \$27,000.  
Nothing in the city will compare with location and price.

L. K. MOORE,  
517 Board of Trade.

**On Broadway**

Two new, modern houses.  
Five and six rooms.  
Will sell separate.  
Inquire corner 234 Beck bldg.

**OREGON ST.**

Corner 100x100, fair income, one block west of Union ave.; \$25,000.  
Sure to increase when new steel bridge is built.

**Sengstake & Lyman**  
90 FIFTH ST.

**A New and Substantial Home**

BUILT OF CONCRETE BLOCKS.  
Strictly modern, with fireplace and furnace; in fact, all the latest conveniences; 7 rooms, all beautifully finished. Three lots, with all kinds of fruit, such as cherries, apples, etc. Price, \$4500. Half cash.

**THE DUNN-LAWRENCE CO.**  
248 Alder Street.

**\$4000**

New 6-room house, near Hawthorne ave.; 3 bedrooms, fine sleeping porch, fireplace, cement basement, gas and electricity. Splendid value for the money.

**STRONG & CO.**  
Financial Agents, 605 Concord Bldg.

**NEW TODAY.**

**STORES**

Fine Store on  
**Oak Street**

between 2d and 3d streets. Best of locations for a wholesale or printing business.

New brick stores on  
**18th and Washington**

Rents reasonable.

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

**Tibbetts Addition**

We have six (6) very choice lots in block 36, Tibbetts Addition, that can be sold at bargain prices.

This block is bounded by E. 18th st., E. 21st st., Brooklyn st. and Tibbetts st. A location that is quite central and convenient to various carlines.

Inside lots, \$700. Corner lots, \$850 to \$900.

Call early and make your selection, for they will not last long.

**Wakefield, Fries & Co.**  
55 Fourth Street.

**WE MUST SELL**

**\$200** \$20 cash, \$5 monthly, buy a finely located lot, restricted district, splendid view.

**\$300** Splendid building lot, very close in on W. W. carline; terms.

**\$350** \$25 down; corner, 60x120; graded streets; water; fine homes going up all around it.

**\$500** \$50 cash, balance to suit; lot in restricted district; fine view; euro to double in value in a few months.

**\$650** Splendid corner lot, a stone's throw from Laurelhurst; cement walks and curbs, Bull Run water, electric lights, shade trees; a swell proposition at the right price.

**\$850** Fine lot on Thompson street; all improvements in and paid for; terms.

**\$450** 50x100 lot in Irvington Park; fine site for immediate building; \$100 cash, \$10 per month, snap.

**RABB & PATTON,**  
29 FIFTH ST.

**\$30,000**

Choice quarter block on Grand avenue and East Corbett; 1/4 cash; balance on terms.

**Jno. P. Sharkey Company**  
122 1/2 Sixth St.

**STOCKMEN, ATTENTION!**

Owner retiring from business and going to Europe offers finest stock ranch in Oregon for sale; 3008 acres, one-fifth under cultivation; Winters 4000 to 5000 sheep; forest reserve rights for Summer range; well improved with ranch buildings, etc.; running water for irrigation and also springs; can buy 200 head of sheep and some cattle now on the place if desired; 20 miles from fine R. town of 200 population. This is a great buy at \$2 per acre; easy terms. See it at our expense.

**Catterlin, Smith & Co.**  
Lumbermen's Bldg.

**NOB HILL HOME**

On Johnson st. near 5th; elegant 10-room house, all large rooms, den off reception hall and conservatory of dining-room, 5 sleeping rooms, large outside sleeping porch, 2 fireplaces, bath and 2 toilets, pass-pantry and china closet, full cement basement with furnace; everything absolutely modern and a fine view of entire city.

C. C. BARKER,  
316 Board of Trade Bldg.

**\$8500**

One of the best renting sections of the West Side; 2-year-old flats leased which pay 12 per cent on price; 15 minutes' walk to P. O.

**F. O. NORTHRUP**  
215 Couch Bldg., 4th, near Washington.

**TO LEASE**

Nothing down and nothing for three years are the astonishing terms we give to those who will build modern five or six-room houses or cottages.

**Francis I. McKenna**  
617 Commercial Bldg., Second and Washington, Portland, Oregon.

**Prices Advance**

Twelve dollars per front foot till Nov. 1. After that date a big advance will be made. Get in now before the advance.

**Prices and Terms**

Nothing down and nothing for three years are the astonishing terms we give to those who will build modern five or six-room houses or cottages.

**Francis I. McKenna**  
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**On Broadway**

Two new, modern houses.  
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Will sell separate.  
Inquire corner 234 Beck bldg.

**OREGON ST.**

Corner 100x100, fair income, one block west of Union ave.; \$25,000.  
Sure to increase when new steel bridge is built.

**Sengstake & Lyman**  
90 FIFTH ST.

**Business Properties**

Absolutely the choicest and closest in locations in West Side retail district today.

**A. D. MARSHALL, 206 Abington bldg.**

**NEW TODAY.**

**Future Business Center of Portland**

Latest developments along the railroads and riverfront surrounding the Peninsula indicate more and more, from day to day, that the great future business center of Portland will be on the Peninsula between the rivers.

**University Park**

Occupies the center of the Peninsula therefore must some day be the business center of the future Portland. Only a little thought and a little investigation will be necessary to convince any reasoning minds of the probability of these statements coming true. Real estate values are advancing rapidly. Is there any good reason why you should not have part of this certain gain to owners of lots at University Park?

**W. H. Grindstaff**  
510 Commercial Block  
Tel. Main 6009

**FOR SALE**  
**Beautiful Residence and Quarter Block**  
**Holladay's Addition**

Southwest corner East 11th and Clackamas streets, close to Irvington and Broadway cars; price, \$15,000, third down; includes carpets, light fixtures and sanitary cleaning machine.

Investigate at once if seeking extremely desirable home.

Further particulars, inquire  
**M'GARGAR, BATES AND LIVELY,**  
Failing Bldg., City.

**FARMERS, ATTENTION!**

Finest wheat ranch in Morrow County; 5 miles from R. R. town of 300 population; 900 acres of land, 800 under cultivation; raised 500 bushels of wheat and 200 tons of hay this year; 200 acres Summer fallow now in crop this year; fine improvements, 2 orchards, plenty of water, threshing outfit, blacksmith outfit, farm implements, houses and everything complete; \$25,000 takes the outfit, or \$25 per acre takes the land; terms \$10,000 cash, balance 10 years, 6 per cent. This is a real buy. See it at our expense.

**Catterlin, Smith & Co.**  
Lumbermen's Bldg.

**Some People Are Always Too Late**

BUT AFTER READING THIS, GO TO J. KRAEMER, 90 FIFTH ST., and learn of the corner lot, 20x200, offered by him. It will be convinced that this is just the time to avail yourself of picking up a business lot for \$200 that will yield a net revenue of 10 per cent as soon as a suitable building is erected thereon.

READ, THINK AND ACT.

KRAEMER, 90 FIFTH ST. will tell U all about it.

**Close-In Property For Sale and Lease**

—BY—  
**Sengstake & Lyman**  
90 FIFTH ST.

**LEASE OR RENT**

Cheap, at 22d and Thur-sts., large building or vacant ground; fine for factory.

**JENNINGS & CO.**  
206 Oregonian Bldg.

**NOTHING DOWN NOTHING FOR 3 YEARS**

We will sell choice residence lots at University Park, without any payment on the purchase price for three years, to those who will build modern residences. Money to loan to homebuilders.

**FRANCIS I. MCKENNA,**  
617 Commercial Bldg., Second and Washington.

**Mortgage Loans on Improved City Property**

At Current Rates.  
Building Loans. Installment Loans.

**Wm. MacMaster**  
302 Worcester Bldg.

**Burnside Street Corner**

The cheapest left on the street. Can give good terms for short time.

**F. O. Northrup**  
215 Couch Bldg., 4th, Near Washington.

**NEW TODAY.**

**McKenna Junction**

On the Peninsula

**WORK ON THE TUNNEL AND RAILROAD YARDS BEING RUSHED**

**CLOSING OUT THE ADDITION**

In order to close out the addition, I can sell you a bunch of lots at McKenna Junction that will make you rich. I can now sell these lots on installments for 25 per cent more than I am asking for half cash.

Remember that there are no other lots for sale at McKenna Junction.

Remember that these lots are on 100-foot boulevards.

In 12 months these lots will be worth three times present prices.

Remember that there is more activity on the Peninsula at present than in any part of Portland.

The city map will convince you that McKenna Junction is the key to the future of the Peninsula.

For plats and particulars call or address

**UNION AVENUE**

**50x100 CORNER, \$5000**

**IMPROVED CORNER, \$7500**

**LOT AND HALF, WITH HOUSE, \$5500**

**CHAPIN & HERLOW,**  
332 Chamber of Commerce.

**FARM THE BEST YET**

135 acres, 14 1/2 miles from Portland, on a fine road. You can go the year round out in your automobile; 110 acres under cultivation, 12 acres beaver dam, 10 acres fine orchard; good 7-room house, 2 large barns, fruit-house, onion-house, chicken-houses, 2 wells, several springs. Talatin River flows south and west boundaries, can easily be irrigated and made one of the best truck garden farms anywhere. There goes with the place 1 head out, 2 horses, 18 pigs, 150 chickens, 2 wagons, 1 heavy back, harness and tools and implements to farm the place. This is a money-maker and will pay you to investigate if you want a high-class place. Price is \$200 an acre. I take some city property as part of the purchase price. Terms and particulars

**SEE ESPEY,**  
517 Chamber of Commerce.

**Irvington Bargain \$9000 Part Cash**

Buy six-room, newly-built and furnished home on one of the best residence streets in Irvington; strictly modern throughout in every respect. This house has only been built a short time and furnished completely with the very best furniture, carpets and draperies. Two blocks from the new Broadway carline; streets all in day for anyone wanting a modern furnished home practically new; everything in the house. This can be handled for part cash as the parties are called East; balance good terms. Phone owner, C 248 or Main 4215.

**HAWTHORNE AVE. SNAP**

Seven-room bungalow, kitchen, pass pantry, dining-room, sitting-room, reception hall, three bedrooms, bath and toilet, gas and electric fixtures, window shades, etc., all included with laundry trays; piped for furnace; nice lawn and a good neighborhood. This is one of the best snags you will have. Owner lives in Spokane, and wants his money to invest there. Price, \$4500, easy terms.

**RAND, READ & CO.**  
316 Board of Trade Building.

**A Good Home Near Hawthorne Avenue**

Of seven rooms and bath; concrete basement; supplied with gas and electric light of modern design; honore's walk and sewer provided and paid for; \$1200 buys it, and can be handled with \$1000 cash, remainder 2 years at 6 per cent; is now rented at \$20.

For details see  
**JULIUS KRAEMER, 90 FIFTH ST.**

**Willamette Heights**

New five-room house, all modern conveniences, hardwood floors; full lot, with fine view. Price, \$4250. Terms.

**RUSSELL & BLYTH,**  
Commonwealth Building.

**Peninsula Acreage**

For subdivision. A money maker.

**Brong-Steele Co.**  
119 Second st.

**IDLE MONEY?**

Put it to work. Fine platting proposition; \$10,000 to \$30,000.

**S. T. WALKER**  
604 Corbett Bldg.

**\$15,000**

Invested in railroad right of way and survey at a point where conditions are such that the best opportunity in the Northwest for a big killing. Principals only. A J 476, Oregonian.

**100x100 \$20,000—INCOME—\$3275**

**A. BACKUS, 519 Board of Trade Bldg.**

**\$6500 INVESTMENT**

Three houses, all rented and bringing in a fine income; close-in property, on East Side, convenient to carlines.

**THE DUNN-LAWRENCE CO.,**  
248 Alder Street.

**NEW TODAY.**

**READ CAREFULLY**

In order to straighten out the crimp in my finances I must make a sacrifice. Now listen: I will sell out of my 650-acre ranch near Portland the 250 acres that are all level bottom land, nearly all in cultivation and have \$10,000 worth of improvements on. For a price that will hypnotize you. Other people would charge you \$300 per acre—I will charge \$15. Electric line will soon run through it. Soil is unsurpassable. Sub-irrigated and can be irrigated by three ditches. Also in the wheat and corn, all stocked, or take up to \$10,000 in city income property. No one ever offered a better bargain. Owner, 517 Chamber of Commerce.

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**IMPROVED CORNER, \$7500**

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**THE DUNN-LAWRENCE CO.,**  
248 Alder Street.

**NEW TODAY.**

**UNION AVENUE**

**Last Chance for Good Buys at Present Prices**

100x125  
Corner at Russell St. Some income.  
**\$21,000.**

100x125  
Corner Union Avenue and Sacramento,  
**\$13,000.**

100x100  
Corner between Russell and Broadway. Small income.  
**\$10,500.**

50x100  
Corner Union Ave. and Schuyler,  
**\$5000.**

85x100  
Corner Union Ave. and Knott.  
Small income.  
**\$12,500.**

62 1/2 x 100  
Corner Union Ave. and Sacramento. Good buildings.  
Income \$80.  
**\$15,000.**

62 1/2 x 100  
Corner Union Ave. and Morris.  
Small income.  
**\$70,000.**

**Goddard & Wiedrick**  
243 Stark Street.

**Sightly Home Willamette Heights**

Unobstructed view of the mountains, beautiful grounds, modern home, lot 75x100. An exceptional opportunity to secure a fine home reasonable. Price \$6700. Call today.

1014 Savier St.

**Irvington**

New, thoroughly modern, 8-room house; lot 60x100; hardwood floors, two fireplaces, built-in china closet, bookcase, seats, etc.; kitchen finished in white enamel, equipped with cooling closet; sleeping porch; concrete basement and every modern convenience; and is one of the most complete homes in Irvington. Price \$6000; very reasonable terms. This property is easily worth \$1000 more than price named. Address owner, A 425, Oregonian.

**NORTH-WEST**

Two very desirable quarter blocks, 10th st., near Thurman st.; fair income; price most reasonable. Now is your opportunity.

**A. H. BIRRELL CO.**  
202 McKay Bldg., Third and Stark.

**Holladay's Addition**

The one BEST place in Portland to buy. GEOGRAPHICAL CENTER and MOST DESIRABLE real-estate property of the city.

SEEKING 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 MULINOMAH ST.

**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 CO.**  
202 McKay Bldg., 3d & Stark.

**INVESTMENTS**

We offer investments netting 6 per cent to 18 per cent; \$50,000 up; several choice quarters in unimproved inside and terminal property.

**Catterlin, Smith & Co.**  
Lumbermen's Bldg.

**MORTGAGE LOANS**

On city property, at reasonable rates.

**CLARK-COOK COMPANY,**  
2 Board of Trade Building,  
Phones—Main 5407, A 2322.