5, 10, 15 CENT STORE TO OCCUPY THE YEON CORNER FOR 10 YEARS

Yeon Pays Rosenblatt Company $5000 to Cancel Its Lease on Store.

MONTHLY RENTAL $2200

Rosenblatt & Co. Has Leased Store in Failing Building Across the Street; Space Is 80 Feet Square.

A company that is operating 5, 10 and 15 cent stores throughout the country, has rented the ground floor and basement of the Yeon building, Fifth and Alder streets, for a term of 10 years at $2200 a month.

To effect the arrangement John B. Yeon yesterday paid Samuel Rosenblatt & Co. $5000 for cancelling a lease held by them on the ground floor property.

Rosenblatt & Co. in turn have taken a lease on the ground floor of the structure directly across the street from the Yeon building, which is owned by the Failing estate. Until recently it was occupied by the Meier & Frank company pending completion of their new building.

The lessee plans to move into its new quarters between January 15 and February 1.

Samuel Rosenblatt & Co. have leased a space 80 feet square in the structure across from the Yeon building.

ROTHCHILD BUYS RESIDENCE

Structure on Westover Terraces Purchased for $22,000.

Fred H. Rothchild, head of Rothchild Bros., which firm retires from the wholesale liquor business January 1 to take up the millinery business, has purchased as a home the handsome residence of William H. Lewis, president of the Lewis-Wiley Hydraulic company.

The structure stands on Westover Terraces, at the corner of Westover road and Summit avenue. It is three stories high, contains 11 rooms and was built 3½ years ago at a cost of $22,000.

In the deal just completed, however, Mr. Rothchild paid Mr. Lewis $15,000 cash. The new owner will spend $1500 in building a garage and remodeling before occupying the house.

Of the pure New England type of architecture, the residence stands on a site made up of 2½ lots and containing 11,250 square feet.

Negotiations in the sale were carried on by E. A. Clark of the realty firm of F. N. Clark & Co.

COMPANY WILL HAVE HOME

Oregon News Company Buys Lot and Plans Three-Story Building.

As a site for a new home the Oregon News company has purchased a lot 25 by 100 feet at the southwest corner of Eleventh and Oliver streets. It is understood that the price paid the owners, Samuel Herman and Fred H. Rothchild, was $26,000.

Tentative sketches for a three-story and basement reinforced concrete building have been prepared by the architectural firm of Houghtaling & Dougan, for the inspection of the New York office of the company. The plans have been sent east for approval and if the head office gives the word construction will undoubtedly begin in the near future.

The site is near the Union and North Bank depots and the proposed new postoffice. The Oregon News company is located at present at 71 Front street.

J. Fred Staver handled the real estate end of the deal.

Big Plant a Possibility.

According to A. J. Capron, local building supplies agent, one of the companies he represents may erect a $300,000 plant in Portland. This company is to put up a Pacific coast branch and has plans for four factory buildings. Sites are being considered in Oregon, Washington and California at the present time.

Prepares Plans for Residence.

George Eastman, architect in the Lewis building, has been commissioned by J. N. Griffin, to prepare plans for the remodeling of the large residence at 885 Woodworth avenue, in Alameda Park. The work will be done under one general contract. Plans are practically complete and ready for bids.

Real Estate Transfers.

Peter Repp and wife to Reinold Moser et al, lot 25, block 3, St. Johns Park addition ..... $ 1,215
Northwestern Trust Co. to James C. Robinson, lot 22, block 2, Wilburton 10
The Joe A. Stroudebridge Estate Co. to Ida S. Anderson, lots 7, 8 and 9, block 17, Errol Heights 625
William Titz and wife to William Titz Jr. and wife, lot 2, block 2, Hills addition to St. Johns 10
Lend Estate Co. to W. E. Peters, lot 13, block 22, Eastmoreland 1,000
Lewis P. Love et al to Lloyd P. Love, lot 2, block 4, El Tovar 10
Chas. H. Page to Robert B. Best, lot 3, block 46, lot 2, block 34, lots 15, 16, block 13, Alameda Park 5,550
Northwestern Trust Co. to N. H. Dunton, lot 9, block 8, Wilburton 10
1915 Real Estate Co. to Lidia J. Snyder, lot 10 and north ½ lot 11, block 27, East St. Johns 562
J. T. McDevitt to Guild & Tilton Bank, undivided ¼ interest in lots 5 and 6, block 120, East Portland 10
James Taggart et al to May Kraenkel, lot 8, block 8, Gileneyrie 10
J. B. Gates and wife to Northwestern Trust Co., lot 6, block 10, Clifford's addition to Albina 10
Mrs. E. K. Marx to Conrad Emig, lot 12, block 66, Sunnyside 10
W. D. Wright to Chas. P. Nelson, undivided ½ interest in lot 14, block 19, Elmhurst 10
Vincenzo Ierulli and wife to Salvatore Scopacasa, undivided ½ of lot 14 and north 15 feet of lot 15, block 1, Henry's Fourth addition 10
John Keating and wife to Catherine Evelyn Keating, lot 18, block 26, north ½ lots 6 and 7, block 22, west ½ lots 1 and 2, block 35, lot 14, block 48, west 40 feet lots 12 and 13, block 26, Albina; lots 10 and 11, block 4, Motor addition 10
F. L. Schlegel and wife to William Doig, et al, lot 9, block 1, Oak Knoll 2,000
Henry M. Waloorf and wife to Nettie E. Dunsmore, Trustee, east ½ lots 1, 2, 3 and 4, block 24, Point View
W. L. Greene to Nellie M. Greene, lot 4, block 9, Woodlawn 1
W. A. Lovett and wife to Mildred Copper, lot 15, block 4, Beaumont
Parkrose subscribers to James C. Swifford, et al, lot C, block 86, Parkrose 10
W. P. Thorsen and wife to W. F. Lipman, lot 3, lots 4, 5 and 6, block 57, East Portland 10
Portland Trust & Savings bank to F. H. Rothchild et al, lots 5 and 8, block 77, Couch's addition, subject to easement for Tanner creek sewer
F. H. Rothchild et al to Samuel S. Rhead et al, east 25 feet lots 5 and 8, block 77, Couch's addition 10
Catherine Evelyn Keating to John Keating, lot 18, block 26, north ½ lots 6 and 7, block 22, west ½ lots 1 and 2, block 35, lot 14, block 48, west 40 feet lots 12 and 13, block 26, Albina; lots 10 and 11, block 4, Motor addition 10
C. W. Parker to Portland Realty & Trust Co., west ½ lot 9, and east 6 feet lot 11, block 4, Colman's second addition 10
Aug. Coolney Gustafson and husband to Rufus A. Mordecai, lot 17, block 1, Havelock (to correct deed, book 672, page 426) 10
F. Mitchelbree and wife to H. D. Eurick, lot 8, block 2, Ainsley Park 550
Mt. Hood Ry. Devel. Co. to Ernest Queisberry, lot 10, block 1, Tabor
Wellesley Land Co. to H. Charles Chadbourne, lots 35 and 36, block 1, Arlington Park 2,250
Walter R. Scheitz and wife to Tina Schmitz, lot 16, block 5, Terrace Park 200
Terr. Randall Rivers to Nora G. McDaniels, lots 1 and 2, block 7, Swing addition 600
T. M. Word and wife to J. A. Black, undivided ½ interest in lot 1, block 4, Reynolds 600
Rachel Sall and wife to C. Hyde, lot 3, block 78, Rose City Park 100
Max Stein and wife to W. Stein, lot 3, block 4, Albina addition to Portland Homestead 1
Portland Trust & Savings bank to F. E. Patterson, land beginning at a point on west line of Sec. 4, T. 1 S., R. 2 E., 1320 feet north of SW. corner of Sec. 4; also strip 25 feet wide north and south and extending east and west, being immediately north of above 300
F. X. Joy and wife to Joseph Roy, lot 1, block 12, Hawthorne Park addition 550
Portland Trust & Savings bank to W. E. Mott et al, lot 8, block 2, Fairoaks 10
Winnie H. White and husband to Frances S. White, lot 9, block 115, Lents addition 10
Rose City Park Association to William J. Jackson, lot 10, block 156, Rose City Park 10

Building Permits.

Lineman Bros., brick one story frame dwelling, 480 Irving st., between Thirteenth and Fourteenth sts., builder owner, $3,000.
Chas. Ross, repair two story frame dwelling, 755 N. Eighteenth st., between Vaughn and Raleigh sts., builder, L. Jones, $75.
James Gill, move one story frame dwelling, East Gilsan st., mover, A. D. Moeller, $200.
H. W. Seindel, erect one story frame store, 331 East st., between Couch and City sts., builder C. L. Campbell, $800.
H. L. Stone, repair one story frame dwelling, 587 Irving st., between Polk and Tillamook sts., $400.
J. B. Hoffman, repair one story frame dwelling, 670 East Glisan st., between Sixty-third and Sixty-fourth avenues, builder, E. S. Paul, $400.
H. W. Wallace, repair two story ordinary store, 51 N. Sixth st., between Couch and Davis sts., builder Julius L. Quiney, $500.
Lewis Bros., repair one story frame dwelling, 190 Flint st., between Vaughn and Thurman sts., builder owner, $50.
Wallace Nelson, repair one story frame store, 448 Yamhill st., between Fifth and Sixth and 549 First avenue, builder, owner, $80.

Year Ago in War

December 30, 1914.

Russians win plains of Corlice in Galicia and open the way to Carpathian passes.

German airmen again raid Polish city, dropping 40 bombs on Sochaczew.

Allies claim gains in Belgium and capture the hamlet of St. Georges, south of Ypres.

IRRIGATION DISTRICTS SHOULD HAVE OREGON LENDING THEM CREDIT

Portland Banker Discusses Difficulties Attending Sale of Securities Now Offered.

"The state of Oregon should lend its credit to irrigation districts as cities do to paving districts, act as bankers for these districts, issuing bonds which are direct obligations of the state, protecting itself against this liability by levying assessments on the property to be benefited by the project," John A. Keating, president of the Lumbermens Trust company, said in an address on "Fundamentals of a Bond Issue," before the Oregon Irrigation congress last night.

"It has been and still is practically impossible for trust companies to sell irrigation securities such as Oregon produces," he said.

"That is, the cost of distributing them would be greater than the profit to the underwriter and the hazard of having a large part of them left on the underwriter's hands is too great to be assumed. Whatever may be the technical position of these securities they lack market qualities.

"I do not believe that irrigation securities such as Oregon has to offer can be distributed if the security is limited to the assets of the district itself or to the development of these assets as promised by an irrigation project. It is necessary to supplement these assets by the support of other credits.

"In my judgment the credit of irrigation securities offered the public must be based not only upon the assets included within the areas of the irrigation district themselves but upon assets included in the next larger political unit—the state.

"Another point of great importance is that most of the plans for financing irrigation projects have been grossly defective. They have provided too short a term for the settler to repay his share of the loan.

School Children Made Happy.

A token in the form of a lock was presented by Mr. and Mrs. Julius L. Meier, to each pupil of the Hoyt's and Corbett's schools near the Columbia highway, east of the Sandy river during the Christmas week. The name of each child was written in the lock which contained the picture of Mr. and Mrs. Meier's new home recently built in the locality. A program was rendered in connection with the presentation, which was in charge of Miss Grace Ferguson, teacher in the Heights school.

Investors Not Encouraged.

Mr. Hinkle said that if "one who knows knowledge" should call upon our leading Portland banker and ask specifically concerning the merit of irrigation district securities, the financier would respond that his bank did not handle that class of securities.

He added that if the same person went to the proper state official seeking the same information he would be told that the plans of the project as submitted looked good, but that no personal inspection by men upon footsteps had been made. The speaker concluded with the prediction that the person seeking information would close the deal by putting his money into the postal savings bank.

State Senator I. N. Day made an address, declaring it to be the state's duty to back reclamation.

Speakers Are Quizzed.

With the expressed desire of learning how definitely the ideas said were meant, to C. Leiter, secretary of the resolution committee, asked a series of questions of J. T. Hinkle, C. C. Chapman and Senator Day.

He asked Hinkle how many of the irrigation congress officers and directors had carried on a campaign for state guarantee of irrigation bonds and interest or other state aid of irrigation.

Hinkle replied that no campaign had been carried on and no fund provided, but that following the passion of the irrigation congress declaring in favor of state aid, some of the officers had made talks in their respective localities.

Mr. Leiter had asked and secured a statement in writing from Senator Day as follows: "I favor state guarantee of principal and interest on irrigation and drainage bonds and a state rural credit system."

Pledges Time and Money.

He further asked Senator Day if he would support a campaign for such an issue personally and financially. Senator Day answered:

"Whether the measure carries or not, I am for it and will contribute as much of my time and means as I can to secure its passage."

Letter asked C. C. Chapman, as chairman of the Oregon Development bureau of the Portland Chamber of Commerce, if there was any way of ascertaining if the trustees of the chamber will support any measure providing state aid or reclamation or drainage.

Before Mr. Chapman answered, O. Leuramard answered that for six months he had been trying to get an answer from the Chamber of Commerce to precisely the same question, and had been told in return that the chamber will support issues approved by the irrigation congress, but that it is not shown whether the chamber will support government or state guarantee of irrigation bonds or interest, or whether it will stand for the irrigation district.

Mr. Chapman Surprised.

Mr. Chapman said he was surprised to learn any expression had come from the officers of the Chamber of Commerce tied to no one else could speak the Chamber of Commerce and its members. He further suggested that Senator Day's favorable position would have great weight, as would the approval of men of judgment and conservation, and that it is doubtful if the Chamber of Commerce would desire to impose upon the text of the measure or measures to be submitted to vote.

Should Back United States.

It was Farmer C. L. Smith of the Oregon-Washington Railway & Navigation company who said Oregon might as well back anything in the way of guarantee that the United States finds good.

A. P. Clark, one of the delegates, said an approving position by the chamber of Commerce would help determine the position of rural voters.

During the afternoon there was discussion of the extent to which government supervision of reclamation projects should take, a discussion participated in by E. W. Burg of North Yakima, M. L. Rice and Judge Carroll B. Graves of Seattle, N. G. Hedin of Portland, and C. A. Hays.

UPPER COLUMBIA MERCHANTS RESENT BOAT SUSPENSION

A. G. Means of Umatilla says that upper Columbia river merchants regret the recent suspension of steamboat service.

"The boats were not patronized as they should be, but the blame must not be entirely fastened on the people of the upper river district," said Mr. Means.

"So far as we are able to see, Portland business men have not bestirred themselves at all. The representatives of wholesale houses have had no instructions concerning steamboat transportation. When taking orders they have not asked the merchants when they prefer, rail or river shipment.

"Nor has there been any general effort to stimulate river business.

"We believe that if boat service on the Columbia river, especially above the Celilo canal, is to be successful, there must be cooperation and efficient organization work at both ends of the line. Boat transportation will not be developed without effort."

IRRIGATION CONGRESS WOULD HAVE PEOPLE PASS GUARANTEE ACT

Feeling Entertained That the State Should Get Behind Projects Before Aid Asked.

QUESTION THE SPEAKERS

Resolutions Committee Secretary Tries to Have Commerce Chamber Signify Its Position; Day to Help.

Oregon should not ask the federal government to underwrite interest on irrigation district bonds without being willing by constitutional amendment to take the same position.

There should be a state constitutional amendment guaranteeing principal and interest of irrigation and drainage bonds and a measure establishing a state rural credit system.

To put such measures on the ballot, a committee of the Oregon Irrigation congress should meet with committees representing Willamette valley drainage interests, the grange, farmers' union and other organizations of influence, to formulate the measure, indorse it and secure a fund of not less than $5000 with which to finance an educational campaign preceding the next state election.

Action Is Expected Today.

Speakers enunciated the propositions above outlined at the Oregon Irrigation congress yesterday, and the sentiment in approval was anticipative of action by the congress today.

The delegates became self critical and confessed that in the past they have been satisfied to adopt resolutions and then go home without adequate arrangement to forward issues declared for in the resolutions.

The afternoon program was opened with an address by O. Leuramard, consulting engineer, who declared in favor of the Jones bill guaranteeing interest on irrigation district bonds after he had shown how former and present reclamation methods have failed.

J. T. Hinkle of Hermiston discussed the financing of projects, saying that there must be local and state confidence in irrigation securities before confidence of distant investors may be won.

Newman Buys Desk, And Passes It On

"I haven't the least use for this desk," remarked Sam Newman of the New York Bargain House, on First street, as he paid over the cash necessary to complete his ownership of the article.

Neither did he. But he had a certain feeling that the desk could be traded off—swapped for something else. He also had a very certain way of meeting men who would make a trade. Newman did not know who the men might be, for was he concerned in matters regarding individual identity.

What he wanted was a trade! So he advertised in The Journal's classified. In immediate reply a man appeared, just as Newman had figured, and a trade was on. Newman got an ice chest and a check protecting machine, the stranger got the desk. Both were satisfied, and The Journal went all brought it all about—but that's what they are for.

NEW TODAY

MONEY TO LOAN
On City and Farm Properties in Any Amount at Current Rates. Hartman & Thompson, Bankers Corner of Fourth and Stark Sts.

AUCTION SALES TOMORROW
AT 2 p. m. at Ford Auction Co., 211 1st st. Furniture, carpets, etc.
AT Wilson Auction House, 166-8 1st st. Sale at 10 a. m.

MEETING NOTICES 41
B. P. O. ELKS—Regular meeting this Thursday evening at 7 o'clock sharp. There will be degrees conferred for the Past Exalted Rulers of our Lodge. After which we will celebrate the year with an old time stag. Visiting brothers are invited to attend.
By order of E. E. R.
M. R. SPAULDING, Sec.

OREGON COMMANDERY, NO. 1, KNIGHTS TEMPLAR—Special meeting and organization of the drill team. All members of the drill team and committee members who are not holding tickets for Knights Templar parties are especially urged to be present. By order Eminent Commander.
C. F. WIGHAND, Recorder.

ON account of New Year's eve there will be no meeting Friday night.
A. L. BARBER, Clerk.

MT. HOOD LODGE, NO. 157, A. F. AND A. M.—Stated meeting this Friday evening. ED C. PECK, Sec.

CALEDONIAN club and Burns anniversary concert and dance will be held in Pythian Castle, 128 Fourth st., on New Year's Eve, December 31. Scotch songs, Strathspeys and reels. Commence sharp at 9 o'clock. 22

EMBLEM jewelry a specialty, buttons, pins, charms. Jaeger Bros., 131-3 6th.

Vital Statistics
Marriages, Births, Deaths

MARRIAGE LICENSES
Frank Iseen, Hemlock, Or., legal, and Lilly B. Larson, 1816 Portsmouth ave., legal.
William Fraser, 405 East Davis st., legal, and Marie Schindler, 784 Longview ave., legal.
Lewis E. Colby, 62 East Twenty-ninth st., legal, and Josephine Curran, same address, legal.
Earl Andrew Hurt, 1770 East Eleventh st., legal, and Mabel Shell, 621 Lexington ave., legal.

W. G. Smith & Co. Wedding and Visiting Cards
Third floor Morgan bldg.

DRESS suits sold or rented, low prices, latest styles, all sizes, we buy dress suits. Harris Model Clothing Store, 51 3d.

DRESS suits for rent, all sizes. Unique Tailoring Co., 309 Stark st.

BIRTHS
SZLWCZYK—To Mr. and Mrs. Anton Szlwczyk, 9 E. Prescott st., December 29, a daughter.
SCHIFF—To Mr. and Mrs. John Saard, 1161 E. Burnside st., December 11, a son.
LARSON—To Mr. and Mrs. Martin Larson, 695 E. 46th st. N., December 19, a daughter.
DIXON—To Mr. and Mrs. Alfred Dixon, 1233 Concord st., December 13, a son.
MICHEL—To Mr. and Mrs. John Michel, 217 Hoyt st., December 22, a son.
CELLOLINO—To Mr. and Mrs. Louis Cellolino, 664 E. Ash st., S. E., December 23, a son.

GREEN TRADING STAMP DIRECTORY

BEAUTY PARLORS
SANITARY beauty parlors, 301 Dekum bldg., 3d and Wash. Hair dressing, shampooing, free massage, manicuring, 25c. Coupon stamps with this ad. Phone Marshall 3792.

BOOKS AND STATIONERY
A. W. SCHMING, 220 First st.

CLEANERS AND DYERS
QUICK DYERS & CLEANERS, 5 Alder st.

DEPARTMENT STORES
J. M. KELLY, corner 6th and Morrison sts.

FLORIST
SPERLING & SON, 6 Morrison st. M. 5622, A. 4686.

GROCERIES
JOHN ANDERSON, 513 Glisan st. Quick service. Phones Main 9, A. 9.
T. M. COWLEY, Grocer, 436 Alder st., cor. 12th and 13th. Woodlawn 2477. A. 4477.
COOK'S CASH GROCERY—Quality, quality and lowest prices. 24th & Thurman. Main 2042. Fir. LARSON, 1420 Union ave. Both phones.

HARDWARE, PAINT, ETC.
SCHYNSKI, Ddm., 286 Morrison. Tabor 2467.

LAUNDRIES
CRESCENT LAUNDRY, cor. East 31st and Alder st. Tabor 56. B 1622.

MEN'S CLOTHING AND WOOLEN GOODS
Oregon Woolen Mills Store, 201 1st. Oregon Woolen Clothing, mackinaws, shoes, hats.

PAINTS, OILS AND VARNISHES
E. H. BOTTEMILLER, 751 Thurman—New and 2d hand furniture, paints, oils, glass, hdwe.

WOOD AND COAL
COLUMBIA FUEL CO.—Best grades Dry Wood, Coal, $6.25 cords. Woodlawn 519.

BIRTHS (Continued)
MARTIN—To Mr. and Mrs. Alfred R. Martin, 1256 Minnesota ave., December 9, a daughter.
MARKS—To Mr. and Mrs. John C. Marks, 752 E. 74th st. N., December 17, a son.
SKOKO—To Mr. and Mrs. Steven Skoko, 672 Borthwick st., December 17, a daughter.

DEATHS AND FUNERALS 75
LEWIS—Rachel Lewis, December 29, 1915, at her late home, 924 East Stark, Rosefille, beloved mother of Leander, Herman Bell and George Lewis, Mrs. Sarah Bell and Mrs. Lulu Mills, all of Portland, Mrs. Fred Davis, of Centralia, Wash. Funeral at East Side Baptist church, 29th and E. Ankeny, Friday, December 31, 1:30 p. m. Interment Multnomah cemetery.
ALVORD—At the family residence, 0929 46th ave. S. E., Chester Wolcott Alvord, aged 9 years, son of Mr. and Mrs. F. A. Alvord. The funeral service will be conducted Friday, Dec. 31, at 2 o'clock p. m. in the mortuary chapel of A. D. Kenworthy & Co., 280 Morrison, cor. S. 2d. Friends and acquaintances are respectfully invited to attend. Interment Mt. Scott Park cemetery.
COLBY—Henry Colby, Multnomah Hospital, December 29, 51 years, endocarditis.
FARRER—Ethel L. Farrer, 840 E. Yamhill st., December 29, 15 years, lobar pneumonia.
PURCELL—Martha E. Purcell, St. Vincent's, December 29, 80 years, senility.
SCHERK—Henry W. Scherk, 1195 E. Morrison st., December 29, 40 years, acute nephritis.
ZWICKER—Arthur C. Zwicker, St. Vincent's, December 24, 56 years, intestinal obstruction.
ELDRIDGE—Mrs. Helen A. Eldridge, Good Samaritan, December 25, 63 years, chronic nephritis.
BUEHLER—John W. Buehler, 1296 E. Madison st., December 26, 50 years, Bright's.

CLARKE BROS., florists, 287 Morrison st. Main or A-1905. Fine flowers and floral designs. No branch stores.
MARTIN & FORBES Co., florists, 347 Wash. Main 293, A-2293. Flowers for all occasions, artistically arranged.
TONSETH FLORAL Co., 285 Wash. 1st, 4th and 5th. Main 5702, A-1102.
MAX M. SMITH, florist, 141½ 6th st.

FUNERAL DIRECTORS

A splendid residence undertaking establishment with private driveway. J. P. FINLEY & SON, Montgomery at Fifth.

MR. EDWARD D. HOLMAN, the Ladding funeral director, 229 Third st., corner Salmon. Lady assistant. Phones Main 405, A-1405.

F. S. Dunning, Inc.
East Side Funeral Directors, 414 E. Alder st. East 523. B-2523.

Dunning & McEntee Undertakers Modern in every detail. Broadway and Pine sts. Broadway 420, A-4420. Lady assistant.

A. D. KENWORTHY & CO.
Two Establishments.
Tabor 5267, 5602 92d st., Lents. Tabor 5267. 69th st., at Foster road, Arleta.

A. R. Zeller Co. 292 Williams ave. East 1088, C-1088. Lady attendant. Day and night service.

Walter C. Kenworthy
106-107 E. F. 14th. Sell. 21. B-1122.

Chambers Co. Killingsworth ave. and Kerby. Woodlawn 2-66, C-2123. Lady embalmer.

MILLER & TRACY, independent funeral directors. Prices low as $20. 341 Washington. Main 2691, A-2685.

F. S. LEACH, living east side undertaker. E. 11th and Oak. B-1888, E. 784.

ERICSON RESIDENCE, UNI. PLS. M. 6123, A-2225. 440 Mor.

SKEWES Undertaking Co. Main 4152. M. 2221. Cor. 2d and Clay.

Hamilton Lady with and Grissim. Funeral services. Tabor 4213.

R. T. Byrnes Williams and Knott. East 1215. C-1943.

BREZEE & SNOOK, B-1252, E. 1258. 105 E. Morrison st. 3419. Lady attendant.

MONUMENTS
MARBLE AND GRANITE WORKS. Finest marble and granite. N. A. Schmeer Marble & Granite Works, 287 Hawthorne ave.
PORTLAND MARBLE WKS., 264-266 4th st., opp. city hall. Main 5504, A-1504. Lump Neat & Sons, for memorials.
BLAESING GRANITE CO. 267-269 ST. CLAIR MADISON.

FOR SALE—HOUSES 61
NEXT year will be the big home building year. Prices for labor and materials are already increasing. If you own a lot and expect to build, do it now. We shall be pleased to submit plans and cost estimates without obligation. The Oregon Home Builders, 1200 N. W. Bank bldg.
FORMER PRICE $1500, NOW $1150. $50 down, $12.50 monthly buys neat 4 room bungalow, with toilet, bath, lavatory, tiled electric fixtures, concrete foundation and basement, fruit, berries and roses. Photo at office of Fred W. German Co., 732 Chamber of Commerce.
PIEDMONT DISTRICT.
$1850. New modern home, 50x100 lot, block to car line, conveniences, terms of monthly payments. Sellwood 72.
CALL and see latest designs and get estimates on your proposed bungalow. Plans free if I finance your home. Williams, Argyl, 828 McKay bldg.
FOR SALE—Two houses, close in, must be sold cheap. Phone 753-R, Vancouver, Wash.

ACREAGE 57
40 Acres
$14.75 per acre, 20 miles from Portland, 6 miles from electric line, lies good, fir and cedar timber, spring, $200 cash, easy terms on balance, 5 per cent interest.
40 acres, $450, 1½ acres in cultivation, chicken coop, close to school, church, stores, R. R. and boat landing, A-1 soil, $125 cash, 5 years on balance, 7 per cent.
17 acres, $600, ½ mile to town, R. R. and boat landing, small house, wood enough to pay for the place, $100 cash, balance easy.
431 HENRY BLDG.
6 Acre Snap
Six acres, 4 miles east of Portland, all in cultivation, family orchard and small fruit, 1½ story 6 room cottage, bath, running water, etc. This place cost the owner $4425. We can sell it for $3000. (C).
Dorr E. Keasey & Co.
2d Floor Chamber of Commerce.
4100 Acres, $6.50 Per Acre
3½ hours by auto from Portland. Fine for stock ranch; lots of outside range, plenty water. Third cash, terms on balance.
431 HENRY BLDG.
Gibson Half Acres
Good soil, city water, close to car line, easy terms, will build to suit purchaser. Phone Marshall 1283, or Sellwood 476. John H. Gibson, owner.
CHICKEN, FRUIT, GARDEN ranches near Portland, 2, 5, 10 acre tracts, best soil, good roads near electric, $65 to $200 per acre, easy terms. McFarland, 209 Yeon bldg., Portland.
LOOK
24 acres, 9 miles from Astoria, some cleared small brush, no timber, will sell cheap on time. N-527, Journal.
SICKNESS compels me to sacrifice my 1 acre, just out of city; cash and terms. 272 E. 58th st. N.

ACREAGE 57 (Continued)
Buy an Acreage Home
Have city conveniences, such as mountain water piped into your house, electric lights, etc., and country benefits, rich soil, fine community, 30 minutes out, by Big Red Steel trains. Low prices, easy payments. Any size tract. Let us show you.
The Shaw-Fear Co.
102 4th St.

FOR SALE—FARMS 17
79 Acres River Bottom
30 miles from Portland, all in cultivation on main graveled road, 2 miles from town and electric line, milk and mail route, price $100 per acre, $1000 cash, balance easy.
40 acres, 25 miles from Portland, 16 in cultivation, good house, barn, fine orchard, creek, spring, price $2400, $600 cash, balance can run 10 years, 5% interest.
35 acres, 17 in cultivation, 7 room house, good barn 1 horse wagon and farm implements, 3 cows, 1 heifer, hogs and chickens all black loam soil, fine water, price $3300, $2000 cash. 411 Henry bldg.
I Want a House
I own a 25 acre farm located near station on electric line. Only an hour's run from business center of Portland; two-thirds in cultivation; good buildings and fences; stock, feed, seed and machinery. Cost me as it stands over $6200. You can have it now for $5500 and I will take clear house and large lot as first payment up to $3000. N-531, Journal.
5 Acres With Modern House
Joining limits of best city in valley, 20 miles from Portland. The house is 6 rooms, plastered, all new and modern, cost $2000. I will sell this splendid country home for $3500, easy terms. S-586, Journal.
LISTEN! Farm, consisting of 330 acres, wheat and alfalfa, an ideal hog and dairy ranch. Also 400 acres good wheat land. Price very reasonable. Also 2000 acres good wheat land for rent. All in the Walla Walla valley. N-663, Journal.
NOW OR NEVER
160 acre improved farm near Sheridan, $2800, $1800 cash, don't answer unless you have the money. Claude Cole, 206 Henry bldg.
FOR SALE. 11 acres best bottom land, all in fruit and berries, ¼ mile from town. Clarence E. Grimes, Harrisburg, Or.
CLARKE county, $1 per acre, 4 2-3 ½ int.

FARMS WANTED RENT OR BUY 38
WANTED—To rent small ranch on Columbia or Willamette, must have 5 to 10 acres tillable, some buildings. R-761, Journal.

EXCHANGE—REAL ESTATE 21
Exchange Business Property for Farm
We have a corner in the business district, west side, value $80,000, clear of incumbrance, will exchange for No. 1 stock farm in eastern Oregon. (C)
Dorr E. Keasey & Co.
2d Floor Chamber of Com.
6 ACRE COUNTRY HOME.
Up the Willamette, near Cape Horn; 4 acres in cultivation, a neat little 4 room house, small barn, chicken house, etc. Price $1250, mortgage $600, will trade equity for vacant lots here. Fred W. German Co., 732 Chamber of Com.
FINE acre home on Macadam road, 10 fare Portland. House, berries, orchard, berries, fenced, $1500. Want ranch 20 acres or more, some improvements, will assume to $600. Address, B-595, Journal.
A PIECE of high class residence property for some acreage with good buildings near carline and on good road. Will assume State fish partic. W-1-892, Journal.
FIVE room house, lot 50x100, in Seattle, for similar Portland property. Phone Broadway 3272.
NICE corner, 5 rooms, want 2-fer house, pay difference. H-394, Journal.
1½ ACRE, nice house, in city, want clear in improved acreage, $4000 or $5000. 44 East 5th st.
IF you have any good property to trade we will match you. Ayres & Smith, 540 Northwest bldg. Main 7265.
UNINCUMBERED lot, Reed college district, to exchange for clear rooming house or lots. Sellwood 1035.
LOT for unincumbered land. Tabor 5428.

WANTED—REAL ESTATE 31
MODERN bungalow or cottage Hawthorne district, must be cheap, will assume and pay cash difference. Phone bet. 12 m. and 2 p. m., East 138.

ROOMING HOUSES 53
New Year's Bargain
52 room hotel, near depot, well furnished, doing A-1 transient business; just a gift at the price of $1250, only $350 cash required. Investigate if you want a good business.
PETERS, 15 N. 5th st.
EIGHT room furnished house for sale by owner. Price $200, west side. Phone Marshall 3008. Newly papered. A money maker.
GENTLEMAN will sell his $500 rooming house for $350, $250 cash will handle. 14th, bet. Market and Mill. Call Marshall 3451.
ROOMING house, 13 rooms, fine, modern, corner house, first class furnishings and clean; price complete $300. Call 191 4th st.
ROOMING house, 24 rooms, nice brick bldg., west side, well furnished, fine location, a snap for $250. Call 191 4th.
FOR SALE or rent—Furnished rooming house, centrally located. Astoria, Or. D. H. Welch, Astoria, Or.

BUSINESS OPPORTUNITIES 20
SAY! I must sell quick, well equipped money making restaurant; 7 inch counter and 5 furnished rooms, in heart of city. Seats over 40, late hours. Now only $475. C. M. Thomason, 179 2d st.
PARTNER wanted for established insurance business. Exceptional opportunity for right party, as technical knowledge not necessary in beginning. N-662, Journal.
BLACKSMITH shop, 4 acres, 5 room house, on county road, station on place, 5c fare, free water. Inquire white house left of Wichita station, Lacadie line.
WANT—Partner with $400 cash, lady or gentleman, to buy half interest in good paying rooming house and manage same. See Millership, 724 Chamber of Commerce.
500 BUSINESS CARDS 500
If you bring this ad before Jan. 1. ROSE CITY PRINTERY, 3d at Taylor.
AUTOMOBILE business owner wants a reliable partner to attend the front end, wait on customers, etc. Call 724 Northwestern Bank bldg.
A SNAP.
$250 takes my grocery, good location, rent $16, 4 living rooms, bath, toilet. Take Alberta car. 1060 E. 14th st. N.
MONEY—YOU'LL MAKE MONEY by buying this swell picture show; fine location; no competition; cheap. 724 Chamber of Commerce.
WANTED—Man to invest $1000 in a good paying proposition. It will pay to investigate this. G-100, Journal.
FOR SALE—Gold mining claim, base ore, also placer claim. Room 316 Couch hotel.
SHOOTING gallery, must be sold this week. Cheap and a money maker; low rent. 246 1st.
RESTAURANT in good running order, good reason for selling; will give terms. 111 N. 3d st.

BUSINESS OPPORTUNITIES 20 (Continued)
FOR SALE CHEAP.
Dairy ranch with 10 cows, 2 horses, milk wagon, farm wagon, all customers and equipment for dairy. 17½ acres. Rent for the ground only $20 per year. 3½ year lease. Can be renewed. Inquire 458 Davenport st., city.
RESTAURANT, good location, will sell fixtures and give long lease on building, or will rent fixtures and building. If you want a restaurant you can't beat it. Further particulars call on or address Walter Roswurm, Forest Grove, Or.
HALF interest in a profitable office business to an active man that can meet people, small investment required. 724 Northwestern Bank bldg.
FOR SALE. Box factory and woodworking plant in good condition, also lower. F. W. Hale, Dayton, Or.

BUSINESS OPPORTUNITIES WANTED 68
EXPERIENCED pharmacist would take working interest in manufacturing, mail order business. N-601, Journal.
STOCK of groceries, about $500; will give Ford auto, balance cash. L-345, Journal.
WANTED—Creamery in Oregon and Washington. Owners only. N-191, Journal.
WE buy shoe stocks, any size, spot cash. S. Weston, 462 Park st.

MONEY TO LOAN REAL ESTATE 27
OUR INSTALLMENT PLAN is the surest and best method of paying a loan. $21.24 per month for 60 months pays a $1000 loan and interest. $16.17 per month for 96 months pays a $1000 loan and interest. (Other durations and amounts in proportion.)
We loan on improved property or for building purposes.
EQUITABLE SVGS. & LOAN ASS'N, 312 Stark street, Portland, Oregon.
MORTGAGE LOANS
On improved city and farm property at current rates. Attractive repayment privileges. Loans quickly closed. Call and see us. Large funds on business properties, 6 per cent.
A. H. BIRRELL CO.,
217-219 Northwestern Bank bldg. Marshall 4114. A-4118.
BUILDING loans on city and suburban property, money advanced as work progresses. W. G. Beck, 315 Failing bldg. Main 3407.
$200 TO $40,000 to loan on realty. Fire insurance. F. J. Steinmetz Co., 503 Gerlinger bldg. Main 8501.
$100,000 ON mortgages, city and farm property, fire insurance. McKenzie & Co., 305 Inverness bldg., 2d and Alder.
FOR immediate loans, $200, $300, $500, $800, $1000 on city and farm property. Hood Realty Co., Lewis bldg.
MONEY to loan in amounts of $100 to $5000 on city property. A. H. Bell, 208 Gerlinger bldg.
LOANS on improved properties. The Oregon Home Builders, 1200 N. W. Bank bldg.
CASH paid for mortgages, notes, contracts, mortgages loans, reasonable rates. N. B. Lowenberg, 3 Lewis bldg.
MORTGAGE loans, 6% to 7%. Oregon Mortgage Co., 170 3d st.
MONEY to loan on improved city farm property. F. C. King, 214 Spalding bld.
MONEY to loan 6 to 8%. W. H. Seitz & Co., 1 Spalding bldg.
INSURANCE AND LOANS.
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