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[illegible]

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... STRICTLY MODERN UP-TO-date new cottage; you cannot find its equal in the city for less than $2,750; nothing will give us more pleasure than to show this cottage; only 10 minutes to heart of city by car, and ½ block from carline; cannot build the house for what you can buy the house and lot for, and terms about the same as paying rent.

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Wheat Farm

NO CASH REQUIRED

320 acres, 6 miles good town in eastern Oregon, good 7-room house, all fenced, best of wheat land, no rock or gravel, all plowed for fall sowing, good well, near school, R. F. D. and telephone, good road. Owner too old to handle such land. Don't need money. He wants a neat home in Portland. If you have a home to the value of from $1,500 to $2,000 to put in on this farm as first payment, will give you as long as you want on the balance at 6 per cent. A fine opportunity to own a splendid wheat farm. Price $25 per acre.

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... acres nearly all level land, good ... 80 acres cultivated, balance in ... with timber for use of farm; ... stream of water through land; irrigate part if desired; all fenced ... fenced; 5-room house; good barn; all outbuildings; family orchard; is situated on good level road, ... out from growing county seat in Willamette valley with fine ...; 4½ miles to nearest railroad with fine schools; 2½ miles to landing on Willamette river; new ... line will run near; 125 acres in ... span good mares, 2 cows, 7 hogs, ...; all farm implements; telephone in the house; good farm, well ... and all goes now at $7,000.

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... acres northwest of Beaverton, 20 cleared, 10 acres fine timber, 10 brush pasture, running water, house, $3,650; easy terms.

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BANKS.

FIRST NATIONAL BANK, Portland, Oregon.
CAPITAL AND SURPLUS, $1,500,000.
NO INTEREST PAID ON ACCOUNTS.

UNITED STATES NATIONAL BANK OF PORTLAND, OREGON.
Northwest Corner Third and Oak Streets.
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.........J. C. AINSWORTH	Cashier..............R. W. SCHMEER
Vice-President.......R. LEA BARNES	Assistant Cashier.........W. A. HOLT

Assistant Cashier....................A. M. WRIGHT

LADD & TILTON BANK—Portland, Or. Established 1859.
Capital fully paid.....$1,000,000 Surplus and undivided profits, $400,000
OFFICERS:

W. M. LADD...........President	R. S. HOWARD JR......Ass't Cashier
EDWARD COOKINGHAM...Vice-Pres.	J. W. LADD.........Assistant Cashier
W. H. DUNCKLEY...........Cashier	WALTER M. COOK.....Ass't Cashier

Interest paid on time deposits and savings accounts. Accounts of Banks, Firms, Corporations and Individuals solicited. We are prepared to furnish depositors every facility consistent with good banking.

MERCHANTS NATIONAL BANK—Portland, Oregon.

J. FRANK WATSON...President	R. L. DURHAM........Vice-President
R. W. HOYT..............Cashier	GEORGE W. HOYT.....Ass't Cashier

S. C. CATCHING......Second Assistant Cashier.
Transacts a General Banking Business. Drafts and Letters of Credit Issued. Available to All Parts of the World. Collections a Specialty.

BONDS AND INVESTMENTS.

MORRIS BROTHERS, Chamber of Commerce Building.
Municipal, Railroad and Public Service Corporation Bonds.

DOWNING-HOPKINS COMPANY—Established 1892—BROKERS.
STOCKS, BONDS, GRAIN—Bought and Sold for Cash and on Margin.
Private Wires. Rooms 201 to 204 Couch Bldg. Phones: M-335; A-2337.

GRAND CENTRAL STATION TIME CARD.

Southern Pacific.

LEAVING PORTLAND.		ARRIVING PORTLAND.	
Roseburg Passenger	8:15 a. m.	Oregon Express	7:15 a. m.
Cottage Grove Passenger	4:15 p. m.	Cottage Grove Passenger	11:30 a. m.
California Express	7:45 p. m.	Roseburg Passenger	5:30 p. m.
San Francisco Express	1:30 night	Portland Express	11:15 p. m.
WEST SIDE.		WEST SIDE.	
Corvallis Passenger	7:00 a. m.	Corvallis Passenger	6:35 p. m.
Sheridan Passenger	4:10 p. m.	Sheridan Passenger	10:30 a. m.
Forest Grove Passenger	11:00 a. m.	Forest Grove Passenger	8:00 a. m.
Forest Grove Passenger	5:40 p. m.	Forest Grove Passenger	2:50 p. m.

Jefferson Street Depot.

Portland to Dallas	7:40 a. m.	Dallas to Portland	10:15 a. m.
Portland to Dallas	4:15 p. m.	Dallas to Portland	5:50 p. m.

Portland-Oswego Suburban—Leaving Portland a. m., 5:30, 6:30, 7:30, 7:40, 8:50, 10:25; and p. m., 12:50, 2:05, 3:30, 5:20, 6:25, 7:45, 10:10, 11:30.

Northern Pacific.

Tacoma & Seattle Exp.	8:30 a. m.	North Coast Limited	7:00 a. m.
North Coast & Chicago, Lim	2:00 p. m.	Portland Express	4:15 p. m.
Overland Express	11:45 p. m.	Overland Express	8:35 p. m.

Oregon Railroad & Navigation Company.

Pendleton Passenger	7:15 a. m.	Spokane Flyer	8:00 a. m.
Chicago-Portland Special	8:30 a. m.	Chi., Kan. City & Port. Exp.	9:45 a. m.
Spokane Flyer	8:15 p. m.	Chicago-Portland Special	8:50 p. m.
Kan. City & Chi. Exp.	6:00 p. m.	Portland Passenger	5:15 p. m.

Astoria & Columbia River.

Astoria & Seaside Express.	8:00 a. m.	Astoria & Port. Passenger.	12:15 p. m.
Astoria & Seaside Express.	6:30 p. m.	Portland Express	10:00 p. m.
Seaside Special, Sat. only.	2:20 p. m.	Seaside Special, Sun. only.	10:20 p. m.

Canadian Pacific Railway Co.

C. P. R. Short Line, via Spo	8:15 p. m.	C. P. R. Short Line, via Spo.	8:00 a. m.
Via Seat., Vic. & Vanc.	2:00 p. m.	Via Van., Vic. and Seattle	8:15 p. m.
Via Sumas	11:45 p. m.	Via Sumas and Seattle	7:00 a. m.

Portland Ry., Light & Power Co.

Cars Leave Ticket Office and Waiting-Room, First and Alder streets.
FOR OREGON CITY:
4:00, 6:30 a. m., and every 30 minutes (on the hour and half-hour), to and including 9:00 p. m., then 10, 11; last car, 12, midnight.
Gresham, Boring, Eagle Creek, Estacada, Cazadero, Fairview and Troutdale—7:15, 9:15, 11:15 a. m.; 1:15, 3:45, 6:15, 7:25 p. m.

FOR VANCOUVER.
Ticket office and waiting-room, Second and Washington streets.
A. M.—6:15*, 6:50, 7:25, 8:00, 8:35, 9:10, 10:30, 11:50.
P. M.—12:30, 1:10, 1:50, 2:30, 3:10, 3:50, 4:30, 5:10, 5:50, 6:30, 7:05, 7:40, 8:15, 9:25, 10:35**, 11:45**.
On third Monday in every month last car leaves at 7:05 p. m.
*Daily ex. Sun. **Daily ex. Mon.

Time Card Oregon Electric Railway Company.

Arriving Portland—		Leaving Portland—	
Wilsonville, local	7:05 a. m.	Salem and Inter. Stas., local.	6:25 a. m.
Salem and Inter. Stas., local.	8:15 a. m.	Wilsonville, local	7:35 a. m.
Wilsonville, local	10:30 a. m.	Salem and Inter. Stas., Exp.	8:35 a. m.
Salem and Inter. Stas., Exp.	11:20 a. m.	Salem and Inter. Stas., local.	11:10 a. m.
Salem and Inter. Stas., local.	1:20 p. m.	Wilsonville, local	1:10 p. m.
Wilsonville, local	4:45 p. m.	Salem and Inter. Stas., Exp.	2:05 p. m.
Salem and Inter. Stas., Exp.	4:00 p. m.	Salem and Inter. Stas., local.	3:30 p. m.
Salem and Inter. Stas., local.	5:40 p. m.	Wilsonville, local	5:10 p. m.
Salem and Inter. Stas., Exp.	8:15 p. m.	Salem and Inter. Stas., Exp.	6:05 p. m.

MONEY TO LOAN

SALARY LOANS UPON PLAIN NOTES. "ABSOLUTELY NO SECURITY." TERMS THE BEST. GET $10 TO $100. REMEMBER, IF YOU WORK, WE WILL LOAN YOU MONEY. STATE SECURITY COMPANY. 704 DEKUM BLDG. HOURS, 8 A. M. TO 6 P. M. WED. AND SAT'S UNTIL 8 P. M.

SALARY AND MORTGAGE LOANS TO salaried employes and on pianos, furniture, warehouse receipts, horses, insurance policies and all kinds of securities. New Era Loan & Mortgage Co., 205 Abington bldg.

MONEY ADVANCED SALARIED PEOple and others upon their own names without security; cheapest rates, easiest payments; offices in 66 principal cities; save yourself money by getting our terms first. Tolman, 223 Abington bldg.

LOANS—REAL ESTATE AND CHATtel loans and any kind of loans, large or small. Call or address Pacific Business Exchange, 303½ Washington, suite 4.

WE LOAN MONEY ON DIAMONDS and jewelry at reasonable interest for long or short time. A. & M. Delovage, jewelers, 269 Washington st.

$100,000 TO LOAN IN SUMS OF $1,000 or more, 6 to 7 per cent, on improved realty. M. G. Griffin, 266 Stark.

SALARY LOANS—STRICTLY CONFIdential; easy to get and easy to pay. T. A. Newton, 511 Buchanan bldg.

$2,500 OR LESS, REAL ESTATE SEcurity. Farrington, 416 Commercial Club bldg.

LOANS ON REAL ESTATE, $500 AND up. Harding & Reynolds Co., 315 Chamber of Commerce.

$100,000 ON MORTGAGES, CITY OR farm property, fire insurance. McKenzie & Co., 250½ Alder, room 3.

MONEY TO LOAN, LARGE LOANS A specialty, building loans; lowest rates; fire insurance. W. G. Beck, 312 Failing.

QUICK LOANS ON ALL SECURITIES. S. W. King, 45 Wash. bldg. M. 6100.

MONEY TO LOAN ON ALL KINDS OF security. W. Holl, R. 9, Wash bldg.

IN SUMS OF $2,000 to $20,000—H. W. Goddard, 110 2d st.

SALARY LOANS—LOWEST RATE AT Employers' Loan Co., 716 Dekum.

LOAN FOR THE ASKING—SALARY or chattel. The Loan Co., 410 Dekum.

PATENT ATTORNEYS

PROTECT YOUR IDEA—WE CAN patent it. Moulton & Scobey, attorneys, 504 Columbia bldg., Portland, Or.

J. J. HIRSHHEIMER, 227½ WASH ST., patent and pension attorney.

PATENTS, COPYRIGHTS. A. J. MATter, 518 Commonwealth bldg.

R. C. WRIGHT, U. S. AND FOREIGN patents; infringment cases, 604 Dekum.

RUBBER STAMPS AND SEALS

ALSO ALL OFFICE STATIONERY, P. D. C. Co., 231 Stark. Tel. 1407.

REAL ESTATE

J. M. Pittenger & Co.,

263 Russell st. Phone E. 4649. Fire insurance, loans, real estate.

J. W. OGILBEE REAL ESTATE AND loans; estab. 1883. 145½ 1st, room 11.

SAFES

DIEBOLD MANGANESE SAFES—Large stock; lockouts opened, jails, metal furniture. J. E. Davis, 66 3d st.

FIREPROOF AND BANK SAFES AT factory prices; second-hand safes. Mosler Safe Co., 108 2d st.

SHOWCASES AND FIXTURES

SHOWCASES OF EVERY DESCRIPtion; bank, bar and store fixtures made to order. The Lutke Mfg. Co.

THE JAMES I. MARSHALL MFG. CO., showcases, cabinets, store and office fixtures. 289 Couch st. M. 2703.

SHOWCASES.
BIRDSALL HAMILTON BLDG.

SIGN AND SHOW CARDS

FOSTER & KLEISER, SIGNS, THE largest sign makers in the northwest. 5th and Everett sts. Phone Priv. Ex. 55. Home A-1155.

ELMER J. WALLACE, ART SIGNS AND office lettering. 327 Stark. Pac. 1566.

"SIGNS THAT ATTRACT"—PORTland Sign Co., 287 Stark. Pacific 1596.

TRANSFER AND STORAGE.

C. O. PICK TRANSFER & STORAGE company, office and commodious 4-story brick warehouse, with separate iron rooms and fire-proof vault for valuables, northwest corner of 2d and Pine sts. Pianos and furniture moved and packed for shipping. Phones Main 596, Home A-1996.

OLSON-ROE TRANSFER CO.
General transfer and storage; safes, pianos and furniture, etc., moved, packed and shipped. 209 Oak st., between Front and 1st. Phone Main 547, A-2247.

IRELAND & McMILLAN,
Moving and expressing. Phone East 561. 341-349 Williams ave.

OREGON TRANSFER CO., 134 N. 6TH. Main 69. Heavy hauling and storage.

INDEPENDENT BAGGAGE & TRANSfer Co.—Storage 324 Stark. Main 407.

KADDERLY TRANSFER & STORAGE Co., 111 N. 6th. Main 1685; A-1685.

TYPEWRITERS

ALL MAKES, RENTED, REPAIRED, sold. P. D. C. Co., 231 Stark. Tel. 1407.

VETERINARY COLLEGES

SAN FRANCISCO VETERINARY COLlege, next session begins September 15. Dr. C. Keane, president, 1818 Market. Catalogue free.

WHOLESALE JOBBERS

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

EVERDING & FARRELL, PRODUCE and commission merchants, 140 Front st., Portland, Or. Phone Main 178.

OREGON FURNITURE MANUFACturing Co.—Manufacturers of furniture for the trade. Portland, Or.

WADHAMS & CO., WHOLESALE GROcers, manufacturers and commission merchants. 4th and Oak sts.

LEWIS-STENGER BARBERS' SUPPLY Co., barbers' supplies, barbers' furniture, barbers' chairs, 10th and Morrison.

THE GRATON & KNIGHT MFG. CO., oak tanners, leather belting manufacturers, Portland, Or., 51 1st st.

BATES-WIGHT CO., CALENDARS, ADvertising novelties. 150 6th st.

ALLEN & LEWIS—GROCERIES.

TRANSPORTATION

SAN FRANCISCO & PORTLAND S. S. CO.—Only Direct steamers and daylight sailings. From Ainsworth dock, Portland, 9 a. m.
S. S. Rose City, July 4, 20, etc.
S. S. State of California, July 11, 25.
From Lombard St., San Fran., 11 a. m.
S. S. State of California, July 4, 20.
S. S. Rose City, July 11, 25, etc.
J. W. RANSOM, Dock Agent.
Main 268—Ainsworth Dock.
M. J. ROCHE, Ticket Agent, 142 3d St.
Phones Main 402, A-1402.

ANCHOR LINE

GLASGOW VIA LONDONDERRY
California, June 20, Caledonia, June 27.
Saloon, $62.50, $67.50 and $72.50.
Second Cabin, $42.50 and $45.
Third Class, $27.40 and $27.75.
For book of tours and information, apply to HENDERSON BROTHERS, 21 to 23 Sherman St., Chicago.

NORTH PACIFIC STEAMSHIP CO.'S STEAMSHIPS

Roanoke and Geo. W. Elder

Sail for Eureka, San Francisco and Los Angeles direct every Thursday at 8 p. m. Ticket office 132 Third, near Alder.

REGULATOR LINE Fast Steamer,

Bailey Gatzert

Round trips to The Dalles week days, except Friday, leave 7 a. m. Round trips to Cascade Locks Sundays, leave 9 a. m. Dalles City and Capital City maintain daily service to The Dalles, except Sunday, calling at all way landings for freight and passengers. Leave 7 a. m., Alder street dock. Phones Main 914; A-5112.

COLUMBIA BEACH
PASSENGER STEAMER "NIP"
Leaves Vancouver 8, 10, a. m.; 12 m., 2, 4, 6, 8 p. m.
Leaves Columbia beach, 7:30, 9:30, 11:30 a. m.; 1:30, 3:30, 5:30, 7:30 p. m.