Realty in Minneapolis

A Defense of the Auction.

Regarding the auction as a means of selling real estate, E. G. Walton says:

I hear there is considerable criticism from the real estate fraternity on the auction idea; many objecting on the stand that lots will be sold too cheaply, prices slaughtered and considerable damage be done to the old fashioned broker. They also contend that owners will be apt to take up this idea, it being so much quicker and cheaper to sell at auction and that two or three auctions a week would sell all the property for sale.

It is so easy to criticize, and criticism on a just basis is correct, but criticism not based upon accurate knowledge resolves itself into absurdity.

The auctioning of real estate is the highest method of its disposition in vogue in any metropolitan city. To-day, in every city in the world, all buyers watch the "marts" and their advertisements.

Real estate selling in Minneapolis must progress and advance on the same lines as other business or be shelved absolutely. No sane person must for an instant believe that real estate is bought entirely on its merits or without the thorough education of the investor by individual persuasion or by newspaper magnetism. The average renter would never dream of buying a house unless shown the mirage of "life in one's own home" and educated by continual discomfort in his rented quarters. The monthly payment plan took years to inculcate into the buyer's mind. At first it was a smart trick to get his few savings for a real estate investment; now the workingman himself proposes it. Sunnyside was started on the installment plan and never a mortgage was foreclosed, but it took time to teach, and criticism was just as rife then ten years ago when I started the installment plan as it is now on the auction plan.

In 1890 Minneapolis had thirty-three banks and bankers; now it has twenty-two. Their monthly clearings were $25,000,000 against $43,000,000 to-day.

In 1890 Minneapolis had 432 real estate men as against 315 to-day, notwithstanding an increased population of 40,000.

This points to advancement in ideas, because statistics show us the work being done is much more, the amount of money handled very much greater and the number of clerks hired not greatly increased. Consequently we must admit that progressive minds have evolved easier and quicker methods of attaining similar results. Look back eleven years and see the old horse car meandering out Hennepin avenue; wasn't a lot within walking distance worth any amount of money more than one at Lake street? To-day, electricity makes real estate values entirely different and that difference must be recognized. Lots that sold easily then for $1,000 will barely fetch $300 to-day; fast transportation having enlarged the supply of available property. The broker's commission therefor is correspondingly reduced, but not his expenses. To equalize matters lots must be sold faster and with less personal exertion, and it is with this end in view I have attempted to make popular the auction idea. I want to educate the man who wants a thing to go up and grab at it, to read the daily news and to take his opportunities. My sales, I hope, will be monthly and they will be conducted exactly as represented. That is to say, if a lot is to have a reserve price this price will be quoted, if not, the lot will be sold to the highest bidder and the owner will have to deliver it.

Since the Walton Park auction, eleven men, all of whom were present at the sale, have bought lots at double the going auction price, because, as they expressed it, they got bewildered—it was so new and they didn't think I would be stupid enough to let the lots go at any such prices. Once let me educate this man who wants to buy, to bid, and I will improve the selling value of every lot in this city. I put a safeguard around the banks and make positive valuations for the loan agents—I create a market price for real estate and every auction will bring forth its buyers and its sellers to meet as in Wall street, to exchange gold for deeds and to create a price acceptable to the world at large to trade upon.

The Insidious Curbstoner.

The attack of Charles L. Sawyer at the recent dinner of the Minneapolis real estate board upon curbstone brokers was considered somewhat severe by a few of the dealers present who had not suffered from the attentions of this class of men that do not belong to the board, who pay no office rent and have no expenses further than that of living. If there is any difference of opinion on this matter, a prominent agent says it is perhaps owing to the different definition of this class of men who prey on the advertising and money spending real estate dealers. Edmund G. Walton relates one way the curbstone men have of doing business. To test the value of The Journal in a certain class of advertising he ran a story one week in the advertising columns about a high-priced house in one of the best residence districts which he wished to sell. The street and number were given so that those who wished to look at the property might view the premises without a trip down town. He discovered that a man had planted himself on the steps of the house and attended to all comers in such a bland and confidence-inspiring manner that they believed him to be the agent for the property and gave their name, addresses and all the information they had to communicate. The curbstone man hustled to the Walton office before the purchasers could arrive and entered the names on the register with the statement that if such persons purchased the property they were his customers and he was entitled to the commission. During the week another firm had a sale on, the property was pleasing to the buyers and the transaction seemed to be in a fair way of consummation when one afternoon a telephone message came from a curbstone broker who said he was able to influence the man to buy and would swing the deal for a good commission. These are only individual instances of the manner of proceedure which has aggravated the firm to which Mr. Sawyer belongs and other real estate men to such an extent it was with much satisfaction to them that the consideration of this feature of the market was referred to a committee who will report at the next meeting.

It has been suggested by one of the brighter of the young real estate commission men that some day a master mind will conceive the idea of employing boys, perhaps the whole of some messenger force, to sit upon the steps of the houses which are advertised for sale by the men who spend large sums in advertising their listed houses, greet affably any who may visit the property, obtain their names and immediately upon their departure report to the master mind who will get in his deadly work by means of the telephone or a personal visit to the office of the advertiser and demand a commission upon the sale which they have so skilfully negotiated.

Low Price and No Price.

One real estate man is not ashamed to admit that he is not doing much in the real estate line. He handles property which belongs to the family estate. He has set values on the holdings which seem almost prohibitive at the present time. However, a smile of satisfaction crossed his face as he gave the following reasons for his position:

It will be harder to overcome low prices than not to set any. It will be difficult to convince a buyer a year from now that an advance of say $200 a lot is warranted. Therefore, as I am unwilling to dispose of property at present prices, I am now making no prices. A farmer tried to buy several acres from me the other day. The price I made was $200 an acre, which was $300 less than it cost under foreclosure. He had been able to buy land immediately adjoining for $100, so he would not come up to my figures, although it was much below value.

The Market This Week.

Real estate continues moderately active. The indication from the steady filing of transfers at the office of the register of deeds is that when the natural time of activity comes with the cool fall weather there will be enough business to go around. The most important sale of the week was made by Thorpe Brothers. Sumner T. McKnight purchased from Dorcas E. Rowe the vacant corner opposite the courthouse for $20,000. The deed was filed yesterday.

Building is progressing rapidly. Considerable work has been put under way during the week, notwithstanding the lateness of the season. The buildings which were begun early in the summer are as a rule under cover. The flat buildings in the fourth, fifth and eighth wards will be ready for occupancy by Oct. 1st at the latest.

With the exception of July, 1900, the past month has been the best July for building permits since 1892.

Permits for residences were 64 in number as against 37 a year ago. The total for this class last July was $155,875 as against $77,290 for July, 1900. When two permits for $13,000 each and one for a fraternity house at $6,500 are subtracted from the total of $77,290 it will be seen at once that July, 1901, is far ahead in residence erection. The figures for last month are as follows: Houses to cost over $6,000, five; $3,000 to $6,000, 21; $2,000 to $3,000, 8; $1,000 to $2,000 14; less than $1,000, 10.

J. B. Tabour, who has been in the real estate business in Minneapolis for eighteen years and at 124 Fourth street S. for eight years has been compelled by the increased business of his office to seek larger quarters and has removed to 410 First avenue S.

The Official Building Record.

The principal building permits for the week are:

State of Minnesota, university campus SE, 3-story brick Physics building....$75,000
State of Minnesota, university campus SE, 2-story brick lighting and mechanic arts building 60,000
Chicago, St. Paul, Minneapolis & Omaha Railway company, Fifth avenue N below First street, seven freight elevators in depot 5,355
C. C. Johnson, 2435 Humboldt avenue S, 2-story frame dwelling 5,000
Cole, Henderson & Co., Forty-first street and Milwaukee railway tracks, frame grain elevator 5,000
Brewer Bros. Kenefick Lumber Manufacturing company, Twenty-ninth street and Aldrich avenue, brick and frame planing mill 3,500
George Hurd, 1322 Adams street NE, 2-story frame dwelling 3,300
Olaf Hansen, 1907 Thirteenth avenue S, 2-story frame dwelling 3,000
Wm. Donaldson & Co., Sixth and Nicollet avenue, store front 2,000
Jessie R. Husband, 3007 Fremont avenue, 1½-story frame dwelling 2,000
Louis C. Steltner, 3215 Lyndale avenue N, 2-story frame dwelling 2,000
Swedish Hospital, Eighth street and Tenth avenue S, stone foundation.... 2,000
Second Church of Christian Scientists, Eleventh street and Second avenue S, first floor of church 1,585
Emma P. Barnum, 1521 Fifth street S, 1-story frame addition 1,200
Sol Smith Russell, 14 and 16 Fifth street S, interior improvements 1,200
Knoblauch estate, 123 Washington avenue S, improvements in store 1,100
Fourth Baptist church, Dupont and Eighteenth avenue N, interior improvements 1,000
Jacob Stoft, 1904 Chicago av, repairs after fire 1,000
J. N. Scheife, 426 Fourth street NE, addition to dwelling 800
John Vasatka, 3350 Chicago avenue, improvements to dwelling 800
George C. Campbell, 1819 Sixth street N, 1-story frame dwelling 800
J. W. Day, 1101 Washington avenue S, new store front 800
Mary Kope, 2650 Bryant avenue N, 1½-story frame dwelling 700
Wm. Mahoney, 4840 Thirty-eighth avenue S, 1½-story frame cottage 700
Schock & Copelin Manufacturing company, Sixth street and Nineteenth avenue NE, addition to factory..... 600
E. G. Clough, Fifth street and Ninth avenue SE, stone foundation 500
R. A. Pike, Bedford street and University avenue SE, warehouse 500
Fred Davis, 3050 Thirteenth avenue S, 1½-story frame dwelling 500
Wm. Gawne, 1327 Washington av N, repairs 500

YESTERDAY'S BUILDING PERMITS.

C. H. W. Pearson, 3024 James avenue S, 2-story frame dwelling $2,900
James Mulligan, 2211 Buchanan street NE, 1½-story frame dwelling 1,000
Elviro McMillan, 3320 Third avenue S, 1½-story frame dwelling 2,600
Louis N. Gayner, 2401 Elliott avenue, 2-story frame flat 2,500
L. D. Baird, 1712 University avenue NE, repairs 500
H. D. McIntyre, 3501 Humboldt avenue, repairs after fire and frame shed..... 1,000

Total $10,500

Building News.

The Improvement Bulletin notes the following building news:

J. & E. C. Haley, architects, are preparing plans for a frame flat building to be erected at 2116 Nicollet avenue for W. Y. Dennis. It will be 34x53, two stories and basement, with hardwood interior finish. Cost $7,500.

W. S. Hunt, architect, has plans for a flat building to be erected at Ninth avenue S and Twenty-eighth street for Thomas Brannon. It will be 25x48, two stories and basement, of Twin City buff pressed brick and cut stone, with hardwood interior finish. Cost $6,000.

H. J. Freudenfeld, for a number of years a practical plumber at Milwaukee, has bought the interest of Mr. Leonard, of Withee & Leonard and has changed the firm to the Economy Plumbing company, 428 Sixth street S. G. B. Withee continues as a member of the firm.

The Warner Hardware company has been the successful bidders for the finishing hardware on the Hattie E. McDonald flats, and the residences of H. Tuscany, O. L. Loberg, C. L. Sweet, W. H. Gould, R. B. Abbott and others. Corbin locks are specified in all cases.

A. A. Swan secured the general contract to erect a frame residence at 1907 Thirteenth avenue S for Olof Hanson, of 1309 E Nineteenth street. It will be 26x48, two stories, attic and basement, hardwood interior finish. Cost, $3,000.

L. O. Hickok has plans and is superintending the construction of a grain elevator at Forty-first and the Milwaukee railway for the Cole-Henderson company. It will be 28x36, 60 feet high, frame, covered with iron. Cost $5,000.

J. R. Husbands has begun work on a modern frame cottage at 3007 Fremont avenue S from plans by J. Henry Record, architect. It will cost $2,000.

The Minnesota Sandstone company secured the contract for all the cut-stone trimmings in the state normal school building at Brookings and Vermillion, S. D., and the agricultural school at Aberdeen, S. D.

The Lee & Hoff Manufacturing company of St. Paul secured the contract to manufacture and install seven spur gear freight elevators in the Omaha railway freight depot. Forster & Smith, contractors. Cost, $5,355.

Louis C. Steltner of 4174 Washington avenue N, has let the contract to erect a frame residence at 3215 Lyndale avenue N to John Myhr. It will be 26x52, two stories, modern throughout. Cost, $2,000.

E. B. Beehler is having plans prepared by Frank Thayer, architect, of Mankato, Minn., for a residence to be erected on First avenue S near Twenty-eighth street, to be modern throughout. Cost, $3,000.

John Meland has the general contract to erect a modern frame residence at 1322 Aldrich avenue for George Hard. It will be 27x56, two stories, attic and basement. Cost, $3,300.

The Fourth Baptist church has begun work on improvements and alterations to be made in the church at Eighteenth avenue N and Dupont. Cost, $1,000.

George C. Campbell, 4 Lumber Exchange, has plans and will let the contract soon for a frame cottage, 22x45, to be erected at 1819 Sixth street N.

The Chicago, Milwaukee & St. Paul Railway company expects to make extensive improvements in its office, Fourth street and Nicollet avenue, to cost $5,000.

Building Inspector Houghton reports 282 permits issued during July, amounting to $479,404.

B. M. Granning, 616 Fremont avenue N, has the contract to erect F. M. Joyce's modern brick residence at 310 Groveland avenue, to cost $20,000; and J. F. Denick's modern frame residence, at 1417 Fremont avenue N, to cost $3,000. E. J. Hodgson is architect of both. He reports excavating begun on Twelfth street and Western avenue for a store and flat building to be erected for G. W. Bush. Cost, $5,000. He is also pushing work on the McNeal residence, at Orono, Lake Minnetonka, and for the remodeling of the modern frame dwelling on Vine place for Mr. Davis.

L. A. Lamoreux, architect, is preparing plans for a residence to be erected by D. F. Clark, on Colfax avenue, near Twenty-fourth street. It will be 30x44, two stories, attic and basement, of pressed brick and cut stone, frame, mahogany, curly maple and quartered oak interior finish. Cost, $5,000.

C. R. Cooley, custodian of the federal building, has been authorized to advertise for bids for renewing the asphalt paving in the court about the building; for altering the arrangement in the private office of the postmaster, and for painting the whole interior of the building, from attic to basement and every room therein. Bids will be opened at 2 p. m., Aug. 14.

E. S. Stebbins, architect, reports Carlos Avery's residence, at Hutchinson, Minn., under way. It will be two stories, attic and basement, oak and ash interior finish. The Joannin-Hanson company is doing the mill work and interior finishing. Cost, $3,000.

The Brewer Brothers & Kenefick Lumber and Manufacturing company will begin work immediately on erecting a planing mill plant at Twenty-ninth street and Aldrich avenue. There will be a brick engine-house, 23x58; a frame dry kiln, 24x38; a two-story frame factory, 38x50; a feed mill, 20x56, two stories, and other buildings. Cost, $4,000.

R. R. Betcher & Co., Phoenix building, are preparing plans for the erection of a $700 cottage on the northwest corner of Aldrich and Eleventh avenues N for Mr. La Brash, and for a $7,200 residence which G. Blymyer will build at Seventeenth street and Humboldt avenue S. The same firm has sold a house on Twenty-fifth avenue for $1,600 and the lot upon which Mr. La Brash will build for $700.

STONE FOR PRESIDENT

Missouri Democrats Will Drop Him in the Ring With a Dull Thud.

New York Sun Special Service

Kansas City, Mo., Aug. 2.—Democrats of Kansas City are making elaborate plans to formally launch the boom of Former Governor William J. Stone for the presidential nomination in 1904. The affair is under the direction of the Jackson club, the largest democratic club in western Missouri. It is planned to give a banquet at the Baltimore hotel on the night of Aug. 10.

Free Pine Lands! See ad of Paris-Manning Land and Lumber Co., page 7.

REAL ESTATE TRANSFERS

Jennie M. Lewis and husband to Rebecca A. Booth, lot 11, block 2, Elwell's addition $1,200
Minnesota Debenture company to Ferdinand Bertuleit, east half lot 12, block 16, town of North Minneapolis 407
Rollin S. Holcomb and wife to Joseph U. Barnes, part block 89, town of Minneapolis 500
Mary H. Burnham to Therese Anderson, lot 7 and part lot 8, block 8, George Galpin's addition 1,000
Mary A. Hall and husband to Edward Anderson, lot 3, block 14, Wyomia Park addition 250
Frank H. Galbraith and wife to Jennie M. Lewis, lot 11, block 2, Elwell's addition 1,200
Ida E. Preston and husband to Otis P. Briggs, lot 9, block 2, Hall's addition 4,500
Anna Larsen and husband to Hans W. Browold, lot 7, block 22, Atwater's addition 700
Charles E. Cook and wife to Martha B. Carpenter (executor), lot 8, block 39, Remington's second addition 124
Gertrude M. Wade and husband to Grant Hinshaw and wife, lot 20, block 2, Lincoln street supplement.. 1,250
Adelia E. Waworth to Burt H. Fuller, part lot 1, block 13, first division Remington park 700
Mary E. Green et al. to Nellie F. Kerrick, lot 15, block 1, Green's third addition 850
John A. Noble to Annie V. Lorenz, in section 32, town 117, range 23..... 1,500
Lulu E. Davie to Frank C. Nickels, lot 9, block 3, Meeker Island Land and Power company's addition 200
Henry S. Payson et al. to Servis Olison, lot 23, block 5, McMillan's addition. 550
William B. Tuttle and wife to Fredrick Pehle and wife, lot 5, block 25, Morrison's addition 350
Carrie W. Ruggles to Peter A. Pierce, south half lot 6, block 2, Baker's addition 300
Western Realty and Investment company to Charles Rosenlund, lot 8, block 14, Wilber's second addition.. 1,000
V. W. Voorhees, Jr., and wife to Hilma Silver, east half lot 18, block 2, Menage's fifth addition, etc..... 1,500
Charlotte G. Hare to Anna S. Swanstrom and husband, part lots 16 and 17, block 14, J. T. Blaisdell's revised addition 1,600
Seven minor deeds 188

Total, 27 deeds $20,169

Building Permits.

Elviro L. McWilliam, 3320 Third avenue S, dwelling $2,600
James Mulligan, 2211 Buchanan st NE, dwelling 1,000
C. H. W. Pearson, 3024 James avenue, dwelling 2,900
Louis N. Gayner, 2401 Elliott avenue, frame flats 2,500

Births.

Mrs. Wm. F. Herthum, 734 E 15th st....boy
Mrs. Wm. J. Byrnes, 1931 4th av S.....girl
Mrs. John F. Gardner, 2201 Western av..boy
Mrs. A. V. Hennion, 1520 4th st SE....boy
Mrs. Frank Lind, 222 4th st NE.....girl
Mrs. Sven Person, 1616 Bryant av N.....girl
Mrs. Burt Soure, 728 E 16th st.....boy
Mrs. Axel Lund, 3246 6th st N.....boy
Mrs. Adolph Witebsky, 424 6th av N....boy
Mrs. Fred Schmitz, 210 4th st N.....girl
Mrs. Robert Aesmann, 1115 Dupont av N.boy

Deaths.

Emma May Griffin, 411 2d st N, 7 years.
Elizabeth Ambrose, 219 Oak st SE, 46 years.
Lester W. Hammond, 2433 Filmore st, 12 years.
Claudie Sargent, St. Barnabas hospital, 17 years.
Anna Arvidson, 2324 8½ st S, 50 years.
Charles A. Rogers, 917 Chicago av, 42 years.

WANT ADS ON PAGES 8 AND 9

1 AGENTS WANTED

WANTED—AGENTS, MEN OR WOMEN, IN every county in Minnesota, to sell the easiest seller on market. Good agents can earn $15 to $30 per week. 635 Lumber Exchange.

AGENTS—A SPLENDID CHANCE TO MAKE money. Our new Pocket Atlas contains maps of every state in the union and every country in the world. Also the 1900 census complete. Over four hundred pages of maps and descriptive matter. Sells at sight. Send 25c for sample and terms to agents. Rand, McNally & Co., Chicago, Ill.

RELIABLE AGENTS EVERYWHERE—Perfumes, soaps, shampoo, toilet articles, facial preparations. Our goods sell everywhere. Raydith Perfume Co., Manufacturers, Chicago.

AGENTS—BIG HIT—NON-PICKABLE DOOR and window lock; patented; no screws, bolts or keys; nickeled; 150 per cent profit. Sample, 15 cents. Imperial Nov. Co., Woodbine, N. J.

AGENTS ON SALARY OR COMMISSION: The greatest agents' seller ever produced; every user of pen and ink buys on sight; 200 to 500 per cent profit; one agent's sales amounted to $620 in six days; another $32 in two hours. Monroe Mfg. Co. X 120, La Crosse, Wis.

HONEST, INDUSTRIOUS AGENT IN EACH county to take exclusive right to manufacture and sell patented household article. Can be made at home evenings with machine furnished you. What retails for 25c costs 1c to make. Name your county. Send 25c for samples and particulars. H. Rowatt Brown, box 460, Minneapolis.

$460 NEXT FOUR MONTHS SELLING NEW style fruit jar filler; eight useful articles combined in one; sample free. Central Supply Co., Cincinnati, Ohio.

SALESMEN FOR ALL LINES OF BUSINESS (splendid side line) to sell our Calendars, 150 different styles, newest, latest patterns, just the things customers want; we pay the largest commissions. Many of our men give their entire time to our line and make from $75 to $125 every week; guaranteed best side line ever offered. Write promptly with references. Commissions paid on acceptance of orders. American Novelty Co., Cincinnati, Ohio.

$100 MONTHLY—NEW PATENT METALLIC bread boards. Sample free. B. Y. Forshee Co., Cincinnati, Ohio.

BRIGHT MEN FAMILIAR WITH INSURance can obtain first-class contract with us. 1577, Journal.

A FEW MORE GOOD AGENTS FOR THE sale of Emerson's Sarsaparilla; good contracts. Call 2900 26th av S.

LADY SOLICITORS WANTED EVERYwhere; small article, new thing, sells on sight, pays well; ladies use them on every garment. Call or write 415 Northwestern building, Minneapolis.

2 ANNOUNCEMENTS

THE WADE CORSET CO. HAVE REMOVED to their handsome new quarters, 816 Nicollet.

THE STANDARD OF VALUE

Used by most men (and women as well) of a practical turn of mind, when passing an estimate on the usefulness of any new proposition is "WHAT CAN IT DO?" We shall be most pleased to have you (or even your wife) take pains to find out just what we have done in the way of first-class laundry work for the people of Minneapolis in the past, also what we are doing in the present; it will then be an easy matter for you to reason out what we shall do in the future. But here's a tip—our work is A SYNONYM OF SATISFACTION ALWAYS.

Ask your wife to call and see Wednesday or Thursday of any week, and see the work done.

THE FULLER LAUNDRY CO., 609-611 Hennepin av. Telephone, both lines, 880.

2 ANNOUNCEMENTS

Continued.

HAVE YOU EVER USED TOKOLON DEodorizer? It instantly removes all odor of perspiration. Put up in large boxes, with sprikle top; 50 cents. Ask for free sample at Glass Block.

3 AUCTION SALES

AUCTION—TUESDAY NEXT, AUG. 6, at 10 a. m., elegant, costly and nearly new furniture, rugs, carpets, piano, etc. We are favored with instruction by owner (who is leaving the city), to sell as above the entire modern furnishings of his ten-room residence, consisting of fine Flemish oak dining-room suit, birdseye maple, mahogany and oak dressers, one fine brass bed, secretary bookcase, china closet, sideboard, box-seat dining chairs, extension table, leather couch, bedroom suits, etc., etc., mahogany parlor suit, hall tree, costly mahogany library table with claw feet; books, mahogany Davenport, Rolph sofa bed, leather, oak and mahogany rockers; center tables, piano, music cabinet, pedestals, chiffonnier, four iron beds, springs, hair mattresses; pictures, Roman chairs, sewing machine, tabourettes, draperies, fine large gold frame mirror, a first-class range, refrigerator, crockery, glassware, etc., etc. All removed from the residence on Spruce place for convenience of sale. All without the slightest reserve. Hubert Bown & Co., auctioneers, 44 and 46 7th st S.

4 SUMMER RESORTS

FRONTENAC, LAKE PEPIN, MINN., ONE of the finest 5-acre properties at this famous resort. Jaeger & Torelle, 310 Bk. Commerce.

5 BUSINESS PERSONALS

SWITCHES, SWITCHES, SWITCHES. 90 cents and up. Send for price list. Feely & Crocker, 515 Nicollet av.

6 BUSINESS CHANCES

YOU CAN MAKE SPLENDID PROFITS BY judicious, systematic operations on the wheat market; $20 will margin 1,000 bushels 2 cents. Send for our free book, "Facts and Figures," explaining option trading. The Osborn Grain Co., 813 to 815 Phoenix building, Minneapolis. Members Chamber of Commerce.

HOW TO MAKE MONEY.
Our new book, just issued, tells you how to make from $5 to $20 per day with a small investment in grain or stocks. Your name on a postal card will bring it free. Write to-day.
THE COE COMMISSION COMPANY, Bank of Commerce Building, Minneapolis, Minn.

GOOD CHANCE FOR JEWELER—FIRST-class repair stand and outfit for sale. Address 1038, Journal.

WANTED—A FRENCH PHYSICIAN IN A lively town; good opportunity. Address 1348, Journal.

FOR SALE—A STOCK OF GENERAL MERchandise, invoicing $3,000, in a good location without competition, store building and dwelling for sale or rent; a good opening. Address 1161, Journal.

HALF INTEREST IN PROSPEROUS SMALL brewery in one of the best towns in Minnesota; write for particulars. Address 1173, Journal.

WANT FURNITURE AND HOUSE FURnishings for mining stock which will bear closest investigation. Address 1223, Journal.

$4,000 BUYS THIRD INTERSET IN BIG-paying department store, 60 miles from Minneapolis. Only active partner wanted. Address 743, Journal.

WANTED—PARTY WITH $5,000 IN CASH, to invest in a wholesale fur business; good business proposition. 1382, Journal.

TO TRADE—NINE FLATS, CONTAINING 35 rooms, to trade for city property or stock farm. Who wants them? For Sale—Good-paying saloon; splendidly located; cheap. Paris-Manning Land and Lumber Co., 417 Phoenix building.

FOR SALE—MEAT MARKET, DOING GOOD business, very cheap. E. F. Rasey, Hinckley, Minn.

FOR SALE—STOCK OF DRY GOODS, FIRST class condition; inventory about $3,000; will be sold at a bargain before Aug. 10. Apply to E. E. Merrill, 206 6th st N.

TWO-CHAIR BARBER SHOP IN A GOOD town of over 1,000 population, doing an excellent business for barber and boy on Saturdays; rent $8; electric light; must sell on account of health; price $200; a snap. Address 1474, Journal.

GET YOUR FURNACE REPAIRED NOW; don't wait until you want to start a fire; repairs for all furnaces. Great Western Stove Repair Co., Tel. 161. 312 Hennepin av.

WILL EXCHANGE $7,000 PRINTING PLANT, with paying newspaper in Wisconsin, for farm land in Minnesota or North Dakota. Address assistant manager American Type Founders Co., Minneapolis, Minn.

WILL TRADE FOR STOCK GENERAL merchandise, farm property or city property, or sell furnishings and lease, the elegant hotel "Idlewilde" (formerly Fairview Hotel), Osakis, Minn., together with 15 summer cottages. Also private cottage and all improvements on and about premises. Hotel and cottages completely and newly furnished, remodeled and electric lighted. No incumbrance. Or will trade. This hotel has always been a money-maker and is known to be one of the handsomest summer resorts in Minnesota. For full particulars, address L. J. Wilde, 144-146 Endicott Arcade, St. Paul, Minn.

FOR SALE—SMALL STOCK OF MILLINery and fixtures; good location in city; $375. 1584, Journal.

A VERY DESIRABLE BUSINESS FOR LITtle money; $3,000 yearly and rapidly increasing; owner obliged to leave city; $500 necessary; rare opportunity. Address 1587, Journal.

FOR SALE—HALF INTEREST IN A GOOD horseshoeing shop in city; good chance for a good man at the fire. For particulars address 1562, Journal.

NEW STORE BUILDING, SMALL STOCK light groceries, confectionery, tobacco, cigars; finest location on Park and Lake st, No. 708, with $300 capital you can make $2 to $5 per day. Strictly cash trade.

COMFORTABLE INCOME ASSURED FROM investment $100; we accept $10 just for trial; profits paid weekly by money order; highest commercial references, and (by permission only) from customers. Booklet free. W. W. O'Hara, Union Trust building, Cincinnati, Ohio.

WANTED—A GOOD MAN TO RUN MOULDing machine in sash and door plant out of city, capable of grinding his own knives. Call for Wm. Millward at St. James Hotel, Sunday, Aug. 4, between 10:30 a. m. and 3 p. m.

HOTEL FOR SALE—THE ONLY ONE IN good town; built 18 months ago. R. W. Maben, Kiester, Minn.

FURNITURE AND GOOD WILL OF MODern, up-to-date hotel, good Minnesota town, to exchange for land. Northwestern Business Agency, 207 Bank Commerce.

FOR SALE—$7,000 CLEAN GENERAL MERchandise; 75 cents on the dollar buys it. Write at once. Box 98, Wilder, Minn.

WANTED—A GOOD DOCTOR, WHO SPEAKS both German and English; a good opening. G. Schulz, Hosmer, S. D.

DRUG STORE FOR SALE—LOCATED IN southern Minnesota; good chance. Address 1649, Journal.

INCREASE YOUR INCOME—JOIN MY mutual investment club; investments of $1 and up received. Send for particulars. A. L. Robinson, 154 La Salle st, Chicago, Ill.

MERCHANDISE—HAVE PARTIES THAT have good land and some cash for good general stocks of merchandise, from $3,000 to $20,000. W. H. Robbins, 533 Guaranty.

FOR SALE—A STOCK OF HARDWARE, all new; value about $1,500; owner is sick. 1648, Journal.

AM LEAVING TOWN. MY BUSINESS must be sold this month; netting $100 per month. It will go at your own price. 1651, Journal.

$2 TO $6 STARTS MAIL ORDER BUSINESS at home; new plan; big profits; particulars free. 214 Omaha building, Chicago.

NORWEGIAN PHYSICIAN WANTED—TO take established practice in eastern South Dakota. 1659, Journal.

FOR SALE—OLD-ESTABLISHED GROcery, near Central Market; invoice $2,000; on account of health. 1660, Journal.

LOOK HERE—WE HAVE THE FINEST opening in this state for any one desiring to start in the general merchandise business; $7,000 bankrupt stock of dry goods, etc., at a bargain. (Other stocks.) See A. L. Shore, with Wyman, Partridge & Co., Minneapolis, Minn.

HARNESS SHOP FOR SALE—BEST LOCATion in Minneapolis; look this up; object, ill health. 1634, Journal.

FOR SALE—A DEPARTMENT IN ONE OF the large department stores; a good opening for some young man; $1,000 will handle it. 1581, Journal.

leaving town; $750 required; $500 in cash; men, for agency work, who can speak Swedish language. Investors' Syndicate, 1204 Guaranty building, Minneapolis, Minn.

HARDWARE STOCK, ABOUT $6,000; GOOD, clean stock; running in St. Paul. Will exchange for good farm and some cash. Chance for some one to get good business. Somers & Brown, 507 Manhattan building, St. Paul.

6 BUSINESS CHANCES

Continued.

FOR TRADE—FARM. OR WILL GIVE A mortgage on same for small stock groceries or hardware. Describe fully. Box 497, St. Cloud, Minn.

LIVERY BARN WANT
with fine farm to exchange for first-class livery barn and stock. Must be in good town and up to date. Write full details and we can get you a deal. Somers & Brown, 507 Manhattan building, St. Paul, Minn

FINE, CLEAN, NEW MILLINERY STOCK. All in best condition and up to date; about $1,100. This is not trash, but first-class goods. Will exchange for anything of equal value, or well sell cheap for cash. Somers & Brown, 507 Manhattan building, St. Paul.

ONE-HALF INTEREST IN ESTABLISHED manufacturing business for sale. Party leaving town; $750 required; $500 in cash, balance time. Address 1670, Journal.

HERE IS A CHANCE TO GET A START IN life: Honorable work; money made easily; four novelties, staple sellers, that are used every day; manufacture it yourself; a few dollars is all that is necessary to start; self-shining, water-proof shoe polish; Magic Cream grease extractor; Frozen Perfume, Electro Lustro, for cleaning silverware. Will send the four recipes, with full directions to make them, for 75 cents. Write to-day. Frank De Judge, National Recipe Bureau, Drayton, N. D.

WANTED—PARTNER, WITH $2,000 CASH, in nice, clean business. Can clear more than $50 per week first year. No chance of loss. Can handle your own money. With services or not, as you desire; something new. Address 1728, Journal.

ONE OF THE BEST STEAM FLOURING mills in South Dakota to exchange for city property or stock of merchandise. Write or call for particulars. Geo. B. Dartt, 307 Phoenix building.

$100 AND INVOICE STOCK TAKES GROcery in swell location; elegant fixtures, new stock. Answer at once for bargain. Address 1700, Journal.

7 BUSINESS SPECIALS

SUPERFLUOUS HAIR, MOLES, ETC., PERmanently removed by electricity. Miss Hollister, 77-78 Syndicate block. Pioneer stand of the northwest. Exclusive specialist.

8 BICYCLES

FOR SALE CHEAP—BOTH A GENTLEman's and lady's wheel, in good condition. Call 521 9th st S, second floor.

$25—BICYCLE, ENTIRELY NEW, WITH Morrow coaster brake, for sale; $25 cash. 3039 Nicollet av.

10 BOARD AND ROOMS

TWO LARGE, WELL FURNISHED ROOMS in handsome private residence, with breakfast and 6:30 dinner; central; private family; gentlemen only. 1305, Journal.

BURKHARDT'S BELTS
for ladies are warranted the best wearing and most stylish in the world. Sold by the leading dry goods houses throughout the country. Manufactured by M. L. Burkhardt Co., 709 Nicollet av, Minneapolis, Minn.

WANTED—CHIDREN TO CARE FOR IN my own private home; am experienced. Please call 3117 23d av S.

FURNISHED ROOMS, WITH OR WITHOUT board; all modern improvements. 108 7th st S.

A NICELY FURNISHED, LARGE, FRONT room, with board for two. 812 4th av S.

TO RENT—WITH BOARD, TO TWO YOUNG men, large, south-front room; modern house; walking distance. Near park. 1639, Journal.

12 BOARD WANTED

WANTED — ROOM AND BOARD FOR young lady, in private family. Cannot afford over $4 per week. Address 1371, Journal.

WANTED—ROOM AND BOARD FOR TWO single gentlemen in vicinity of Lake Calhoun. Address M. W., lock box 214, city.

GENTLEMAN, WIFE AND DAUGHTER wish one or two nicely furnished rooms in modern house, with lawn; good board or near good boarding-house. Prefer private family. References exchanged. 1568, Journal.

LADY DESIRES BOARD AND ROOM; good location and nice, quiet place. 1554, Journal.

WANTED — FURNISHED ROOM AND board, for two or three months, by man and wife, with boy of 8. Near 12th and Hennepin preferred. State terms. Address box 982, city.

13 COWS

FRESH COWS AND SPRINGERS, $30 UP; two fine, large, fawn Jerseys. For service, thoroughbred Jersey bull. 306 6th st S.

14 CLAIRVOYANTS

MRS. JACOBS, CLAIRVOYANT AND BUSIness medium, well known in Minneapolis for the past twenty years, may be consulted daily only for a short time before leaving for Europe. 510 3d av S.

M. M. MANSFIELD, CARD READER, BUSIness special fee 25c. 129 6th st S. This ad will appear once a week only.

16 DYEING AND CLEANING

TWIN CITY DYE WORKS — PRACTICAL dyers and French dry cleaners; out-of-town orders solicited; prices moderate. 420 Nicollet. Telephone 1576.

17 HAIR DRESSING PARLORS

OUR $4.50 CURLY POMPADOURS, $2. SEE our $1 switches; worth $2.50. Shampooing, 25c. Face massage, 35c.
MME. DE LEO, 495 Syndicate Arcade.

19 FINANCIAL

WE HAVE A BLOCK OF EASTERN MONEY to loan at 5 per cent on choice residence property. Thorpe Bros., 268 Hennepin av.

4½ TO 6 PER CENT MONEY, WITH THE "on or before" privilege, to loan on improved property in Minneapolis and St. Paul. R. M. Newport, 309-311 Phoenix building, 60 4th st S. Minneapolis.

MONEY TO LOAN SALARIED PEOple.—We are prepared to loan reasonable amounts to salaried people holding steady positions with responsible concerns, on easy weekly or monthly payments. We conduct our business strictly confidential. Lowest rates and fair treatment guaranteed. Room 306, Bank of Commerce building.

AT LOWEST RATES- MONEY TO LOAN. R. D. Cone & Co., 517 Guaranty Loan building.

MONEY TO LOAN; EASY TERMS; LOW rates. David P. Jones & Co., Oneida building.

DO YOU KNOW
You can borrow money on your note if you are a SALARIED PERSON and hold a steady position. CHEAPEST RATES; LONGEST TIME AND EASIEST TERMS. No mortgage or indorser required. No one knows except ourselves. MINNEAPOLIS FINANCIAL CO., removed to room 408, fourth floor, N. Y. Life.

$100,000 TO LOAN ON CITY AND FARM property; low interest. Barnes Bros., 104 S 4th.

LOANS FROM $100 UPWARDS; CITY PROperty prefer'd; no delay. J.B.Tabour, 124 S 4th.

LARGEST BUSINESS IN LOANS TO SALARIED PEOPLE, RETAIL MERCHANTS, TEAMSTERS, BOARDING-HOUSES, ETC., without security, easiest terms; forty offices in principal cities. Tolman, 920 N. Y. Life.

MORTGAGE LOANS—Rates low; any sums; no delay; see us sure. Gale &