WHY PAY

Buy a lot and build a house that will suit your wife in the best residence district of Portland,

DON'T DELAY

But talk about this at once with

HARTMAN & THOMPSON

Chamber of Commerce.

SOUTH PORTLAND Nex100, on the N. E. corner of Front and Gibbs. Income, \$90 per month. Price, \$9000.

CENTRAL PORTLAND

100x100, in the business district on
7th st. For price and terms see us:
it's a snap.

NORTH PORTLAND income.
100x100 on 17th and Savler; some income.

ALBINA 65x100 on Russell, st., near Missis-sippl st.; income \$65 per month. CENTRAL EAST SIDE 200x200 on East 2d st., East 1st at., East Stark and East Oak sts. We can build, we will help you. 150 feet front on Grand ave. and East Hoyt. Price. \$17,500. Hurry— this is a snap. 50x100. S. E. cor. East 9th and East Stark. This is the best buy on the street. Price. \$4750.

STEPHENS ADDITION 100x100 on the S. E. cor. East 9th and East Lincoln. Price will interest

EDW. P. MALL CO. 309 and 310 Abington Bidg

BURNSIDE ST. BARGAINS

Let us show you the Lots we are selling on E. Burnside street for \$2600 and \$2700 per lot. This price includes hard-surface pavement, cement walks, sewer and water to each lot.

MALL & VON BORSTEL

Must Be Sold \$7000

Beautiful, absolutely modern I-room house, on Willamette Heights; hard-wood floors, 2 baths, 2 tollets, elegant unobstructed panoramic view. Worth your while to investigate.

KIRK & KIRKHAM

MARSHALL-WELLS Will build 2 full blocks on 15th st., Johnson to Loveloy, the largest ware-house on Const. Be their neighbor. Buy this quarter block across street on 15th. The price is lower NOW than ever if will be again, and terms liberal. See me without delay.

JOSEPHH JOHNSTON 32-33 LAPAYETTE BLDG., WASHING-ton AND SIXTH STS.

West Side **Business Lot**

Square Deal Realty Co.

195 Acres

Repass & Woodyard Main 5854. 300 Henry Bldg. A 2532.

Williams Ave. Snap

Grussi & Zadow nt Board of Trade Bldg., 4th and Oak

CHOICE HOME 8 rooms, modern, full lot, fronting outh, on Marshall st. near 24th. An cellent buy in this choice residence

A. H. BIRRELL CO.

GEORGE BLACK, PUBLIC ACCOUNTANT (All Branches) SIS Worcester Bldg. Phones Main 8371, A 4018.

NEW TODAY.

Four-Story Brick Building Corner Lot, Third St., Close in INCOME \$375 PER MONTH PRICE \$55,000

A. Great Bargain GOLDSMITH & CO.

nothing. Streets graded and grayeled, cement sidewalks and curbs, Bull Run water in front of every lot, and all paid for. No property bonded for improvements here. Building restrictions of \$1500 and \$2000. New houses constantly being built. Splendid car service. When desiring to

CLARK-COOK COMPANY

Room 6 Board of Trade Bldg. Main 5407, A 3252

HEADQUARTERS

Union Avenue **Property**

85x100 on Union ave., 1 block from Russell st.; income \$12,500 00 feet on Union ave.; near Russell; This is the first offer of this prop-

erty, and it will go quick. Goddard & Wiedrick 243 Stark St.

Fifth-Street Apartment Site Quarter block of solid ground. Absolutely a walking proposition, Will not 15 per cent on the invest

with net 1s per cent on the investnent.
Two minutes to City Hall.
Three minutes to Courthouse.
Four and a half minutes to postoffice.
Five minutes to Hotel Portland, New
leilig Theater, Corpett Building and
leier & Frank's store.
Six minutes to Oregonian building
nd Washington street.
Seven minutes to Chamber of Comnerc and Wells-Fargo buildings.
Property unequalited for investment
and tipe for improvement.
For price and terms see

Henry E. Reed

Kings Hill

190x100, with fine 10-room residence, No. 712 Main street. A bargain in this exclusive neighborhood. RUSSELL & BLYTH, ommonwealth Building

UNION AVENUE BUSINESS SNAP usiness corner containing \$250 squa

Location At. PRICE \$12.500.
Will deliver for \$5000 cash.
HENRY E. REED.
637 Chamber of Commerce.

\$4500

50x100 on Northrup st., between 21st and 22d sts. No restrictions. Excellent location for flats. Geo. D. Schalk

3-Story Brick

Grand Avenue GOOD INCOME. . TERMS. WELDON DARLING.

GOODWOOD

15 minutes' ride on Sellwood car; get fr at Caywood st. Lots \$450 and up. oper cent down. 2 per cent monthly; ulding restrictions; fine view. Low-EQUITY INVESTMENT CO., 508 Gerlinger Bidg., 2d and Alder. AGENT ON GROUND SUNDAY 2 TO 4

Some Fine Acreage

for platting, close to city, on car; a rare bargain if taken now. BRONG-STEELE CO., 110 Second SL

NEW TODAY.

SAVE TIME! SAVE WORRY!

Make them a Xmas present of a lot in

Lots 50x100, level, good soil and water on tract. Prices 50x100 on North Park \$195 and \$200 per lot, with street. Price, terms as low as \$3 cash and \$3 per month.

WESTERN OREGON 3-story brick building on TRUST CO.

14 Chamber of Commerce. Cowperthwait & Christensen, Agts Lents.

Lots are 50x100

\$500 -TO-

\$700 EASY PAYMENTS

COMPLETE ABSTRACT WARRANTY DEED On Montavilla Carline

GEO. D. SCHALK 264 Stark St. Main 392 A 2392

(Douglas County, Oregon)

For Sale

ead, 3 miles from railroad and good

William MacMaster

S. T. WALKER. 604 Corbett Bldg

Quarter Block \$26,500

GRAND AVENUE. TERMS. WELDON DARLING

Mortgage Loans on Improved City Property Building Loans. Installment Loans.

Wm. MacMaster Quarter Block

\$16,500 UNION AVENUE

WELDON DARLING. 618 Board of Trade.

\$4200

100x100 on the S. W. corner 19th as Knott sts., Irvington. Geo. D. Schalk

MORTGAGE LOANS Lowest rates and terms to sult; 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. sacrifice sale until January 1, 1916-A sacrifice sale until January 1, 1910—5 acres, 2 mile from lown, all in cultivation and mostly all in fruit, cherries, apples, pears, peaches, picms and prunes; a good 5-room house, a good prune dryer and other outbuildings are good; a good well and spring on the place; for \$1650, \$1000 cash, balance 2 years at 7 per cent. Or will self furniture, stock and everything for \$2100, \$1500 cash, balance for 2 years at 7 per cent. Fred O. Stout, Camas, Wash.

MORTGAGE LOANS Lowest rates and terms to suit. Special rates for business properti Funds loaned for private investors M. E. THOMPSON CO.,

Corner Fourth and Oak Sts. Phones Main 6084, A 3327. Place Fire Insurance With M. E. THOMPSON CO.,

Real Estate, | Cor. 4th and Oak Sts., Henry Bldg. Phones-Main 6084, A 3327. We Have Money to Loan.

10 Acres \$885 FREDERICK C. FORBES CO., ine A 7207. Lumbermen's, Fifth St

\$4000 Cheapest close-in lot on the West Side, Overton st., near 23d. Act quick, SMITH'S AGENCY, 105 Sherlock Bidg. NEW TODAY.

Apartment site, 100x100, on North 20th st., near Washington; income \$75 per month. Price,

\$20,000

\$30,000

First near Madison st.; income \$300 per month. Price,

\$40,000

Burnside st. corner, 50x100. with 100 ft. frontage on Burnside. Price,

\$40,000

2-story brick building near Washington st., leased for \$300 per month. Price,

\$41,500

Oak st., income corner 100x 100. Price.

\$175,000

Morrison st., income corner 50x100. Price.

\$175,000

H. P. PALMER-JONES CO. 212-213 Commercial Club Bldg.

50x100, Kenilworth ave. carline, \$675, aces east; \$376 cash. Faces east; \$370 cash.
50x100, East 46th st., facing west.
8650, Rose City Park; \$250 cash.
75x100, East 26th st. \$1600; \$800 cash.

Cash. 80x100, Brooklyn street, bet. 26th and 27th. \$1600, \$250 cash. 60x100, Going street, \$1100. All cash. 45x100 on Alberta st. \$1375. All cash. 80x93 feet on Tillamook. \$2500, \$500 cash. 100x100. Ainsworth ave., \$1750. Half cash.
50x130, Grand ave., near Ainsworth.
50x130, Very easy terms.
100x100, East 13th and Division.
\$2550. Opposite Ladds Addition.
Also a good many others.

GODDARD & WIEDRICK 243 STARK STREET

BUSINESS CORNER ON

PARTLY IMPROVED

With additional improvements small cost, can be made to pay

8% NET PRICE, \$25.000

LOUIS SALOMON & CO.

WAREHOUSE SITE

100x100 on 15th st. 200 ft. trackage, \$30,000

Geo. D. Schalk 264 Stark St. Main 392. A 2392.

\$20,000 - MAKE - \$20,000 ny s. 452-acre farm, 150 acres clear, nee in good timber. Oregon Electric cuts the places in inlves; most of electric cuts the places in inlves; most of a lies fine for Irrigation; between and January, 1910, you get it at 0 per acre; cut into tracts will sell from \$150 to \$250 per acre; will se fine small fruit farms or dairy acre in one tract since I secured contract on this. After January 1, this as a whole can't be sold for than \$125 per acre.

Sixth-St. Corner 50x100; income. Price, \$60,000. Fin ZIMMERMAN 621 Board of Trade Bldg.

ess than \$125 per acre. C. W. LIVESAY, Woodlawn, Oregon.

GRAND AND UNION AVES. See us for property on Grand and Union avenues. We have the best buys on these streets.

MALL & VON BORSTEL

Tenth St. Lot near Washington et., only \$32,000 RUSSELL & BLYTH

\$1600

Commonwealth Building.

ACRE, ALL IN CULTIVATION, and a 6-room house, with porcelain bath, patent tollet, lavatory, basement, etc.; 3% blocks to car; 5c fare. THE DUNN-LAWRENCE CO., 248 Alder St.

NEW TODAY.

PORTLAND HEIGHTS AND A FINE VIEW

\$150x215 on Hawthorne Terrace, Can see the world.

\$10.000
beautiful 'b block on 16th
street and Myrtle. 100x115 corner on 21st st., beautiful surroundings.

surroundings.

88000
160x100 corner 16th and Clifton. A decided snap. 100x115 on 21st and Elm sts. Easy terms. 100x100 Chapman and Good vie \$6500 Spring streets.

85000 190x100 Chapman and Clifton streets. Look at this. 74x75 on 31st and Clifton sts. Dirt cheap 50x85 corner 20th and Laurel sts. All

\$2500 50x100 Clifton and 11d sts. A bargain. \$2000 100x150 Davenport and 16th sts. Lots of ground for little money.

Hundreds of other lots with and without a view and at any price you want to pay. JUST REMEMBER NO BRIDGES TO CROSS,

S KEASEY C HUMASON SJEFFERY

14 CHAMBER OF COMMERCE HEIGHTS OFFICE AT 20TH AND ELM STREETS.

HEADQUARTERS

UNION AVENUE **PROPERTY**

621/x x 70. corner, near Al-\$3300 Inside lot. 40x160, near \$6000 Knott; income, \$42.50 mo...\$ 50x100, corner, with store \$7000 building; \$55 per mo.... 50x125, with house and \$7500 store, fair income, 508-511 \$7500 Union ave., near Russell; \$7500 very easy terms.

100x100, corner Union ave. and Davis st. See \$25,000 special adv. in other GODDARD & WIEDRICK

248 STARK ST.

WILL LEASE **Brick** Building

Four floors and good basement, electric elevator. This is a fine location for a furniture store. It's on First, near Salmon. Remember that all the O. W. P. ears and some other lines will pass this location when the Madison bridge is finished.

HERE ARE A COUPLE OF

Portland Trust Company

S. E. Cor. Third and Oak Sts.

GOOD HOUSES CHEAP \$3500—This is 1 block from Williams ve. near Alberta st. A nice residence ith a full lot, roses and shrubbery. 7-room modern house. This is certainly a beautiful place for the money ine homes all around. \$500 cash, balance arranged on terms. \$4400—This new and modern 5-room house is in Pledmont district neas Killingsworth and Union ave. A splen did lot, asphalt paved streets and cement walks. The house has fireplactand all modern conveniences.

The Dunn-Lawrence Co.

248 Alder Street.

Lots are 47% to 50 feet wide and from 95 to 100 feet in depth, and can be bought now on easy terms of payment at \$350 per lot and up. Understand we are building sidewalks and grading streets and have already established at excellent water system with an abundance of pure spring water taken from a depth of 75 feet from the surface all these improvements we pay for and

KNAPP & MACKEY

2 miles back from the Willamette River, United Railway and the Astoria & Columbia River Railway, at a point ive miles down the river from the weils and Clark Fair grounds, Portand: 10,000 cords of wood, soil very ertile, the growth of the city and the ndustrial development is tending in his direction. An opportunity for his money in a very short time. Look this ip. Price only \$100 per acre. THE SHAW-FEAR COMPANY,

Speculators and Agents \$13,000 for a fine quarter block of East 3d st., near new bridge, Fine for warehouses, factory or apartments Good terms. Will double in value in side two years. Agents protected.

F. FUCHS, 221 5 Morrison St. **EUCLID AVENUE** A few lots left on Euclid ave., just south of Hawthorns, 50x120 feet. Prices from \$890 to \$1000 per lot. Easy terms. Splendig residence district, with a \$1500 residence building restriction.

KNAPP & MACKEY.

212-213 Board of Trade Building

NEW TODAY.

Mr. Irvington Home-Owner

If you knew that you could get another such investment as your own home has proven to be, would you take advantage of it?

If you thought you could double your money in 18 months' time, would you invest?

Ulmsted

is a part of the great successful Irvington district; it is making money for its investors now. Look into it today while prices are low and terms are easy.

Columbia Trust Company

Board of Trade Bldg.

Washington and Twentieth Sts.

50x100 lot, improved 'near enough to Washington street to be penefited by the extension of Morrison street. Investors who know Washington-street values will be surprised at the price this lot can be bought for. Terms right.

WEST PARK Choice income-bearing prop-

This is a bargain at \$20,000.

erty. Close to Arlington Club.

S. De la Mer 337 Chamber of Commerce. PLACE YOUR

FIRE INSURANCE

Agents for GLENS FALLS INSURANCE CO. Glens Falls, N. Y.

SECURITY INSURANCE CO., New Haven, Conn. **Holladay's Addition**

The one BEST place in Portland to buy. GEOGRAPHICAL CENTER and MOST DESIRABLE resistance property of the city. SEEING IS BELIEVING - BETTER go and see the many CHOICE resi-dences under construction and the im-provements going en.

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

& TRUST COMPANY 235 STARK ST.COR 250 Three experienced bond salesmen. Three experienced real estate sales-

UNION BANK

\$14,500 Income Property

On Twelfth Street.

Apply to Assistant Secretary.

M. E. LEE Room 411 Corbett Bldg. 103x105 CORNER, 100 FEET FROM UNION AVENUE.

Goddard & Wiedrick 243 Stark

\$2500

NEW TODAY.

\$1600 od 5-room cottage on Gibbs, near First; snap. \$1800 100x100, 3-room house, corner 1st and Terwilliger, South Portland: \$2000

od 6-room house on Grover ; \$500 cash, \$25 per month. \$2000 -room house, corner lot, on Whitaker st.; \$680 cash, bal-nce at \$15 per month. \$2100 Nice 5-room cottage, on B. 35th near Belmont; \$500 cash, \$30 per \$2150 lew bungalow, 5 rooms, full ot, 15th and Alberta sts.; good \$2400

bett st., near Gaines.
Bungalow and house, both
furnished, on Corbett 3.2.
Some terms.
Modern, up-to-date bungalow, 6
rooms, bn Tillamock st., Ross
City Park: \$2556 cash, balance \$5000

LOT BARGAINS

\$ 550 Sex160. Orehard Place, hair cash, balance terms.
\$ 700 Sex160. on Virginia st., Southern Portland; easy terms.
\$ 750 Sex160. Et 35d st., near Clinton, easy terms; snap.
\$ 800 Sex160, block and one-half south of Hawthorns ave.; \$20 cash and \$20 per month.
\$ 1200 Sex160, corner 14th and Karl sts.; \$300 cash, \$20 per month.
\$ 1600 Sex160, corner on Afberta st.; bargain.
\$ 2350 Pixi0, block on Stanton and

Grussi & Zadow

\$2350 Sandy road; beautiful building

APARTMENT SITE

85 by 125 ft. corner, in good loca-ion and with the view, near 14th at: within easy walking distance and close to cars.

REAL ESTATE DEALERS.

Fields, C. E. & Co., Board of Trade bldg. Jennings & Co., Main 188. 206 Oregonia Parrich, Watkins & Co., 250 Alder at.

Schalk, Geo. D., 264 Stark st. Main or 302. Sharkey, J. P. & Co., 1224 Sixth st. The Oregon Real Estate Co., Grand ave. and Multremah at (Helladay Addition) M. E. Thompson Co., oor, Fourth and Oak sta.

REAL ESTATE. For Sale-Lots.

WE have I fine lots on 18th and Breadway; best values in that focation; 2 lots on 18th near Killingsworth ave; very easy terms O'BRIEN REALTY CO., Abington Bidg. IRVINGTON let, Maxico, on new earline, close to Knott et.; fine investment at \$1500, easy terms. Jan. C. Logan, \$2015 Wast. St., room 404.

PINE LOT 50:100, south front, just west of Laurelhurst, handy to car: \$575; only a little cash, balance cosy. J. R. STIPE, 720 Chamber Commerce. RESIDENT lot, 50x100, east front, one block from cars, Firland, restricted dis-trict; \$450. Tabor 644.

CHOICE corner lot, seven minutes out; central; East Side; suitable for two houses; \$2000. W. H. O'Neill, 229 lith st 100 FEET on Alberta, corner of 23d, cheap for cash if taken seen. Phone A 2235. T 600, Oregonian.

\$4000

\$4000 bett st., near Gaines.

\$11,000

KAUFFMANN & MOORE

iso ACRES timber, balance cash, for Per-land home. T 806, Oregonian.

Beck, William G., 312 Falling bidg.
Birrell, A. H. Co., 202-3 McKay bidg. Real
estate, insurance, mortgages, loans, stc.
Brubaker & Henedict, 562 McKay bidg. M.
549 Chapin & Herlow, 552 Chamber Commerce. Cook, B S. & Co., 503 Corbett bldg. KIRK & KIRKHAM, Lumber Ex., 226 Stark

PORTLAND HEIGHTS.
Pine view lot for \$1500 on easy terms.
303 Chamber of Commerce.
Main 1965.

On Host at, beautifully located, close in, by owner, Plat A, 349 Taylor at Phone A 5504.

WEST SIDE LOTS FOR \$500. Improvements in, 27 minutes from \$d and Stark, Afternoon, 432 Mohawk blds

SNAP-50 feet on East Ankeny at. walking distance; \$2100 cash. A 5255.

Three experienced insurance sales-IP YOU own lot will build you a house on terms. Eastman Co., 503 Abington bldg. Main 8236 THREE lots in Arbor Lodge, corner, 108x 108x feet, \$1500, half cash. F: S. Akin, Chamber of Commerce. BARGAIN-Must sell my equity two beau-tiful lots Columbia Park, St. Johns line; make offer, B 602, Oregonian.

One of the best buys on the West Side. Worth \$17,000.

LOTS, half paid, trade for anything of value, 272 Stark at. \$425 POR \$500 lot on 14th near Ainsworth.

\$2500 New bungalow, with latest improvements, on lat st.; terms.
\$2500 Good 2-story, 6-room house, on Corbett, near Gibbs; \$60 cash, \$60 per month.
\$2600 E. Dth. near Gibbs; \$60 cash, \$60 per month.
\$2800 New 5-room bungalow, modern. E. Dth. near Alberta; full lot; \$100 cash, \$15 per month.
\$2800 Nice modern 6-room, 3-story house, corner lot, at Anabel part cash, \$50 per month.
\$3000 Brand new California bungatow, E. 19th. near Alberta; \$60 cash, \$70 per month.
\$3000 keny st., near 23d; part cash, balance monthly.
\$3200 In-room departing-house, completely furnished, with plano on Corbett st.; terms. A snap, \$3250 New bungalow, E. Yamhilli st., near 23d.; part cash, san care 23d.; part cash, balance monthly.

\$4750

\$6500 Swell modern 7-room house, 50x 100 lot, E. Madison, near 21st., \$3000 cash, balance terms. A

Andrews, F. V. & Co. M. 3349. 30 Pamilton

Walker S. T., 604 Corbett bldg.

VERY desirable Portland Heights fot on carline, splendtd north and east view and only \$1000, W. J. Smith, 488 Chamber of Commerce, Main 7907.

0x100, N. W. cor. East 20th and Everett ats.; water, sewer, gas, all in; \$600 rash, balance easy terms. Chapin & Herlow. 332 Chamber of Commerce bldg.

9 BLOCK of beautiful sightly property 100x200 at \$1250; owner must sell; see him at 410 Failing bldg. SWINTON-Two 25x100-ft, lots, 3 per cent less than market price; 15, block from car; some cusb, balance terms. Phone A 5721. OTS in Pledmont, \$1000 and up; best lo-cation. See owner, 1165 Commercial st.

\$7590.—Fine apartment bouse site on 12th st. M. E. Lee, room 411 Corbett bldg.