ASSAYERS.

GARVIN CYANIDE EXTRACTION CO., and Montana Assay Office. 186 Morrison st.

ATTORNEYS.

C. H. PIGGOTT AND J. A. FINCH—Attorneys-at-Law. Practice in all courts. 4 Mulkey bldg., corned Second and Morrison.

ARCHITECTS.

SEE Johnson & Storrs, architects and builders, about your modern store fronts. 404 East Morrison st. Phone 4873.

ART.

FREE LESSONS in embroidery every day; new stamped shirtwaists, corset-covers, boleros jackets, hats, umbrellas, etc. The Needlecraft Shop, 382 Washington st., between West Park and Tenth sts.

PROFESSOR R. MAX MEYER, 348 Alder. Portrait and landscape artist and teacher.

LESSONS given in Hardanger drawnwork. Phone mornings, East 4042.

BUTCHERS' SUPPLIES.

BUTCHER SUPPLIES—S. Birkenwald Co., 304-306 Everett st.; largest butcher supply house on the coast. Write for catalogue.

BUTCHERS' SUPPLIES—Adolph A. Dekum, 131-133 First st., carries a full line and complete assortment at lowest market prices.

BLANK-BOOK MAKERS.

HOWE, DAVIS & KILHAM, 109-111 Second st. Blank books manufactured; agents for Jones Improved Loose-Leaf ledgers; see the new Eureka leaf, the best on the market.

CLAIRVOYANTS AND PALMIST

St. George St. George

CAN TELL YOUR FULL NAME, AGE, OCCUPATION.

$10,000—Challenge for His Equal—$10,000 Commands by education and is endowed with the mysterious powers of the Eastern Magi to heal the ill, weak, sick, afflicted; can see the past and future of your affairs crystal clear; creates a divine influence to overcome domestic, love or business failures; makes plain to you all things hidden, doubtful, deceptive; that annoy, perplex or prevent success; the only Yoghi mediator of secret influence in America; implants in your life and being a marvelous force to gain your wish in marriage, love, mining, money, business, winning luck; removes evil, cures drink habits, all weaknesses which depress you or coerce the will, restores lost vitality, finds treasures, mines, missing ones, papers; Egyptian astral dead-trance medium, psychic palmist, mystic healer, complete Oriental lifereading clairvoyant; positively guarantees the best seance you have ever had simply by taking your hand and looking at you; tells everything with names, dates, facts and figures; always reliable; oldest, most experienced in all occult and special work; suggestions, success vibrations, mental telepathy; hastens marriage, restores lost love, reunites the separated, outwits rivals, enemies. Open Sundays.

WASHINGTON ST., COR. PARK ST.
Opposite Star Theatre.
Don't mistake name and place.
A SPECIAL $5.00 READING FOR $1.00.

FREE TEST—FREE TEST.
Take this advertisement to
PROF. DE NIBLO,
303½ Washington street.

He will give you a test of his wonderful CLAIRVOYANT POWERS by telling you your name in full, free of charge, and give you advice, before you decide to have a reading, and then if you think he has the power to read your past, present and future life, he will give you his wonderful DEEP PSYCHIC $5 READING FOR $1.00. This week only. He tells you who you are, where you come from, how many members there are in your family, what your occupation is, and what it should be; what your ailments are, how to cure them, where you will be most successful, and why; what your health will be all through life; how much wealth you will possess, if any; who it is that causes your trouble, and how to overcome it; if your mine contains ore, and to what extent; how to control those you love and admire; where your lost ones are; what you should invest in to be successful. In fact, no matter what you wish to know or wish to do, he will accomplish it for you or charge you nothing. Hours, 9 a. m. to 9 p. m.
303½ WASHINGTON STREET,
CORNER FIFTH,
OVER PORTLAND RESTAURANT.

Read! Read! Read!

THIS IS FOR YOU! READ CAREFULLY THE FOLLOWING WORDS:

Madam Barth

Is permanently located in her own home, 429 STARK ST. This wonderful woman, acknowledged by the world to be the greatest clairvoyant alive, without you writing a question or uttering one word, she tells you just what you came for, how many in your family and all about them. Tells names, dates and facts. Tells you of love, marriages, deaths, business speculations, investments, etc.; locates oil, gas and minerals of all kinds; removes evil influences and teaches you how to control the one you love, unites the separated and causes speedy and congenial marriages. No matter what your condition may be, MADAM BARTH WILL HELP YOU. 429 STARK, COR. 12TH. ALL WORK GUARANTEED. FEE WITHIN REACH OF ALL. HOURS 10 A. M. TILL 8 P. M. ENGLISH AND GERMAN SPOKEN.

FOR A FEW DAYS ONLY.
A SPECIAL $5 READING FOR $1.
ALWAYS CONSULT THE BEST.
PROF. E. KHIMO.

Greatest living astral dead-trance clairvoyant of the age; ADVISER ON BUSINESS AND ALL AFFAIRS OF LIFE; whom you will marry, how to control the one you love, even though miles away; reunites the separated; gives secret powers to control.

I will do all others advertise to do, and a great deal more. THE ENTIRE WORLD HAS BEEN STARTLED WITH THE POWERS OF THE UNSEEN FORCES I HAVE AT MY COMMAND, and I prove it to you without price by giving you a

FREE—TEST—FREE

By having your NAME TOLD (IN FULL), JUST WHAT YOU CAME FOR, and give you advice absolutely FREE before you decide to have a reading. WHO CAN OR WILL DO MORE TO CONVINCE THE SKEPTIC! DO NOT MISS THIS OPPORTUNITY, AS IT WILL NOT BE OFFERED TO YOU AGAIN.

PROF. E. KHIMO,
Permanently Located in His Own Home.
HOURS, 10 TO 8, DAILY AND SUNDAY.
No. 255 Fifth st., corner Madison st.

MADAM WARD, clairvoyant, palmist and psychic reader, has removed to 167 West Park st., first house south of Morrison; don't make any investment or changes without consulting her; evil influences removed free of charge; no signs.

PROFESSOR WALLACE, palmist, clairvoyant and medium; readings 50c. Parlors 4 and 5, the Cosmos, 268½ Morrison st.

MRS. STEVENS, the leading palmist and clairvoyant. 343½ Yamhill, cor. Seventh.

CLEANING AND DYEING.

Portland Steam Cleaning & Dyeing Works; practical hatter in connection. 211 4th. Pacific 307.

CLOTHES cleaned and pressed $1 per month. Unique Tailoring Co., 309 Stark st.

H. W. TURNER, professional dyer and cleaner. 505 Jefferson st. Phone Main 2613.

COAL AND WOOD.

WE have 1,000 cords of 16-inch dry slabwood that must be sold before January 1, at $2.25 to $3 per load.
PORTLAND WOOD & COAL CO.,
Cor. 10th and Irving. Phone Main 4875.

THE PORTLAND FUEL CO.,
Successors to
C. R. DAVIS FUEL CO.,
Phone East 26. 287 East Morrison st.

ALBINA FUEL CO.—Dealers in cordwood, coal and green and dry slabwood. R. R. and Albina ave., 2 blocks east of ferry. East 574.

STEEL BRIDGE FUEL CO.—Dealers in coal, cordwood and dry slabwood. Phone East 424.

OREGON FUEL CO.—All kinds of coal and wood. 384 Alder st. Phone Main 65.

WESTERN FEED & FUEL CO.—House and blacksmith coals. Phone Main 1018.

STAR BOXWOOD CO.—Phone Main 2143 for box, block and slabwood.

CHIROPODISTS.

CHIROPODY and Pedicuring. Mrs. M. D. Hill, Room 330 Pfledner Bldg. Phone Pac. 135.

CAFES.

THE OFFICE—283 Washington st., phone Main 771. Samuel Vigneux.

CARPET CLEANING.

STANDARD Carpet Cleaning Co., largest plant on the coast. Loring and Harding sts., telephone East 280.—Carpets cleaned, refitted, sewed and laid; both steam and latest compressed air process; renovating mattresses and feathers a specialty.

SANITARY carpet cleaning, suction and compressed air combined; carpets cleaned on floor without removal. Main 5534. Main 3200.

CARPENTERS AND BUILDERS.

C. N. LUCK, contract and day work. 320 Taylor st. Phone Pacific 580.

J. A. MELTON, the carpenter, 204 Fourth st. Store and office work. Main 1787.

DANCING.

DANCING lesson, 25c; classes or private; waltzing, two-step, three-step, etc.; stage dancing; buck and wing, clog, reel, skirt, Spanish, Highland fling, etc. Prof. Wal Willson, oldest recognized teacher, Allsky bldg., Third and Morrison sts.

WOODWARD DANCING SCHOOL—Class Mon. Thursday and Saturday eve.; social, fancy and step dancing taught; fencing taught; private lessons daily. Western Academy hall, Second and Morrison. Pacific 1630.

PORTLAND Dancing Academy, leading school; ballroom etiquette, correct social and classic dancing; both sexes; young folks, adults; instruction daily. 309 Alder. Tel. M. 1901. Prof. Ringler, dancing master.

PROF. EATON—Dancing school; class for ladies and gents Monday and Thursday evenings; Arion hall. Phone East 2504.

BROWN'S Dancing Academy, Burkhard hall, 387½ East Burnside. Phone Main 3713. Dance Tuesdays.

DRESSMAKING.

SHIRTWAISTS—Shirtwaist suits a specialty. 268 Market st., bet. Third and Fourth sts. Phone Pacific 853.

TRY Angeles Dressmaking Parlors, 242 Fifth and Main. Pacific 982.

MME. BALDWIN—Dressmaking and ladies' tailoring. 129 Grand ave., City.

ELECTRICAL SUPPLIES.

PACIFIC ELECTRIC CO.—Engineers, contractors, repairers, electric wiring, supplies. 94 First, cor. Stark. Main 650. R. H. Tate, mgr.

WESTERN ELECTRIC WORKS, 81 Sixth st.—Contractors, electric supplies, motors and dynamos; we install light and power plants.

EDUCATIONAL.

MARY DAVIS MAGINNIS, teacher of conventional and naturalistic china; water-color heads a specialty. Studio 321 E. 9th st., N.

FURNACES.

BOYNTON furnace-air furnaces save fuel. J. C. Bayer Furnace Co., 256 Second. Main 461.

FENCE AND WIRE WORKS.

PORTLAND WIRE & IRON WORKS—263 Flanders st., cor. Third. Phone Main 2000.

GASOLINE ENGINES.

GASOLINE engines, all sizes and styles, at lowest prices. Reisom Machinery Co., 182-4-6 Morrison st.

HOTELS.

THE BELLEVUE, Fourth and Salmon sts.—Rooms 50c up; rates by week or month; out-of-town trade solicited. Pacific 2106.

HOTEL Portland, American plan; $3, $5 per day.

BELVEDERE; European plan; 4th and Alder sts.

HARDWARE.

PORTLAND Hardware Co. solicits opportunity to quote prices. 74 Sixth st. Pacific 486.

INSURANCE.

ISAAC L. WHITE, fire insurance. 344 Sherlock bldg.

JAS. McI. WOOD, employers' liability and individual accident security bonds of all kinds. Phone 47. 302 McKay bldg.

LAND SCRIP.

WANTED AND FOR SALE—Land scrip, all kinds, including approved forest reserve for surveyed, unsurveyed, timbered and prairie government land. H. M. Hamilton, The Portland, Portland, Or.

MONEY TO LOAN.

MONEY TO LOAN—
On improved city property or for building purposes, for from 3 to 10 years' time, with privilege to repay all or part of loan after two years. Loans approved from plans and money advanced as building progresses; mortgages taken up and replaced.
FRED H. STRONG, Financial Agent.
242 Stark st.

THE STAR LOAN CO.—
Any salaried employe, wage-earner, can get on his note, without mortgage—
Month. ½ Month Week.
$50.00—Repay to us $13.33 or $6.50 or $3.25
$25.00—Repay to us $ 6.65 or $3.35 or $1.65
$15.00—Repay to us $ 4.00 or $2.00 or $1.00
210 McKay bldg.

CONFIDENTIAL LOANS on salaries, insurance policies, pianos, furniture, warehouse receipts, etc.; any deserving person may secure a liberal advance, repaying by easy weekly or monthly installments.
NEW ERA LOAN & TRUST COMPANY,
205 Abington bldg.

MONEY LOANED TO SALARIED PEOPLE—Just on your own name—no other security; don't borrow until you see me; my system is the best for railroad men, clerks, bookkeepers, streetcar men and all other employes; business strictly confidential. F. A. Newton, 424 Abington bldg.

MONEY, ADVANCED SALARIED PEOPLE—And others upon their own names without security; cheapest rates, easiest payments; offices in 60 principal cities; save yourself money by getting our terms first.
TOLMAN, 223 Abington bldg., 106½ Third st.

WANTED—Notes, mortgages or contracts on any kind of real estate in Oregon and Washington; second mortgages purchased if well secured. H. E. Noble, 312 Commercial blk.

MONEY to loan in sums to suit, 3 and 5 years, as low as 6 per cent, on improved city property. Moulton & Seober, 501 Columbia bldg., 365 Washington st.

DON'T borrow money on salary until you see
Hutton Credit Co.
512 Dekum bldg.

MONEY loaned on furniture, pianos and other securities. W. A. Hathaway, room 10, Washington Bldg. Phone Pacific 1832.

WANTED—Applications for mortgage loans, direct from owner, from $500 to $1,500, for term of years, low rates, moderate charges. W. S. Ward, Attorney-at-Law, Allsky bldg.

2 INSTALLMENT mortgages for sale bearing 7 per cent interest; $500 and $700. 208 Fourth. Pacific 2125, or Main 3990.

MONEY to loan; large loans specialty; also building loans; lowest rates fire insurance. William G. Beck, 312 Failing bldg.

CRESCENT LOAN CO., 428 Mohawk bldg.—Money to lend on easy-payment plan to wage-earners; strictly confidential.

$1,200 LOAN on timber claim near Astoria; present cash value $4,000; at once. Room 34, 227½ Washington st.

$500 TO $2,500 to loan on real estate security by private party at low rate. 617 Commercial bldg.

MONEY to loan on all kinds of security. William Hoff, room 9, Washington bldg.

QUICK loans on all securities. S. W. King, 45 Washington bldg. Phone Main 6100.

WILL loan $3,000 or less, real estate security, 6 per cent. Farrington, Fenton bldg.

TO LOAN—Sums to suit on chattel security. E. A. Frame, 514 the Marquam.

A LOAN for the asking—Salary or chattel. The Loan Co., 410 Dekum bldg.

OSTEOPATHIC PHYSICIANS.

DRS. ADIX & NORTHRUP, 413-16-17 Dekum bldg., Third and Washington sts. Phone Main 349. Examination free.

MONUMENTS.

NEU & KINGSLEY, 268 First st., Portland's leading marble and granite works.

MUSICAL.

THE WEBBER STUDIO—Mandolin, banjo, guitar instruction; Gibson mandolins. 375 Alder.

LESSONS 50c, piano, guitar, banjo, mandolin, violin. Mrs. Martin, 341½ First, cor. Main.

PIANO, violin, piano, trombone, clarinet. Professor E. A. Smith, 254 12th. Main 4708.

20 KINDS 50c folios 40c. Levy's Music House, 171 Fourth st.

MACHINERY.

AUTOMOBILE machine works, gasoline motors, transmissions and steering gears. N. M. Benson, 255 Grand ave.

THE H. C. ALBEE CO.—Second-hand machinery, sawmills, etc. 248 Grand ave.

A. J. PAUL, 102 First st., engines, boilers, sawmill machinery; Wicks Bros.' gang.

OPTICIANS.

DR. B. J. MILLS—
Optometrist and Eyesight Specialist.
Rooms 26-27, 323 Washington Street.

PLUMBERS.

FOX & CO.—sanitary plumbers, 231 Second, bet. Main and Salmon. Oregon Phone Main 2001.

DONNERBERG & RADEMACHER, removed to No. 303 Burnside st.

PRINTING.

THE MODERN PRINTERY—Artistic printing. 26 Russel bldg., Fourth and Morrison. Phone Pacific 1526.

EVERYTHING IN PRINTING
From circulars to catalogues and newspapers.
Metropolitan Printing Co., 147 Front st.

OGILBEE BROS., printers—Cards, billheads, etc. Phone Main 1858. 145½ First st.

PAINTS, OIL AND GLASS.

F. E. BEACH & CO.—The Pioneer Paint Co.; window glass and glazing. 135 First st. Phone 1334.

PAINTING AND PAPERING.

FOR reliable work, reasonable prices, Sheahy Bros., 282½ Yamhill, near 4th. Main 3072.

RUBBER STAMPS.

F. C. STAMP WORKS, 249 Alder st., phone Main 710; rubber stamps, seals, stencils; baggage, trade checks; brass signs and plates.

REAL ESTATE.

PARRISH, WATKINS & CO.,
Real estate, insurance, rental and loan agents. 250 Alder st.

J. W. OGILBEE, real estate and loans; established 1883. 145½ First st., room 11.

A. B. RICHARDSON—
REAL ESTATE AND MORTGAGE LOANS.
Phone Main 5396. 522 Chamber of Commerce.

ROOFING.

TIN ROOFING, guttering, repairing and general jobbing. J. Louis, 212 Jefferson st., Pac 1424.

SIGN PAINTERS.

FOSTER & KLEISER—SIGNS.
We have built up the largest sign business in the city by first-class work and keeping our promises. Our prices are right. Fifth and Everett sts. Phone Ex. 55.

W. P. BERGER & SON, 284 Yamhill st. Signs of all kinds. Phone Pacific 2252.

"SIGNS THAT ATTRACT"—A. H. Boal Co., 287 Stark st. Phone Pacific 1596.

SAFES.

PORTLAND SAFE CO., sole agents for Herring-Hall-Marvin safes and Manganese Steel Safe Co.'s bank safes. The largest assortment of high-grade fire and burglar-proof safes in the northwest. 92 Seventh st.

DIEBOLD manganese and fire-proof safes; lockouts opened; metal fixtures; vault and jail work; jacks. J. E. Davis, 66 3d. Main 1665.

EIGHT second-hand fire-proof safes and two second-hand bank safes for sale cheap, at 70 Sixth st., Portland, Or.

STREET PAVING.

WARREN Construction Co., street paving, sidewalks and crossings. 814 Lumber Exchange.

THE Barber Asphalt Paving Co. of Portland. Office 655 Worcester blk.

SEWING MACHINES.

PHONE Pacific 2739 and I personally will call and repair your sewing-machine; work guaranteed. S. Sams, adjuster, 361 Third st.

SHOWCASES AND FIXTURES.

SHOWCASES of every description; bank, bar and store fixtures made to order. The Lutke Manufacturing Co., Portland.

R. H. BIRDSALL, designer; agent M. Winter Lumber Co., 7 Hamilton bldg. Main 5530.

TOWEL SUPPLY.

CLEAN TOWELS DAILY—Comb, brush, soap, $1 per month. Portland Laundry and Towel Supply Co., Ninth and Couch. Phone 410.

TELEPHONES.

THE only exclusive telephone house. B.-R. Electric & Telephone Manufacturing company, 92 Fifth st.

TYPEWRITERS.

HEADQUARTERS for new and rebuilt typewriters of all makes; see our window; if you are going to buy a new typewriter see us before buying; we can save you money; we have parts for repairing all machines; state agents for the Visible Fox; we buy all kinds of typewriters. The Typewriter Exchange, Inc., E. J. Ellison, manager, 84 Third st.

WE sell Remingtons, Smith-Premiers, Densmores, etc., lower than any other company; investigate. Underwood Typewriter Co., 66 6th.

BLICKENSDERFER typewriters, $40 and $50; supplies, repairing. Ross & Ross, 291½ Stark.

TRANSFER AND HAULING.

THE BAGGAGE & OMNIBUS TRANSFER CO., cor. Sixth and Oak sts.; baggage checked from hotel or residence direct to destination; passengers therefore avoid rush and annoyance at depots. Private exchange 68.

SAFES, pianos and furniture moved, packed ready for shipping and shipped; all work guaranteed; large, 3-story brick, fire-proof warehouse for storage. Office 209 Oak st. Olsen & Roe. Phone Main 547.

G. O. PICK, office 88 First st., between Stark and Oak sts., phone 596; pianos and furniture moved and packed for shipping; commodious brick warehouse with separate iron rooms, Front and Clay sts.

CUT rates on household goods to all points east; we make up carloads; special room for trunks while waiting. Oregon Auto-Despatch, 13 First st. Phone Main 719.

ROSE CITY VAN CO., office 141 First st., phone Main 6226. Furniture and piano-moving a specialty; we guarantee our work.

NATIONAL TRANSFER & STORAGE CO. 270 Oak st. Telephone Main 4460. Transferring and storing.

OREGON TRANSFER CO., 134 North Sixth. Phone Main 69. Heavy hauling and storage.

INDEPENDENT BAGGAGE & TRANSFER CO. Storage. 324 Stark st. Main 407.

POST SPECIAL DELIVERY, No. 200½ Washington st. Phone Main 962.

WINES AND LIQUORS.

COLUMBUS, California wine depot; all kinds of wine, 5c a glass. Cooks' and Clerks' Helpers Headquarters, 148 Fourth st. Phone Pacific 2183. P. Loratt.

FINANCIAL—BANKS.

LADD & TILTON, BANKERS—(Established in 1859.)
Transacts a General Banking Business. Collections made at all points on favorable terms. Letters of credit issued available in Europe and all points in the United States. Sight Exchange and Telegraphic Transfers sold on New York, Washington, Chicago, St. Louis, Denver, Omaha, San Francisco and Montana and British Columbia. Exchange sold on London, Paris, Berlin, Frankfort, Hongkong, Yokohama, Manila and Honolulu.

MERCHANTS' NATIONAL BANK, PORTLAND, OREGON.
J. FRANK WATSON.....President | R. L. DURHAM.....Vice-President
R. W. HOYT.....Cashier | GEORGE W. HOYT.....Assistant Cashier
Transacts a General Banking Business. Drafts and Letters of Credit Issued Available in All Parts of the World. Collections a Specialty

UNITED STATES NATIONAL BANK OF PORTLAND, OREGON.
Northwest Corner Third and Oak Street.
Transacts a General Banking Business. DRAFTS ISSUED Available in All Cities of the United States and Europe, Hongkong and Manila. Collections Made on Favorable Terms.
President.....S. C. ASHWORTH | Cashier.....R. W. SCHMERER
Vice-President.....R. LEA BARNES | Assistant Cashier.....W. A. HOLM
Assistant Cashier.....A. M. WRIGHT

BANKERS' & LUMBERMEN'S BANK—Portland, Oregon. Corner Second and Stark streets. Commercial and savings department. Interest paid on savings accounts. Drafts and letters of credit issued available in all parts of the world.
D. C. PELTON.....President | E. C. MEARS.....Cashier
FRED H. ROTHCHILD...First Vice-President | H. D. STOREY.....Assistant Cashier
JOHN A. KEATING....Second Vice-President | PLATT & PLATT.....General Counsel

THE BANK OF CALIFORNIA—Established 1864. Head Office, San Francisco, California.
Capital paid up.....$4,000,000 | Surplus and undivided profits, $10,063,462.32.
General Banking and Exchange Business Transacted. Interest On Time Deposits.
SAVINGS DEPARTMENT—Accounts may be opened of $10 and upward.
Portland Branch—Chamber of Commerce Building.
WM. A. MACRAE.....Manager | J. T. BURTCHAELL.....Assistant Manager

FIRST NATIONAL BANK OF PORTLAND, OREGON.
Designated Depository and Financial Agent of the United States.
President.....A. L. MILLS | Cashier.....J. W. NEWKIRK
Assistant Cashier.....W. C. ALVORD | Second Assistant Cashier.....B. P. STEVENS
Letters of Credit Available in Europe and the Eastern States
Sight Exchange and Telegraphic Transfers sold on New York, Boston, Chicago, St. Louis, St. Paul, Omaha, San Francisco and the principal points in the Northwest.
Sight and time bills drawn in sums to suit on London, Paris, Berlin, Frankfort-on-the-Main, Hongkong, Yokohama, Copenhagen, Christiania, Stockholm, St. Petersburg, Moscow, Zurich.

TRUST COMPANIES.

PORTLAND TRUST COMPANY OF OREGON—The Oldest Trust Company in Oregon. RESOURCES OVER $1,750,000. General banking. 2 per cent interest on check accounts (even hundreds) on daily balances of $500 or over. Letters of credit and exchange on all parts of the world. Savings accounts. Time certificates, 3 to 4 per cent; short-call special certificates, $500 or over, 2½ to 4 per cent. Call for Book of "ILLUSTRATIONS." Southeast Corner Third and Oak Streets. Phone Private Exchange 72.
BENJ. I. COHEN.....President | H. L. PITTOCK.....Vice-President
B. LEE PAGET.....Secretary | J. O. GOLTRA.....Assistant Secretary

SECURITY SAVINGS & TRUST COMPANY—266 Morrison Street, Portland, Oregon. Transacts a General Banking Business. SAVINGS DEPARTMENT. Interest Allowed on Time and Savings Accounts. Acts as Trustee for Estates. Drafts and Letters of Credit Available in All Parts of the World.
C. F. ADAMS.....President | L. A. LEWIS.....First Vice-President
A. L. MILLS.....Second Vice-President | R. G. JURITZ.....Secretary
GEO. F. RUSSELL.....Assistant Secretary

THE MORTGAGE GUARANTEE & TRUST COMPANY BANK.
Transacts a General Banking Business. Interest Paid on Time Deposits. Savings Department; 4 per cent interest allowed, compounded quarterly.
CAPITAL.....$100,000.00
G. W. WATERBURY.....President | C. W. MILLER.....Vice-President
S. LOGAN HAYS.....Assistant Secretary
Elks' Temple, Seventh and Stark Streets. Phone Main 154. Open Saturday Evening 6 to 8.

NORTHWESTERN GUARANTEE & TRUST COMPANY—Portland, Oregon.
Lumber Exchange, S. E. Corner Second and Stark Streets (second floor).
FISCAL AGENT FOR CORPORATIONS.
State, County, Municipal and Corporation Bonds Bought and Sold. New enterprises organized and financed. Stocks and bonds guaranteed.

TITLE GUARANTEE & TRUST COMPANY—840 WASHINGTON STREET.
MORTGAGE LOANS on Portland Real Estate at Lowest Rates.
Titles Insured. Abstracts Furnished.
J. THORBURN ROSS.....President | JNO. M. AITCHISON.....Secretary
GEORGE H. HILL.....Vice-President | T. T. BURKHART.....Treasurer

BONDS AND INVESTMENTS.

MORRIS BROTHERS.—Chamber of Commerce Bldg.
Municipal, railroad and public service corporation bonds.

DOWNING-HOPKINS COMPANY—Established 1893—BROKERS.
STOCKS, BONDS, GRAIN—Bought and Sold for Cash and on Margin.
Private Wires. ROOM 4 CHAMBER of COMMERCE. Phone Main 87.

THE J. C. LEE COMPANY—Commonwealth Bldg., Sixth and Ankeny sts., Portland, Oregon.
Brokerage Department—H. W. Donohue, Manager.
See Us Before Buying or Selling Stocks or Bonds. Can Always Save You Money.

LOUIS J. WILDE—HOME TELEPHONE BONDS—BANK STOCKS.
Member Portland Stock Exchange.
Corner Sixth and Washington Streets, Portland, Oregon.

Overbeck, Starr & Cooke Co. (Members Chicago Board of Trade.) 102 Third St., McKay Bldg., Portland, Oregon.
GRAIN, PROVISIONS, COTTON, STOCKS AND BONDS.
WE DO A STRICTLY COMMISSION BUSINESS.
Continuous Markets by Private Wire. Quick Service. REFERENCES—Ladd & Tilton, Bankers, and United States National Bank of Portland.

WHOLESALE JOBBERS.

THE BREYMAN LEATHER CO., jobbers of saddlery, hardware, horse goods, leather, findings and shoe store supplies. Fifth and Oak.

M. A. GUNST & CO.—
DISTRIBUTORS OF FINE CIGARS.
PORTLAND, OREGON.

SHERK, GAZE & GRAHAM (Inc.) commission merchants, jobers of fruits, produce, etc.; consignments solicited. 125 Front st.

EVERDING & FARRELL, produce and commission merchants. 140 Front st., Portland, Or. Phone Main 179.

OREGON Furniture Manufacturing Company—Manufacturers of furniture for the trade. Portland, Oregon.

WADHAMS & CO., wholesale grocers, manufacturers and commission merchants. Fourth and Oak sts.

FURNITURE manufacturing and special orders. L. Ruvensky's furniture factory, 307 Front st.

ALLEN & LEWIS, commission and produce merchants. Front and Davis sts., Portland, Or.

WHOLESALE crockery and glassware. Prael, Regele & Co., 100 to 106 Fifth, cor. Stark st.

WINDOW SHADES.

GALE WINDOW SHADE CO., 267 Salmon st., plain and fancy shades made to order at lowest prices. Phone Main 5579.

KLAMATH COURTHOUSE PRESENTS A PROBLEM

(Special Dispatch to The Journal.)

Klamath Falls, Or., Nov. 17.—The matter of a new courthouse is being agitated, and it is probable that an election will be called early next spring to vote on the question. Since the erection of so many nice brick blocks the old courthouse, which is situated in the center of the city, looks decidedly out of date, and it is probable that the same public spirit which led to the erection of the fine brick high school building and the stone public school building will soon demand an up-to-date courthouse, though there are many who prefer to wait for at least a year, as there is sure to be as great an increase in the value of ranch property during the next year, as there has been in city property the past year, for which the assessor's returns show the assessable property within the city limits increased from $200,000 to over $700,000.

WASHINGTON BANK STANDS PERSISTENT RUN

(Special Dispatch by Leased Wire to The Journal)

Washington, Nov. 17.—The Washington Loan & Trust company, one of the biggest institutions in the city, with nearly $7,000,000 deposits, was the victim of a persistent run today. Hundreds of people were still about the building at Ninth and F streets when the doors closed at noon, waiting for their turns at the paying teller's window. It was explained that the run originated in the effort of a woman to cash a worthless check. She was told there was not "money there," whereupon she circulated a too literal interpretation and the run started. The institution received assurances from all the banks in the city, from New York, Baltimore and Philadelphia that any needs would be promptly furnished.

Its last statement showed almost $2,000,000 cash and all offers of assistance were declined with thanks.

PORTLAND BOY AMONG BEST HARVARD SWIFTS

(Special Dispatch to The Journal.)

Cambridge, Mass., Nov. 17.—Harvard's 'varsity cross-country team for the intercollegiate meet on Thanksgiving at Princeton was picked today. One of the 10 is W. Wygent Whidden of Portland, Oregon, a member of the junior academic class. Whidden ran yesterday in the contest against the Technological over the regular Tech five-mile course and did good work, finishing strong.

HERO CLINGS TO RUNAWAY FOR SIX BLOCKS SAVING MRS. CHOATE

Mrs. Joseph Choate Jr. and a Diagram Showing the Runaway.

(Hearst News Service.)

New York, Nov. 17.—Two mounted policemen have had a picturesque chase in Central Park to save from probable death in a runaway carriage Mrs. Joseph H. Choate, Jr., her daughter Marion, two years old; her friend, Mrs. Samuel Auchmuty Tucker, and the latter's little son Richard.

Mrs. Choate, who is the wife of the son of the former ambassador to England, was driving with her friend in the West Drive at Eighty-eighth street, which was thronged with vehicles. A part of the harness snapped and the horse bolted in spite of the efforts of the driver to hold him in.

Carriages and automobiles gave room to the runaway as it dashed northward up the drive. Mrs. Choate and Mrs. Tucker, pale and trembling, each clutched her child and breathed a momentary sigh of relief as the runaway shaved one carriage only to graze another.

Mounted Policeman David J. Daly vaulted into his saddle as the animal dashed by at Ninety-first street. A jingle of spurs, a clatter of hoofs and he gave chase. A block further, and he had drawn up to the hansom; ten yards more and he had the bridle in his hand. Leaning back he pulled lustily, but without avail.

The runaway had passed Mounted Policeman John Devlin at Ninety-second street, and he too gave chase, galloping to the left of the hansom, with Daly at the right. He, too, grabbed the bridle and pulled with might and main, yet the double strength of the two men and the driver on the box was as nothing, and the runaway animal maintained his speed, ever bearing down on some carriage or motor, but ever missing it by a hair's breadth.

At one time the runaway left the West Drive and took the bridle path, scattering equestrians and leaving a trail of frightened horses behind. As the cab swerved around from the bridle path into the drive at Ninety-fourth street the broken harness swung back and whipped Devlin's horse sharply, cutting both its hind legs. The animal reared up in pain, and to keep his seat the policeman had to release his grasp of the runaway's bridle.

So Daly was left alone to gallop along wth the animal. He brought the runaway to a standstill at Ninety-seventh street, and the occupants of the carriage alighted, thankful but frightened. A moment later a great touring car came up alongside. The occupants turned out to be friends of Mrs. Choate and Mrs. Tucker, who entered the machine and were driven home.

QUAKERS OUTPLAY WOLVERINES

Plucky and In Fine Individual Form But Their Tactics Don't Fit.

PENNSYLVANIA SCORES SEVENTEEN TO NAUGHT

Ann Arbor Men Not Captained and That Hurts Too—Bad Ground Holds Them and Their Swiftness and Trickery Are Unproductive.

(Special Dispatch by Leased Wire to The Journal)

Philadelphia, Nov. 17.—The University of Michigan football team, minus the services of its captain, Joe Curtis, proved inadequate to defeat the University of Pennsylvania team today and went down after a hard game by a score of 17 to 0.

The Wolverines put up a plucky game, but the Quakers were too powerful, both in attack and defense. One touchdown was made in the first and two in the second, two goals being made after the touchdowns. Forward passes and trick plays were expected at the Wolverines' end by the Quaker rooters, who hold Coach Yost in much esteem, but though the Michiganders played hard they were unable to get away with any fancy plays.

Michigan did well in holding their opponents after the first half.

Fifteen thousand spectators were present when the game began. The Michigan men had a crowd of strong-lunged rooters present. The style in which the Michigan men started the game would have swept many strong teams off their feet, but that line of red and blue jerseyed warriors in the front rank of Pennsylvania's squad were not to be moved by the enthusiasm of the enemy and simply did a stonewall act that taught Michigan caution and put the fear of Pennsylvania in their hearts.

But Pennsylvania herself was up against it in the first 20 minutes of play. She could stop, she could exchange punts with her foe, but she found the ball in her own territory too often for comfort. Then a weakness developed. It was in the left end of the line of Michigan, and Pennsylvania pounded it until it was sore. Then Michigan played low to protect her tender spot, and Pennsylvania walked over that spot of the western players' anatomy where they wear collars when they are not in football armor, and the game was practically won.

Perhaps the most important factor in the day's game that was militated against the chances of success of the Ann Arbor boys was the wretched condition of the field. Michigan depended solely upon her fast and tricky game. She could not do fast work in the treacherous field where the sand and turf were plowed up with every play, and almost every trick she tried to work was foozled by the fact that her backs could not get started in the bad going, the result of the recent storm.

Umatilla County Estate Sold.

(Special Dispatch to The Journal.)

Pendleton, Nov. 17.—The estate of Mrs. Figg Thompson, of 480 acres, 10 miles northwest of this city, was sold today by the administrator, C. H. Carter, to Joseph Hanscombe for $24,000, over $51 an acre.

KLAMATH WAITING UNTIL THINGS COME EASIER

Railroad's Advent Signal for Immense Activity — Project's Progress and Impediments.

(Special Dispatch to The Journal.)

Klamath Falls, Or., Nov. 17.—The difficulty and great expense incurred in transporting materials and equipment from the railroad for the irrigation project and the buildings erected during the past summer have made it clear that no public improvements not absolutely necessary should be undertaken til the railroad has reached the city. This may be by the middle of next summer, as the work is proceeding rapidly. 1,500 men now being at work and new equipment of the very best is being added constantly. Two more dredges will soon be at work throwing up the roadbed through the marsh, all of which work, it is hoped, may be completed before high water, which is usually about June.

The members of the Waterusers' association are voting as to their willingness to bear an assessment of 2 cents an acre for advertising purposes, and so far the vote is two to one against the proposition, the chief reasons being because there was no intimation as to how the money would be spent, and advertising would be doubly effective if deferred until the place could be reached by rail; so the matter is regarded as premature.

Can't Work for Hot Water.

Mason, Davis & Co. have successfully launched their huge barge, 33 by 90 feet, for the Oregon Peel dredge, which will cut the channel to deep water to divert the water into the ditch. It may be necessary to use the dredge on the main canal through the Hot Springs tract, as so much hot water is being encountered that it is difficult for men and horses to work in it.

The first hard rain of the season fell last night and it is decidedly colder, and were hard freezing to set in it would greatly impede the outside concreting, of which there is yet much to do.

The steamer Klamath, which has been hauling cement and merchandise from Laird's landing, had the misfortune to break all three blades off her propeller on a submerged log at the entrance to the straits from the lower lake and it will put her out of commission for at least a week, as the new propeller will have to be cast and shipped from Portland. But a short time ago two blades were broken from the propeller on the rocks just below the city, but they had another on hand then, and since had had the rocks removed and no further difficulty was anticipated.

New Companies Incorporated.

(Special Dispatch to The Journal.)

Salem, Nov. 17.—Articles of incorporation have been filed as follows:

Colonial Mining company; incorporators, Henry W. Snyder, Samuel Bowden, Louis F. Kraemer; capital stock, $100,000; main offices, Grants Pass, Oregon and Reading, Pennsylvania.

Western Electric company; incorporators, Charles H. Carey, Omar C. Spencer and Roger B. Sinnott; capital stock, $50,000; main office, Portland, Oregon.

HENEY WEDDED T