NEW PORTLAND BANK WILL BE QUARTERED AT THIRD AND OAK

Building Formerly Occupied by Portland Trust Company Has Been Secured.

DETAILS OF DEAL CLOSED

Institution Will Be Strictly a Savings Bank and Will Be Ready for Operation in Two or Three Months.

Portland is to have a new bank. It is to be a strictly savings institution and in that respect will be different from any of the other financial institutions now in existence in the city. It will be two or three months before it will be in operation.

It will not receive any commercial or demand deposits in the ordinary business use of the term. It will be operated under the state laws, it is said, and will be a state institution. It will aim to supply the local need for an institution that will have funds which can make loans direct on first mortgages on real property in the city and county.

The bank will pay 3 per cent interest on deposits, in common with the other banks of Portland, under the new plan that is to go into effect on July 1.

Profits May Be Shared.

Arrangements are further said to be under discussion to pay a part of the net earnings of the company back to the depositors, thus in effect increasing the rate of interest paid on deposits in proportion to the earnings of the bank.

The initiative in organizing the bank is being taken by Harrison G. Platt and Robert Treat Platt of the firm of Platt & Platt, lawyers. The latter is a director of the Lumbermens National bank.

The location of the bank will be at the southeast corner of Third and Oak streets, the quarters formerly occupied by the Portland Trust company, prior to its removal, with the Northwestern National bank, to the building owned by the latter institution. Messrs. Platt, through the Fidelity Trust company, of which Harrison G. Platt is president and Robert Treat Platt vice president, have taken title to the property. This consists of a quarter block, with frontages on Oak and Third streets, and a two story semi-fireproof building.

Consideration Said to Be $200,000.

The consideration is declared to have been $200,000. Messrs. Platt have given back a purchase mortgage of $150,000 to the Portland Trust company, which held title to the property, and also have traded in the Altamont apartments at the southwest corner of Fifth and College streets, and the Marshall apartments on Marshall street near Twentieth street. The total assessed valuation of the Third street property is $219,000.

The negotiations in the realty deal were conducted by the F. E. Taylor company for the Portland Trust company, and for the Fidelity Trust company by George E. Englehart, who is also connected with the F. E. Taylor company.

Cooperative System In Mind.

"This enterprise we are undertaking is not altogether a money making idea," said Robert Treat Platt this morning. "We want to make it a bank which will be of service to the community in more ways than one. The net earnings, over and above, say the going rate of 6 per cent, should be returned to the depositors in my opinion, thus making the institution a cooperative one. The money which the depositors leave with the bank should be used to develop the city and country lying about.

"When we first planned the proposed bank we found there was no law in this state which would permit the organization of a bank without capital, as is allowed in eastern states. We wanted to make a strictly mutual and cooperative institution. Therefore, we have planned, that all over the 6 per cent which should be allowed the stockholders, together with expenses and losses, should be divided among the depositors.

Will Pay 3 Per Cent Flat.

"The eastern banks organized without capital, frequently return to their depositors 4½ and even 5 per cent interest. Since this plan cannot be followed in this state we shall pay 3 per cent flat on all deposits and then distribute the net earnings in proportion to the deposits.

"We hope to attract the thrifty in the community to the bank. By loaning money on first mortgages, without commissions or agency fees, we hope to perform a service which is not possible to many of the banks which are now taking both commercial and savings deposits. By putting the money back into loans on real estate on a reasonable basis, we hope to do something worth while in the building up of the community."

Real Estate Transfers.

David A. McGuire and wf. to Joseph A. Payne, L. 8, B. 10, Elberta ..... $ 10
Joseph A. Payne to Emma L. McGuire, L. 8, B. 10, Elberta 1
Leonard Lovelace et al to G. W. Priest, L. 13, exc. N. 1 acre acre thereof Eastwood 1
Louis C. Lovelace and wf. to G. W. Priest, L. 14, Eastwood 1
George D. Hauptman to F. A. McHugh et al, trustee, und. ½ S. E. ¼ Sec. 34, E. ½ S. W. ¼ Sec. 34, N. E. ¼ Sec. 32, N. W. ¼ Sec. 32, T. 3 N., R. 2 W.; also S. ½ N. E. ¼ Sec. 3, E. ½ N. E. ¼ Sec. 2, T. 2 N., R. 2 W. 10
John Lember to Carl Myers, L. 8, 9, B. 13, Jonesmore 10
George A. Rose and wf. to Conrad Gilbert, L. 3, B. 2, Rossdale 10
Adolph Olson and wf. to I. Lowengart et al, W. ½ N. ½ D. L. C. Nathan Meloy and wf. in Sec. 34, T. 1 N., R. 3 E. 10
Lewis L. Hollinger and wf. to H. E. Brown, 33x100 ft. beginning 30 ft. N. and 2773 ft. E. of S. W. cor. Section Murray D. L. C. 10
Florence Hanson to Clarence J. Voorhorst and wf. to Annie Loetscher Morris and hus., W. 60 ft. L. 5, B. 302, Portland 10
George L. McPherson and wf. to Mildred M. Smith, L. 17, B. 1, Belgrade 10
F. P. Smith and wf. to Emma Murray et al, L. 4, B. 4, Groveland Park 1,800
Franklin Realty Co to Nick Gefre et al, L. 11, B. 7, Clemson Add 400
Fred A. Jacobs and wf. to Ray Serven L. 31, 32, B. 25, Berkeley 375
George W. Kennedy and wf. to J. M. Short, L. 6, B. 1, Midway Anx. Add. 10
Belle M. Keehn and hus. to E. E. Heckbert, L. 17, 18, 19, 20, B. 3, Portsmouth Villa Extd., L. 29, 30, B. 4, Madrona Hill 10
James L. Mack and wf. to Frank Motter, L. 13, 14, B. 27, East Creston 1,500
I. P. Osborn and wf. to Eva C. Ellsworth, W. ½ S. W. ¼ N. E. ¼ Sec. 33, T. 1 N., R. 5 E. 10
Perry V. Kinersly and wf. to Herman Mondeson et al, L. 3, B. 7, Magdelina Park 10
L. Davidson to T. H. Cowley, L. 15, B. 3, Elberta Add. 10
Steve E. Akerson and hus. to Horace N. Steele et al, L. 7, westerly 40 ft. L. 6, B. 38, Carter's Add. to Portland 1,500

NEW TODAY

EDWARD HOLMAN CO.
ESTABLISHED 1877.
RELIABLE UNDERTAKERS AND FUNERAL DIRECTORS
LADY ASSISTANT
THIRD AND SALMON STREETS.
MAIN 507, A-1511.

FIX THAT ROOF
We do it on a guarantee. See our repair department about the sleeping porch—those French doors of a fireplace.
Everything for the home, including painting, papering and kalsomining.
REPAIR DEPARTMENT
The Oregon Home Builders
1330 Northwestern Bank Bldg.
Oliver K. Jeffery, President.

FARM LOANS
Mortgage Company for America
Room 22, Ainsworth Bldg.
Phone Main 6841. Portland, Or.

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

Fearey Brothers, Inc.
COLLECTORS
306 Dekum Bldg., Portland, Or.

MORTGAGE LOANS
$300 Upwards at 6-7-8%
Oregon Investment & Mortgage Co.
Offices 202-4, 170 3d St.

Empire Builder Will Be Eulogized

Chamber of Commerce Arranges Program in Respect of the Memory of James J. Hill.

Memorial services for James J. Hill are to be held by the Portland Chamber of Commerce at 12:30 o'clock tomorrow noon in the dining room on the eighth floor of the Oregon building. The services will follow the preparedness meeting.

The services will consist of the singing of "America" followed by an invocation. It is proposed to have Emery Olmstead, vice-president of the Northwestern National bank, deliver a five minute eulogy to the late "Empire Builder."

PLAN TO BUILD HOME FOR AMERICAN RURAL SCHOOL TEACHERS

Lumber Manufacturers of Nation Take Up Philanthropic Enterprise.

A scheme for social service, one affecting every hamlet in the land, has been instituted by the National Lumber Manufacturers' association, in the proposal to build a home for every rural school teacher in America.

Oregon will be one of the first states where the plan will be carried into effect, and a thorough investigation of the conditions in this state preceded the announcement of the social service plans of the lumber manufacturers.

The association has not as yet formulated its plans for pushing this new department of public service by actually assisting the schools of the nation to build homes for teachers, but work on this philanthropic enterprise is already under way and the association expects to have its plans ready for announcement in a few weeks.

E. B. Hazen, F. C. Knapp and E. T. Allen, of Portland, all leaders in the National Lumber Manufacturers' association, are among the most ardent advocates of the project, and the success of the building of such structures in a few isolated portions of their home state has convinced them that it is a good social movement for the entire nation, as well as for Oregon.

The Rockefeller Foundation has already approved of the plan and is giving $25,000 to foster this work, with more money to come.

The proposal to build these teachers' cottages all over the land follows out the idea that has already been carried into extensive success by the state of Washington.

Officers Elected by School Principals

William Parker of Vernon School Made President and W. A. Pettyes Secretary of the Association.

Portland Principals' association yesterday elected officers as follows: President, William Parker of Vernon school; vice president, Mrs. A. E. Watson of Kerns school; secretary, W. A. Pettyes of Peninsula; treasurer, L. H. Morgan of Sellwood; executive committee, W. T. Fletcher of St. Johns high school; C. M. Kiggins of Ladd, A. M. Cannon of Couch school.

Martha Rahn to Albert Rahn, L. 83, Melrose	1
J. B. Simmons and wf. to John S. Peck, L. 9, B. 4, Minrose	10
W. W. Cleveland and wf. to S. Anderson, L. 8, 9, B. 4, Latonia Acres	10
W. A. Pettigrove to Henry H. Siver et al, E. 50 ft. L. 25, 26, E. 50 ft. S. 10 ft. L. 27, B. 2, Gregory Hts. (assigned to Charles H. Siver)	1,900
H. E. Noble and wf to Louis Sommer et al, E. ½ L. 21, 23, B. 11, L. 4, B. 19, Highland Park, L. 13, B. 12, Foxhase Add	10

NEW TODAY

6%
Choice Loans of $10,000 and Up On Improved Business Property (or for Improvement Purposes).
J. P. LIPSCOMB,
242 Stark Street.

Auction
At 655 Washington, Wednesday, 10 a. m. 14 rooms of furniture, bedding, dishes, ice box, large gas stove, gas water heater, steel range, Underwood typewriter.

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

CAMP meets every Wednesday evening in W. O. W. Temple, 128 11th st. All members requested to attend. Visitors welcome. W. W. GARROW, C. C. Herman Schade, Clerk.

SAMARITAN LODGE NO. 2, I. O. O. F.—Regular meeting Wednesday at 8 p. m. at I. O. O. F. temple, 226 Alder st. Election of officers. Visitors welcome. R. OSVOLD, Sec. WM. LINKLATER, N. G.

WASHINGTON LODGE NO. 46, A. F. & A. M.—Special communication tomorrow (Wednesday) evening at 7 o'clock. E. 8th and Burnside. M. M. degree. Visitors welcome. Order W. M. J. H. RICHMOND, Sec'y.

PORTLAND LODGE 291, regular meeting. Moose hall: Broadway and Morrison st., at 8 o'clock p. m., every Wednesday evening. Refreshments afterwards. P. L. Proctor, Secretary.

HAWTHORNE lodge No. 111, A. F. and A. M.—Special communication this (Tuesday) evening at 7:30, Masonic temple. Work in the M. M. degree. Visiting brethren welcome. C. E. MILLER, Sec.

A. & A. S. RITE—Oregon Consistory No. 1.—Regular meeting in Memdrial hall, Scottish Rite Cathedral, this evening at 8 o'clock. By order Master of Kadosh.

EMBLEM jewelry a specialty, buttons, pins, charms. Jaeger Bros., 131-5 6th.

Vital Statistics
Marriages, Births, Deaths

MARRIAGE LICENSES

MacDonald Mayer, Brooklyn, N. Y., legal, and Mary Louise Bradley, 907 Kelly st., legal.
R. G. Phillips, 421 Going st., legal, Violet Crihn, Madison Park Apts., legal.
James W. Rothbauer, 283 13th st., legal, and Elsie C. C. Peterson, 460 Jefferson st., legal.
Lincoln L. Turney, Ajax, Or., legal, and Helen Blanchard, Hood hotel, legal.
Julian F. Bloomer, 750 E. 7th st. N., legal, and Albertina Hagenbucher, 30 17th st., legal.

W. G. Smith & Co. Wedding and Visiting cards, Third floor Morgan Bldg.
DRESS suits for rent, all sizes. Unique Tailoring Co., 309 Stark st.

BIRTHS

BUSH—To Mr. and Mrs. Claud William Bush, 175 17th st., May 22, a daughter.
PRIME—To Mr. and Mrs. Frank V. Prime, 182½ Grand ave. N., May 20, a son.
McCABE—To Mr. and Mrs. James McCabe, 387 1st st., May 23, a daughter.
DARBY—To Mr. and Mrs. John J. Darby, 469 Tillamook st., May 12, a daughter.
COLES—To Mr. and Mrs. George Coles, 694 E. 20th st., May 12, a son.
HERRMON—To Mr. and Mrs. S. Milton Herrmon, 6413 65th st. S. E., May 19, a son.
DUEBER—To Mr. and Mrs. Eugene A. Deuber, 1065 Hancock st., May 16, a son.
GOULD—To Mr. and Mrs. Clark W. Gould, 984 E. 28th st. N., May 21, a son.
MACKEY—To Mr. and Mrs. J. V. Mackey, 640 17th st., May 16, a daughter.
OLSEN—To Mr. and Mrs. John Olsen, 3609 69th st. S. E., May 12, a son.
MARKELL—To Mr. and Mrs. James Markell, 31 E. 7th st., May 23, a daughter.
BECKER—To Mr. and Mrs. Louis A. Becker, 173 Arthur st., May 16, a son.
SMEARMAN—To Mr. and Mrs. J. E. Smearman, R. 2, City, may 19, a daughter.
ALLEN—To Mr. and Mrs. David F. Allen, 1505 Fiske st., May 17, a son.
PUPPO—To Mr. and Mrs. Frank Puppo, 469 E. Couch st., May 12, a daughter.

DEATHS AND FUNERALS 75

DWIER—In this city, May 28, at the residence, 22 East Sixtieth street, Thomas E. Dwier, aged 82 years 10 months 26 days, beloved father of Miss E. E. Dwier, Charles N. Dwier, Cottage Grove, Or.; Thomas E. of Vancouver, Wash.; George W., of this city; Orrin S. of Berkeley, Cal.; Mrs. N. M. Alspaugh of Tualatin, Or. Funeral services will be held at Mount Tabor Methodist Episcopal church at 11 a. m. tomorrow (Wednesday), May 31. Friends invited. Interment Lone Fir cemetery. Arrangements in charge of Miller & Tracey.

HUGHES—In this city, May 29, at the residence of her parents, Mr. and Mrs. Calvin Brown, 350 Union avenue north, Mrs. Carrie Hughes, aged 33 years, beloved wife of James Hughes and mother of Earl Wright. Deceased also leaves one brother and sister, W. H. Hillard of Portland and Mrs. G. M. Greene of Seattle, Wash. She was a member of the Maccabees, Queen Elizabeth Hive, No. 24. Funeral services will be held tomorrow (Wednesday), May 31, at 2:30 p. m. at the parlors of Miller & Tracey. Friends invited to attend. Interment Riverview cemetery.

RAHN—The funeral services of the late Martha Rahn, wife of Albert Rahn of 15 East Fifty-third street, will be held Wednesday, May 31, at 2:30 o'clock p. m., at the residence establishment of J. P. Finley & Son, Montgomery at Fifth. Friends invited.

QUAID—In this city, May 28, at his late residence, 215 Twelfth st., Thomas Quaid, aged 73 years, husband of Pauline Quaid and father of Katherine Hofen of San Francisco, Cal. The remains are at the residence establishment of J. P. Finley & Son, Montgomery, at Fifth.

FREWING—In this city, May 29, at her late residence, 291 East Fifty-first street, Mary S. Frewing, aged 76 years. The remains are at the residence establishment of J. P. Finley & Son, Montgomery at Fifth. Notice of funeral hereafter.

DODDRIDGE—In this city, May 29, Helen B. Doddridge, aged 4 months, daughter of Mr. and Mrs. Harry D. Doddridge of 43 Nelson street. The remains are at the residence establishment of J. P. Finley & Son, Montgomery at Fifth. Notice of funeral hereafter.

LITTLE—John E. Little, age 65, from creeping paralysis, May 30, at home of his son, G. E. Little, 437 Marguerite avenue. Leaves a widow and three children, F. W. Little of Pittsburg, and G. E. Little and Mrs. A. L. Fraley of Portland. Funeral notice later.

ROMANI—In this city, May 30, Pietro Romani, aged 30 years, late of 464 East Ninth street. The remains are at the residence establishment of J. P. Finley & Son, Montgomery at Fifth. Notice of funeral hereafter.

SWEENY—In this city, May 30, Charles Sweeny, aged 68 years, late of Spokane, Wash. The remains are at the residence establishment of J. P. Finley & Son, Montgomery at Fifth.

HAINES—Charles A. Haines, Portland surgical hospital, May 26, 44 years, uraemia and chronic nephritis.

NOLAND—Lottie G. Noland, Good Samaritan hospital, May 24, 51 years, chronic interstitial nephritis.

RIORDAN—Rev. J. J. Riordan, St. Vincents, May 25, 65 years, cancer of stomach.

SCHULENBERG—August Schulenberg, Good Samaritan, May 24, 47 years, acute appendicitis.

ARNDT—Albert Arndt, St. Vincent's, May 26, 18 years, motorcycle accident.

HAWKINS—Fred Hawkins, St. Vincent's, May 25, 52 years, obstruction of bowel.

CLARKE BROS., florists, 287 Morrison st. Main or A-1805. Fine flowers and floral designs. No branch stores.
MARTIN & FORRES CO., florists, 347 Wash. Main 269, A-1269. Flowers for all occasions artistically arranged.
MAIN 6116; wreaths, pillows, $3 up. Sprays $1 up. Chapells, 347 Morrison.
TONSETH FLORAL CO., 285 Wash., bet. 4th and 5th. Main 5102, A-1102.
OSCAR JOHNSON FLORAL CO., 768 Glisan st. Mar. 4372. A-1464.
MAX M. SMITH, florist, 141½ 6th st.

DEATHS AND FUNERALS 75 (Continued)

CAREY—In this city, May 26, at the family residence, 50 East Seventy-second street north, Clara M. Carey, aged 44 years, beloved wife of Dennis F. Carey and mother of Lee Rowley. The funeral services will be held from the chapel of F. S. Dunning, Inc., East Side Funeral Directors, 414 East Alder street, Wednesday, May 31, at 2 p. m. Friends invited. Interment Rose City cemetery.

FUNERAL DIRECTORS

Years of Experience Enables This Firm to Give YOU
Perfect Service
This modern establishment, with its conveniences, including a secluded driveway, insures absolutely privacy, causing in no way a departure from an established policy of moderate prices.
Experienced Woman Attendant.
J. P. Finley & Son
The Progressive FUNERAL DIRECTORS.
Montgomery at Fifth.
Main 9, A-1599.

P. L. LERCH
Undertaker, East 11th and Hawthorne. E. 781, B-1888. Lady assistant.

F. S. Dunning, Inc.
East Side Funeral directors. 414 E. Alder st. Phone East 52. B-2525.

Dunning & McEntee Undertakers, Modern in every detail. Broadway and Pine sts. Broadway 430. A-1558. Lady assistant.

A. D. Kenworthy Co.
Tabor 5267; 5802 92d st., Lents. Tabor 5895; 66th st. and Foster road., Arleta.

MILLER & TRACEY, independent funeral directors. Prices low as $20, $40, $60. Wash. at Ella. M. 2691, A-7885.

Walter C. Kenworthy
1532-1534 E. 13th. Sellwood 71, B-1122.

A. R. Zellar Co. 592 Williams ave. East 1088, C-1088. Lady attendant. Day and night service.

BREEZE & SNOOK. B-1292, T. 1258. 1026 Belmont, at 34th. Lady attendant.

ERICSON RESIDENCE UND. PRLS. Tel. 6122, A-2235. 445 Morr.

R. T. Byrnes Williams and Knott East 115, C-1943.

Hamilton East 80th and Glisan. Funeral services. Tabor 4313.

SKEWES Undertaking Co. Main 4152 A-2321. Cor. 3d and Clay.

MONUMENTS

PORTLAND MARBLE WKS., 264-266 4th st., opp. city hall. Main 8584. Philip Neu & Sons, for memorials.

BLAESING GRANITE CO. 267-3RD ST. COR. MADISON.

BEACH PROPERTY 48

FOR SALE—Fine beach lot, 50x100 ft., Ocean Park, Wash. Owner. 141 E. 34th st., city.

FOR SALE—HOUSES 61

MODERN 11 room residence in the heart of Irvington; hardwood floors throughout, selected mahogany and oak finish, spacious rooms, artistically decorated, large finished attic, full cement basement, tiled baths, expensive sanitary plumbing fixtures, big grounds, highly improved with selected shrubbery. This house is absolutely new and is considered one of the best residence properties in Portland, all materials and workmanship of the best. Inspection of premises invited by the most critical. For sale on reasonable terms by owner. L-966, Journal.

100 FEET square, with alley, imp. sidewalks and a few fruit trees; cor. lot; good business and residence district; located in Walnut Park; ½ block from Williams ave. car. Will sell this lot at a bargain for cash, or will take good acres. Write 401 E. 50th st. N. or phone Tabor 5805. Mrs. G. C. Etchison.

Alameda Park
Beautiful, modern 7 room home, just completed, fine garage, everything first class, all street improvements paid; price $5750; good terms given. 857 Mason st., near end of Broadway car. Owner, East 535.

$1400 BUNGALOW, Firland, 5 rooms, modern, all imp. paid; lot 142 feet. Worth $3000.
$1200, cor. 52d and Davis, 2 houses, barn, 12 fruit trees.
$2000 bungalow, 35 Tibbitts st.
CHAS. RINGLER & CO., 228 Henry bld.

ONE acres, ½ mile from Pacific university, forest Grove, 6 kinds small fruits, apples, potato crop in, 4 room house, well water, chicken and wood houses, price $1000, $400 cash, 7% terms. Tabor 5831.

WHY NOT BUILD.
And get a home according to your ideals? I design, build and finance any building; artistic sketches free. See me before you build. N. O. Eklund, 313 Henry bldg. Main 6812.

SAWMILL foremen attention; forced sale, 7 room home, new, every built-in convenience, large lot, improvements paid, cost $4600, sell $3000; furnace, sleeping porch, west side, handy to south end mills. Evenings, Mar. 1761.

NIFTY bungalow, 5 rooms and den, fireplace, furnace and all latest conveniences built in; practically new; owner leaving city. 51st near Alameda. Phone owner, Tabor 3744.

2 BLKS. JEFFERSON HIGH SCHOOL. 6 room modern, convenient bungalow; will please the particular; reasonable; no agents. 169 Blandena, corner Kerby.

BUNGALOW—5 rooms, bath, electric lights, beautiful 100x100 lot, tent house, fruit, roses; easy terms; $1800 for quick sale. 1292 E. 16th st. N.

6 ROOM house, modern, on paved st.; no incumbrance; for farm inside 50 miles Portland; not over $3000. Owner, J-594, Journal.

HOW much for $1000 equity, 100x100 lot, 5 room house and barn? U-314, Journal.

100x100 NICE bungalow, price absolutely slaughtered. Quigley, 202 Wilcox bldg.

$1100 equity in $2000 5 room cottage, corner lot, 50x100, for $700. 1328 E. Stark. Phone Tabor 6183.

FOR SALE—LOTS 16

$100 EACH, 14 lots, Peninsula, Willis, worth, $350 each, snap for building.
$850 Laurelhurst, fine view lot.
$750, corner 58th and Flanders.
$3500 Portland Heights, 100x100, Worth $7500.
CHAS. RINGLER & CO., 228 Henry bld.

200 BEAUTIFUL lots in Milwaukie; be car fare; light, gas and water; $20 cash and $10 per month. H. G. Starkweather, Risley station. Phone Oak Grove 1-X.

$10 DOWN, $5 per month, Mt. Tabor lot, $600. Woodlawn lot, 1 block from carline, $500. Boggess & Co., 206 Gerlinger bldg.

CHOICE, 4 lots for $2000; 1 cor., 100x100, 2 inside, Irvington; fine location. East 273. W. H. Herdman.

ACREAGE 57

ACRE, PARKROSE.
3 room bungalow, barn, paid $1188; bal. $1030 at $15 per month, 6%, for good automobile. What have you? 228 10th. Main 5745.

AT ROSEBURG, OR.—10 acres under cultivation; opposite river from Soldiers' home; terms or cash. W. A. Kimmell, 844 Clinton st., Portland.

ACRE tracts on carline, near city; paved road; $5 cash, $5 per month, 6% int. Owner, 517 Chamber of Com.

FOR SALE—13 acres, 8 room modern house; good soil and fine location. $2000. T-796, Journal.

30 ACRES—4th st., electric line at station. Main 5910.

ACREAGE 57 (Continued)

PROSPERITY IN CANADA—999,000,000 in new wealth added in 1915. Enormous crops and low taxation make farmers rich. Wheat average, 36.16 bushels per acre in Alberta, 28.75 bushels per acre in Saskatchewan, 23.50 bushels per acre in Manitoba. Taxes average $24 and will not exceed $35 per quarter section, includes all taxes; no taxes on improvements. Free schools and full religious liberty, good climate. Get your farm home from the Canadian Pacific railway. 20 years to pay. Good land from $11 to $30 per acre; irrigated lands from $35, and the government guarantees your land and water titles. Balance, after first payment, extended over 19 years, with interest at 6%; privileges of paying in full any time. Before final payment becomes due your farm should have paid for itself. We will lend you up to $2000 in improvements in certain districts, with no security other than the land itself. Particulars on request. Ready made farms for sale. Special easy terms. Loans for livestock. In defined districts, after one year's occupation, under certain conditions, we advance cattle, sheep and hogs to farmers up to a value of $1000. We want you; we can afford to help you. We own the land; we want the land cultivated. Our interests are mutual. Buy direct and get your farm home from the CANADIAN PACIFIC RAILWAY. Send for free book. J. S. Dennis, assistant to the president, Canadian Pacific Railway, 112 Ninth avenue, Calgary, Alberta, Canada.

AT GARDEN HOME.
Beautiful 2½ or 1 1-3 acre tracts on electric line at Nesbett station; surrounded by county and electric roads. Will sell at a very low price; some terms. Call owner, J. G. Gustaff, Woodlawn 3673, or 506 Gerlinger bldg., Portland.

4 ACRE ORCHARD $850
7 minutes' walk from Sewall Station, Oregon Electric, 1½ miles this side of Hillsboro, orchard 5 years old, assorted berries between rows, $200 down, balance to suit. Biggest snap in Oregon. Fred W. German Co., 732 Cham. of Com.

Gibson Half Acres
Good soil, city water, close to carline, easy terms; will build to suit purchaser. Phone Marshall 1585 or Sellwood 476. John H. Gibson, owner.

20 ACRES $850.
$1 fare from Portland, close school, station; several tracts with running water; $20 cash, balance easy. Claude Cole, 300 Henry bldg.

5 ACRES, 1¾ miles from city, on Mt. Hood electric and county road; small house, well, fruit trees, etc. Fine location. Only $4000; part cash. Y-592, Journal.

⅞ ACRE, new 5 room house for sale or rent, ground cleared, and nicely fenced, small creek of running water, 5 cent fare to city, $1550, rent $9 per month. Phone Main 4596.

CHICKEN, FRUIT, GARDEN ranches near Portland, 2, 5, 10 acre tracts, best soil, good roads, near electric, $85 to $200 per acre, easy terms. McFarland, 309 Yeon bldg., Portland.

SUBURBAN HOMES 79

1½ Acres river front homesite, west side. Main 5910.

FOR SALE—FARMS 17

40 ACRES—Tigard, $125 per acre, 22 acres in cultivation, balance all tillable, shack buildings, good orchard, 3½ miles from Tigard, 13 miles from Portland, $2800 cash, balance 4½ years. The biggest snap in Oregon. Do not submit any junk in the trade basis. Fred W. German Co., 732 Cham. of Com.

I WILL sell my 5½ acres with complete dairy, 11 cows and bull, all tuberculin tested, horses and wagon; also the milk route, 4 miles from courthouse; will consider some trade. Marshall 5592 or M-988, Journal.

120 Acres, $840
Close to Portland, near electric station; $340 cash, bal. 5 years, 6 per cent. Claude Cole, 300 Henry bldg.

TWO 100 acre farms for sale in Polk county. One improved, the other not. Near town and high school. Fine land. To settle estate. Write to W. L. Walker, Joseph, Or.

160 Acre Wheat Farm $1600
80 acres in wheat, near Condon, Gillam county; $1600 cash. Claude Cole, 300 Henry bldg.

FOR RENT—FARMS 14

800 ACRES, 600 under cultivation, outfit complete, for sale; eastern Oregon. Claude Cole, 300 Henry bldg.

FARMS WANTED RENT OR BUY 38

WANT 40 acres between Forest Grove and Portland. U-303, Journal.

HOMESTEADS 47

80 ACRE homestead relinquishment for sale or trade at a bargain. Land lays well and will make a good home. Unimproved, but easy clearing and not too far back. D. W. Gardner, Box 346, Kalama, Wash.

I HAVE several fine homesteads and relinquishments very cheap; close to good town. Open Sunday, 306 Couch bldg. Main 4613.

HAVE 2 320 acres homestead locations for sale; investigate this as chances to buy land at government prices are scarce. L-559, Journal.

EXCHANGE—REAL ESTATE 24

15 ROOM apartments with all fine furniture and a lease, in one of the best locations in the city, walking distance, everything up to date, with good heating plant; located on the west side. Will sell at a bargain, for cash, and might take good house and lot. Party is going away. I have something good; no junk. Write 401 E. 50th st. N., or phone Tabor 5805. Mrs. G. C. Etchison. Call Sunday.

283 ACRES grain, fruit, or dairy farm. 4 miles from Albany, spring water piped to buildings; want smaller farm, cash, income in Salem or Portland, good terms on balance. Give particulars in first letter. No agents. R. F. D. 2, Box 135, Albany, Or.

FOR SALE OR EXCHANGE—For small farm, my 6 room home with 2 full lots, fruit trees and garden; price $3500; mtg. $1500; will assume. This is a snap. P. Smith, owner, 852 E. 11th st. N. Phone Woodlawn 1140.

WILL sell my $3500 equity in a modern 9 room home, $7000. Will take 6 room modern house and assume or vacant lots. Owner, 410 E. 38th st., N. Tabor 5852.

HAVE good city property to trade for horse, cattle, mules, hogs and Angora goats. If you want to get rid of your stock and wish good city property instead, address K-557, Journal.

GOOD clear grocery and confectionery, etc., doing cash business, some income property and 5 acres, for small equipped ranch; might assume some. Owner, U-508, Journal.

FOR SALE.
$500 equity in 4 room house and corner lot, 559 Killingsworth, for $250 cash, or $325 monthly payments. 524 Killingsworth. Phone Wdln. 3649.

FOR EXCHANGE — Want Portland residence or close in, for 320 acres improved, Crook county, $16,000, or 320 acres timber, Lane county, $10,000, clear, might assume. K-584, Journal.

EXCHANGE—Hotel in eastern Oregon town, clear of incumbrance, for Portland or vicinity, $8000. 111 3d. Main 334.

CONTRACTOR AND BUILDER.
Good houses for sale or exchange, bottom prices. Call Marshall 1588.

AGATE Beach (Newport) house, best construction, for small house or city property. S-782, Journal.

EQUITY in acre on Powell Valley Road; trade for anything. Woodlawn 321.

WANTED—Clear house or nearly so; have $2500 mtg.; $200 cash, some clear lots, all or part. East 7625.

9 ACRES in cultivation, 10c fare to Portland, for modern home. Value $7200. Will not assume. M-485, Journal.

BUNGALOW for land; might assume. Henry Strader, R. 2, Milwaukie.

10 ACRES, 15c fare, good soil, for cash and good car. N-335, Journal.

EXCHANGE—REAL ESTATE 24 (Continued)

FOR SALE—75 H. P. sawmill in operation, fully equipped, and 2 donkey engines with 168 acres land and 10,000,000 feet yellow fir on it; 15,000,000 feet adjoining can be bought for $1 per 1000 stumpage. Land when logged off will make good dairy farm. Shipping at present by rail and water, all No. 2 and better; selling balance to local trade. Will trade for city or farm property. Krebs-Logus Co., 110 10th st. (Pittock block).

MY newly furnished hotel is clearing $350 per month. It is one of the most cheaply operated hotels in the city; will trade for a well improved $9000 farm, close in. I will assume up to $7500. E-954, Journal.

WANTED—REAL ESTATE 31

WANTED—Modern 5 room bungalow for fine piece of acreage close in. L-552, Journal.

WE WILL SELL
OR LOAN MONEY ON YOUR LOT.
J. C. CORBIN CO., LEWIS BLDG.

WANT acreage partly improved; will give cash and improved Portland property. Hatfield, 165½ 4th st.

ROOMING HOUSES 53

18 ROOM rooming house, walking distance, finest location in town; will sell cheap if taken before the first or will trade. What have you? By owner. 392 Columbia, near West Park, phone A-5810 or call.

Close in Snap
18 H. K. rooms, rent $25; worth $900, for quick sale, $250.
SEE HALL, 512-13 Panama bldg.

BY owner, 18 rooms furnished for housekeeping, cash and terms. 405 Jefferson st., near 11th.

55 ROOM apt. house, fine location, nice place, good tenants; terms. Masters, 607 Pittock block.

FURNISHED or unfurnished rooming house, Front st., cheap. 712 Chamber of Commerce.

TO TRADE—14 housekeeping rooms, all full, cheap rent. Fine for man and wife. Marshall 2451.

BUSINESS OPPORTUNITIES 20

SPLENDID buy—For sale or trade, 25-M. saw mill in the south central pine belt of southern Oregon, 10 years clip in sight; good opportunity for all around mill man. Liberal terms to responsible parties. What have you? E-985, Journal.

SMALL cash grocery, selling candy, cigars, ice cream, soft drinks. Receipts average $14 per day. 4 living rooms in connection. $275 takes it. Other business calls me away. Address owner, E-966, Journal.

Great Bargain
Corner grocery and delicatessen, living rooms; rent $25; close in, worth $1200, for $550; $300 will handle.
SEE HALL, 512-13 Panama bldg.

HOTEL in Vancouver, Wash., $15 a month rent; 41 rooms; partly furnished; bargain if taken at once; near large cannery just starting. Geo. Wiese, Vancouver, Wash.

PARTNER wanted in real estate business, must invest $300 cash, rent, light and phone free, office located in hotel lobby and doing big business. G-971, Journal.

BLACKSMITH shop for sale, good set of tools, plenty of stock, good location; cheap lease; will sell cheap if sold in 10 days, selling on account of accident. T-778, Journal.

MUST sell on account of sickness, cigar, confectionery and stationery store, has been established for many years. For information phone East 684.

FOR SALE—Tailor cleaning and pressing shop, in suburban town; clearing average of $24 per week; no competition. X-775, Journal.

FOR SALE—Grocery, hotel, gas filling station, barber shop in connection; rooms full. Most traveled road city. Phone Main 1520.

RESTAURANT averaging $20 per day; must be sold this week; good reasons; my price will surprise you. 162 Grand ave.

FOR SALE—Good blacksmith's shop with tools; first class location; first class place for auto repairs; going to quit business. 8016 Foster road S. E.

GROCERY and delicatessen, west side, apartment house district. Doing fine business. Will invoice. Masters, 607 Pittock blk.

$175 GROCERY and confectionery; 2 furnished living rooms. Masters, 607 Pittock blk.

A GENERAL mdse. store for sale, or trade for Portland income property. M-487, Journal.

FOR SALE—Restaurant and stock; best in city; good, live town; all for $225; money maker. Phone Main 1520.

CIGAR, confectionery and pool hall, $11,000 business year; will lump or invoice, $1500; owner. N-381, Journal.

GOOD country store for sale, $550, good living rooms, near school; $01 rent. XE-964, Journal.

500 BUSINESS CARDS. Rose City Printing Co., Third st., cor. Taylor. 50c

CASH grocery, cheap rent, will invoice. 708 Union ave.

GROCERY store on reasonable terms. Will invoice. E-968, Journal.

BUSINESS OPPORTUNITIES WANTED 68

MERCHANDISE WANTED
Improved wheat lands, close to good town, or timber to trade for merchandise, from $1000 to $10,000. Box 7, Madras, Or.

EXCHANGE 6 room house and lot 50x100; in Hawthorne district, for grocery or hardware stock which can be moved. Phone Main 1520.

MONEY TO LOAN REAL ESTATE 27

OUR installment plan is the best and surest method of paying a loan.
$32.26 per month for 36 months, or
$21.24 for 60 months, or
$15.17 for 96 months pays a $1000 loans and interest.
Other amounts in proportion.
We loan on improved city property
Or for building purposes.
EQUITABLE SVG'S & LOAN ASSN.
242 Stark St., Portland, Oregon.

MONEY TO LOAN.
On improved real estate or for building purposes; very flexible contracts; no commissions.
COLUMBIA LI