"How Shall I—?" Thru a Journal Want Ad of Course.

FOR RENT

Unfurnished Houses.

106 W GRANT ST, 9 ROOMS, STEAM heated, gas range, artesian water, janitor service, all the conveniences of a flat with the privacy of a dwelling house; no lease required. Rates $40 in summer; in winter.....$55.00
501 Park av, 12 rooms, modern, combination heat 45.00
413 Nicollet av, brick dwelling, ten rooms, good heating plant, open plumbing, hardwood floors 40.00
327 Linden av, 8 rooms, new heating plant, new plumbing, freshly decorated, hardwood floors 35.00
700 Humboldt av S, 9 rooms, modern, barn 35.00
301 2d av S, 8 rooms, all modern..... 28.00
404 Vine place, 9 rooms, bath, gas, city water, furnace 25.00
326 3d av SE, 8 rooms, modern, furnace. 25.00
501 Stevens av, modern, newly painted, 8 rooms 25.00
304 6th st SE, 7 rooms, city water..... 20.00
313 2d av SE, 8 rooms, city water..... 18.00
602 Vine place, 7 rooms, city water, sewer 17.00
309 E 22d st, 6 rooms, bath, gas; very comfortable winter house 17.50
310 Oakland av, 9 rooms, city water... 16.00
310 12th av S, 2d floor flat, 4 rooms, city water, closet 10.00

George Odlum, Manager,
309 Phoenix Building.

1711 STEVENS AV, NINE ROOMS, MODern house, steam heat, laundry, etc, $40.
2213 Portland av, eight-room modern house, hot water heat, large barn, $35.

Minneapolis Trust Co.,
Hennepin and 4th st.

34—79 SPRUCE PLACE, 8-ROOM DETACHED modern house; 3 rooms now rented to good tenants.
$25—2003 Como av, 8-room modern house.
$12—721 5th av N, 7-room house.
$8—311 6th st SE.
$8—301 University av SE, 4 rooms.
C. H. Smith, 604 Phoenix Bldg.

OR RENT—$25 PER MONTH, ALL READY TO move into; 8-room all modern house, in first-class condition; new heating plant; east and south front; on corner 33d st and 9th av; all sunny, light rooms. Call at 3300 Chicago av.

IGHT-ROOM MODERN HOUSE, IN FINE condition, good neighborhood; to right party very cheap; 713 16th av N. See us at once. John C. McIntyre & Co., Bank of Commerce building.

2 W 33d ST, MODERN, TEN ROOMS, WITH or without barn; combination heat; gas fixtures, shades; large lawn, shade trees. For terms see Soden, 3236 Blaisdell av.

INE-ROOM HOUSE $40, NEVER OCCUPIED, hardwood columns, bookcases, brick mantels, tile bath and kitchen, strictly up-to-date. 1804 University av SE.

15 OR $40 WITHOUT BARN, 1502 NICOLLET, 14-room, modern house, suitable for rooming house, large grounds. Walker, 404 Century building.

O LET—9 TO 12 ROOMS, FIRST FLOOR, DUplex house, strictly modern except heat; open plumbing, newly papered. Location, 341 2d st NE.

OUSEHOLD GOODS MOVED OR PACKED FOR shipment by thoroughly experienced men. Boyd Transfer & Storage Co., 46 3d st S.

OR RENT—FIVE-ROOM OUTSIDE STRICTLY modern flat, furnished or unfurnished. 1923 Aldrich av S. Phone, Main 517.

OR RENT—NO. 91 13th ST S, NINE ROOMS, modern except heat, $30 per month. Paul Beuhler, 456 Temple Court.

O LET—A STRICTLY MODERN, NINE-ROOM house, warmly built at 2631 Emerson av N. Call at 2611 Colfax av N.

OOD EIGHT-ROOM HOUSE, CENTRALLY LOcated, $20 per month. Thayer & Gale, 213 New York Life Bldg.

OR RENT—SIX-ROOM HOUSE, NEWLY PApered, good repair, $15. Call 701 15 av SE.

ALF OF HOUSE, 2533 STEVENS AV, FIVE rooms, partly modern. Key at house.

ODERN EIGHT-ROOM HOUSE, 324 WALNUT st SE. Inquire 400 Union.

HADBOURN & BRADEN, 17 4th ST S, HAVE flats and houses, $10 to $45.

INE-ROOM HOUSE, 4332 LYNDALE AV S, $10.

IVE-ROOM HOUSE, 1107 3d AV S, $12.

IVE-ROOM HOUSE, 1115 3D AV S, $15.

Furnished Houses.

INE-ROOM FURNISHED HOUSE, WITH HOT water plant, etc.; modern in first-class condition, cheap; $35 per month. 3418, Journal.

Unfurnished Flats.

TWO ELEGANT FLATS IN THE NORmandie, corner Nicollet av and 14th st; light and airy, steam heat, parquet floors, open plumbing, within short walking distance; nothing better in the city, and they are kept "perfectly clean." The janitor will show you the flats, then call on C. C. Taylor, agent, 412 Phoenix building.

OR RENT—IN ONE OF THE FINEST FLAT buildings in the city, three, four, five and six-room flats, beautiful location, everything entirely modern; building is opposite Loring park; 315 W 15th st; also two and three-room suite with cafe service and elevator service in the new Hennepin court, ready Nov. 1. New building. Apply to janitor or Edmunds, 206 Bank of Commerce building.

ODERN FLATS FOR RENT—
Fairview, 1325 1st av S, 5 rooms.
Fairview, 1325 1st av S, 8 rooms.
Dundee, 1512 2d av S, 7 rooms.
Oakwood, 1500 3d av S, 7 rooms.
All first-class and walking distance.
W. P. Mealey, 413 Bank of Commerce.

O LET—A FEW LIGHT, ABSOLUTELY NEW, five-room flats; baths, steam heat, storage room, laundries, janitor service and hot water all year around, boulevard sidewalk, fine shade trees, seven blocks from Glass Block; to small families will rent at reduced rental. Call 701 Northwestern building.

NE MOST HEALTHFUL, WARM, BEAUTIful, new, outside, sunny, seven-room flat left in The Emerson, 2417 Emerson av S (or Hennepin); first-class, just finished, gas stove, refrigerator, sideboard, dryer, no city smoke, just right for young couple. 608 Globe Bldg.

LEGANT TEN-ROOM, SOUTHEAST CORNER, first floor, thoroughly modern, steam-heated flat, newly decorated, hardwood floors, Lincoln Court, 914 E 19th st, $45. Edwards & Brewster, 803 Guaranty building.

OR RENT—FIVE-ROOM FLAT, SECOND floor, 18 George st, rent $13; six-room flat, first floor, 167 E Island av, rent $20; all modern except heat; to responsible and respectable party only; references required; keys at 63 W Island av, Nicollet Island.

14 W 15th ST, FIRST AND SECOND FLOORS of duplex house, each floor has four rooms and alcove; hardwood floors, open plumbing, gas, etc. Will be ready Nov. 1, 1905, $18 and $20.

Minneapolis Trust Co.,
Hennepin and 4th st.

LAT OF SIX ROOMS BESIDES BATH, FULLY modern except heat; heating arrangements furnished if desired; newly decorated; hardwood floors; fine neighborhood; good car service; only six blocks from university. Inquire at 1526 Como av.

HE WALDORF—THE FINEST 6, 7, 8-ROOM steam heated flats in city; beautifully decorated, mahogany finish; marble and tile bath rooms; gas and electric light; all outside rooms; corner Park av 18th st. See janitor or Tel. South 337.

EW, BEAUTIFUL, MODERN 6-ROOM FLAT 34th and Columbus av; hot water heat, hardwood floors and finish, sideboard, laundry, storeroom, etc.; good light and air; moderate rent. Phone N. W. South 726 L; T. C. 5189.

927 ALDRICH AV S, 6 ROOMS, 1st FLOOR, newly papered and painted, modern except heat, with heating stove, gas fixtures, window shades, screens and storm windows, only $18. J. A. Walters, New York Life Bldg.

OR RENT—NOV. 15, SECOND FLOOR FLAT, in duplex house; five rooms and bathroom; all modern except heat; hardwood finish, etc.; nice yard; on 17th st N, one block from Hennepin. Apply at Regan's, 23 4th st S.

O LET BY NOV. 1, A FINE SIX-ROOM FLAT on first floor, thoroughly modern; reception hall, sideboard, mantel, kitchen range, laundry, store room and hot water heating plant. 1509 10th av S. Call at 1601 5th st S.

IVE LARGE LIGHT OUTSIDE ROOMS, SECond floor flat, detached house, separate entrance front and rear, entirely modern except heat; no children. 509 Irving av N. Davis, 304 Kasota building.

OUR-ROOM APARTMENTS, MODERN IN ALL appointments; nice neighborhood, and within walking distance; price, including steam heat, $26, $28, $30, $33 and $35. W. W. Price, 413 New York Life building.

VERY FINE LIGHT FLATS, FIVE AND SIX rooms, bath, private hall, gas and electric light, steam heat, janitor service, walking distance, ice free; rent $32.50 and $37.50. See janitor, 708 8th st S.

LEASANT FIVE-ROOM FLAT, CLOSE TO business, 904 Hawthorn av, all modern except heat. Apply on premises 12 to 2, or after 6, or at New Store Millinery Dept. Vose, Owner.

25—ELEGANT FIVE-ROOM UP-TO-DATE SECond floor flat, detached house; 2918 Park av; warm and very desirable; laundry and separate heating plants; phones. Fitzgerald, 3018 Aldrich S.

O YOU WANT TO HAVE ONE OF THOSE beautiful and up-to-date six-room flats in the Carlsborough, 701 9th st S, $40 and $45? Walking distance. See janitor, T. C. phone 2422.

FOR RENT

Unfurnished Flats.

Continued.

SEVEN-ROOM MODERN FLATS, STEAM heat, hot water, hardwood floors; all light rooms, all improvements; very desirable. 901-907 14th av S. 319 Bank of Commerce.

$30, $35, $40—SOUTHEAST, 5 AND 6-ROOM flats, near the university; all modern, steam heat; 5th st and 15th av SE. Inquire janitor, Gould, 420 Guaranty building.

THREE SIX-ROOM FLATS IN UNION BLOCK. 500 W Lake st; one block from Lyndale av car; $12.50 per month. L. K. Naas, 601 2d av N. T. C. 500. N. W. 1299.

EXTRA FINE 7 AND ONE 5-ROOM STRICTLY up to date, newly decorated; telephone, gas grate, refrigerator, etc. Astoria, 16th and Clinton. David P. Jones Co.

FIVE OR SIX ROOMS, BATH, STOREROOM, hardwood floors, janitor, telephone service, convenient to business districts. Goodfellow, 918 New York Life.

NEW MODERN FLAT, FIVE ROOMS AND ALcove; all light rooms; hot water heat, very reasonable. Apply afternoon. 2544 Aldrich av S.

I HAVE TWO FIVE-ROOM FLATS; MODERN; new; at 3137 Clinton; one at 2208 Portland; rent reasonable. W. H. Craig, 415 6th av S.

$14, FOUR-ROOM MODERN FLAT, EXCEPT heat, on main floor at 17 Eastman av, Nicollet Island. S. C. Staggs, 317 Hennepin.

FIVE ROOMS BESIDES BATH AND PANTRY, modern except heat, choice location. 2201 Harriet av. Tabour, 410 1st av S.

AT DOVER COURT FLATS, OUTSIDE MODern steam-heated flat; every convenience; fine location. See janitor, 327 5th av SE.

FIRST-FLOOR FLAT, SEVEN ROOMS, THOROUGHLY UP TO DATE AND MODERN, $40. Phone Main 101-J2. 1605 Chicago av.

FOR RENT—FINEST FOUR AND FIVE-ROOM, steam-heated flats in city. Inquire at 1 E 17th st, corner Nicollet av.

FOR RENT—ONE OF THE FINEST FIVE-room flats in the city; rent reasonable. 2114 Hennepin av, call flat 1.

$30 FOR MODERN STEAM HEATED SIX-ROOM flat; 1536 Nicollet av. T. K. Gray, 108 Hennepin av. Tel. Main 359.

30 12th ST N—END FLAT, SECOND FLOOR, four rooms, steam heat and modern. See janitor. Tel. 701-J2.

$22—FIVE ROOMS, LOWER FLAT, ALL MODern, detached house, 2052 Crystal Lake av N, on 20th av car line.

FLAT OF FIVE ROOMS, IN DUPLEX HOUSE, all modern, 2009 Columbus av; keys down stairs.

FOR RENT—UNFURNISHED FOUR-ROOM flat, very desirable. Apply 1406 Spruce place, flat 8.

Furnished Flats.

FOUR ROOMS, VERY NICELY FURNISHED, all modern; easily heated; suitable for one couple; eight minutes' walk from Glass Block. 1225 Chestnut av.

MOTHER AND SON WOULD LIKE TO SHARE furnished flat with two others; 10 minutes' walk from postoffice. 507, Journal.

FOR RENT—AN ELEGANT SIX-ROOM FLAT, furnished, on Lowry hill, 1766 Girard av S, flat 3.

Furnished Rooms.

NEWLY FURNISHED ROOM IN ELEGANT steam heated flat; suitable for one or two gentlemen; five minutes' walk to Chamber of Commerce; very quiet location; price $15. 5463, Journal.

ONE NICELY FURNISHED ROOM, SUITABLE for two; $10 per month; one small room, suitable for one; only permanent people need apply; rooms always warm. Bath. 929 Nicollet av.

GOOD HOME-LIKE PLACE FOR TWO LADIES, gentlemen or married couple; refined; private family; modern house; front alcove room; Sunnyside; phone South 61 L1. 5300 Journal.

FOR RENT—A LARGE, BEAUTIFULLY FURnished steam heated room, suitable for two gentlemen; reasonable rent to right party. Call mornings. Mrs. Hyman, 721 8th av S.

VERY DESIRABLE NEWLY FURNISHED rooms, modern house; near Loring park; walking distance; fine neighborhood and pleasant surroundings. 1641 Henenpin av.

FIRST-CLASS ROOM IN THOROUGHLY MODern flat; all conveniences, private family, walking distance from Chamber of Commerce. Telephone T. C. 3639.

CALL AT 710 1ST AV N FOR NEATLY FURnished rooms; heated, with stationary bowls in rooms; porcelain bath; thoroly modern; gentlemen preferred.

HOTEL HARRIS, 12½ 7th ST N, FURNISHED rooms, steam, modern; special weekly and monthly rates; transients solicited. Open nights. Telephone.

FOR RENT—NICE LARGE PARLOR AND ALcove in strictly modern flat; steam heat, porcelain bath, telephone, walking distance. 117 E 15th st, Flat 5.

TWO CONNECTING ROOMS ON THE GROUND floor of modern flat; suitable for two or four ladies or gentlemen; one block from library. 1020 Hawthorn.

ONE SINGLE OR EN SUITE, PRIVATE FAMily, three blocks from public library; furnished to suit tenant; all modern; rent reasonable. 5316, Journal.

ONE SINGLE OR EN SUITE, PRIVATE FAMily, three blocks from public library, furnished to suit tenant; all modern; rent reasonable. 5316, Journal.

FOR RENT—A NICELY FURNISHED ROOM in strictly modern flat, gas, bath, telephone; walking distance. 117 E 15th st, flat 5. Gentlemen only.

A PLEASANT FRONT ROOM AND ALCOVE, one side room, newly decorated, steam heat, thoroughly modern; good board. 1311 5th av S.

NICELY FURNISHED ROOM IN A MODERN flat; very light housekeeping allowed. $10 per month. T. C. phone 1898. 326 E 14th st.

FOR RENT—THREE OR FOUR ROOMS, SUITable for light housekeeping; furnished or unfurnished; very cheap. 2630 Lyndale av S.

FURNISHED ROOMS AND FLATS.
Save you time and money.
Hanford Rental Agency, 310 Bank of Com.

FURNISHED ROOM TO RENT IN MODERN flat, bath, gas, telephone; breakfast if desired. Lady preferred. 910 6th av S. Nichol.

MODERN FURNISHED ROOMS, STEAM HEAT, to people employed; use of piano and parlor; private home. 101 Spruce place, flat 3.

STEAM-HEATED ADJOINING ROOM, SUITable for two young men; nicely furnished; also single room. 1013 3d av S, flat 3.

LARGE WELL FURNISHED ROOM IN MODern steam heated flat; private family; references. 1221 Hennepin av, flat 2.

FURNISHED ROOMS; DOUBLE AND SINGLE; thoroughly modern; bath on every floor. 408 9th st S. Tel. Main 2757 L1.

IN MODERN HOUSE, FRONT PARLOR WITH use of piano; free telephone. 1617 3d av S.

SOME NICE FRONT ROOMS WITH AND WITHout baths. Hotel Southern, 830 4th av S.

Unfurnished Rooms.

CHOICE OF TWO AT $12 OR THREE AT $18, unfurnished, large, very pleasant connecting front rooms in modern steam-heated flat; desirable location; easy walking distance; private family. 5391, Journal.

THREE ROOMS AND VERY LARGE STOREroom, upstairs; city water; wet sink; storm windows; rear entrance; $9. 3121 Pleasant av. Call 3134 Pleasant av.

SECOND FLOOR, FIVE ROOMS, FIVE CLOSets, city water, sewer, gas for cooking, brick building, $15. Inquire 1118 7th st S.

SIX ROOMS, SECOND FLOOR, MODERN EXcept heat, vacant Nov. 1. 1712 10th av S, N. W. phone S. 1220-J1.

WARM SEVEN-ROOM HOUSE IN GOOD CONdition; gas and city water. 17 E 14th st. Call at 1325 Nicollet.

TO LET—FIVE ROOMS, MODERN EXCEPT heat, $10. 1123 15th av SE.

FOUR ROOMS, ALL MODERN EXCEPT HEAT. 910 W 31st st.

THREE DOWNSTAIRS, 615 5TH ST N, $8.

STORES

209 3d ST S, FIRST FLOOR AND BASEMENT; steam heat.
321 1st av N, entire second floor, steam heat.
112 2d st S, three-story brick building; suitable for hotel.
Edwards & Heritage, 217 Kasota Block.

1412 E FRANKLIN AV, STOREROOM 13x55; city water and sewer; $10. Findley, 517 Andrus building.

FOR RENT—LARGE STORE AND BASEMENT. No. 6 Western av; $50 per month. Call at 730 Nicollet av.

221 5th ST S—20x50, WITH STEAM HEAT furnished, $50. Byron & Willard, 219 5th st S.

FOR RENT—FARMS

45-ACRE FARM, POULTRY BUILDINGS, GOOD house and barns; near station White Bear. Inquire 114 Chamber of Commerce, Minneapolis.

Miscellaneous.

FOR RENT—SECOND AND THIRD FLOOR, 202 Nicollet. Heat and light.

FOR RENT

OFFICES

FOR RENT—A FEW PLEASANTLY LOcated and nicely finished offices, fronting the avenue; either single or en suite. Apply 701 Northwestern building, 322 and 324 Hennepin av.

THE MOST DESIRABLE ONE, TWO AND three-room offices in the city; vault space and good safe with every office; one small office, with telephone. Inquire at room 660, Bank of Minneapolis building.

FOR RENT—GOOD LIGHT OFFICES IN THE Eastman block, 412-414 Nicollet av. Apply J. F. Conklin & Zonne Co., 115 Temple Court.

WANTED—ELECTROTYPERS, FINISHERS, moulders and builders to work in open shop. The U. S. Printing Co., Cincinnati, Ohio.

FOR RENT—A FINE CORNER OFFICE OR desk room. Phones if desired. 514 Bank of Commerce.

WANTED TO RENT

WANTED—BY A RESPONSIBLE, REFINED family of three adults, a completely furnished, including linen, ware, etc., four or five-room housekeeping apartment, having all modern appointments; must be in one of the best neighborhoods and not more than 15 minutes' car ride of West hotel; will lease until May, possibly longer; best care taken; references given and required. Address 5136, Journal.

WANTED—A NICELY FURNISHED FLAT OF about six rooms in good location, for winter; best of reference given. Address 5519, Journal.

WANTED—SUITE OF FURNISHED ROOMS, private bath, sitting and sleeping room; must be first-class in every respect. 5503, Journal.

WANTED—BY MAN AND WIFE, THREE OR four-room modern flat or rooms in modern house. State price. 5304, Journal.

HORSES AND CARRIAGES

For Sale.

LOGGERS, TAKE NOTICE.
It will pay you to inspect our stock before purchasing. We have constantly on hand 300 to 600 head of first-class Al loggers. We can make you the bottom price which cannot be duplicated elsewhere. Every horse guaranteed as represented. See us before you buy. Barrett & Zimmerman, Midway Horse Market, Midway, St. Paul.

FOR SALE — TWO 8-YEAR-OLD MARES, weight about 2,800; worth $300, but $250 will buy them; team of 4-year-old mare and horse, weight 2,550; no better in state, $275; one bay family horse, not a pimple on him, $75; one 950-lb mare, good roadster, $40. Call quick for bargains. 3820 Portland av.

PARTIES DESIRING TO PURCHASE DRAFTers, farm mares and general purpose horses will find it to their advantage to inspect our stock; a large assortment of first-class horses of all grades always on hand; part time given if desired. Zimmerman's Horse Market, No. 12 2d st N.

FOR SALE—MY FINE BAY FAMILY HORSE, 7 years, about 1,200; strictly all right, single or double, worth $200; might take a little less. James Peterson, Eureka restaurant, 35 Washington av S. T. C. phone 2148.

WANTED—WE BUY AND SELL ALL KINDS of wagons, buggies, harness; always ready to buy large or small quantities; bankrupt stocks a specialty. Widmayer & Prendergast, 414 3d st S.

HAVE 50 HEAD OF HORSES TO LET FOR work in the woods, weight from 1,500 to 1,700, in good shape; have work on ditch machine. Address Geo. McAllister, New Auburn, Minn.

40 HEAD OF SOUND YOUNG HORSES WEIGHing from 1,500 to 1,750 lbs each, ready for work. Will sell one or more. Hanford & Davies, Albert Lea, Minn.

MATCHED PAIR OF BLACK GELDINGS, 5 and 6 years old, 16½ hands, weighing 2,600; suitable for hearse pair. Hanford & Davies, Albert Lea, Minn.

WANTED TO BUY—WILL PAY CASH FOR your horses, wagons, buggies and harness. Barrett & Zimmerman, Midway Horse Market, Midway, St. Paul.

FOR SALE—ONE 3½ MITCHELL WAGON with dump boards, one set of working harness, 2-inch tug; all in first-class order. 2440 17th av S.

BLOOM & MAJERUS,
Dealers in all classes of horses; part time when desired. Stables, 248 and 250 2d av N.

THREE LIGHT DRIVERS FOR SALE CHEAP or trade for larger horse; also buggies and harness. Ainsworth, 3008 Garfield av S.

FROST & CO.
Car horses received this morning.
18 Second st N.

NOTICE—DEAD HORSES REMOVED. N. W. Scavenger Co., 102 1st st N; phone 195 Main.

BLACK DRIVING HORSE FOR SALE, WEIGHT 1,100; Prior Seed Co., 635 3d av S.

COWS, DOGS AND POULTRY

TWO GOOD FAMILY COWS, JERSEY AND Guernsey, 7 years old, fresh in December; also two heifers, 5 and 6 months old; well bred; must be sold at once. 4536 Harriet av S, Monroe and Bryant or Washburn Park cars.

FOUR FRESH COWS, FOUR FORWARD springers, sell all or any part, going out of cow business. Call between 2 and 5:30 p.m. at 4200 Pillsbury av S.

OIL MEAL, $1.50; OYSTER SHELLS, 75c; mica grit, 75c per 100-lb sack, J. H. Smith, 214-216 Hennepin av.

FOR SALE—FINE COLLIE PUPPIES 6 WEEKS old; price, $5. 3008 Garfield av S.

FINANCIAL

CHATTEL LOANS.
Minnesota Mortgage Loan Co.,
Established 25 Years.
Loans
On furniture, pianos, horses, etc., without the slightest publicity. Small or large payments, weekly or monthly, with privilege of payment on or before, thus stopping all cost. Having been engaged in the money-lending business for the past 25 years, and with the large clientele we have, we are enabled to make the lowest rates and give the quickest possible service. Our record and reputation for the past 25 years insures honorable and confidential dealing to all.
Minnesota Mortgage Loan Co.,
305-306 Bank of Commerce Bldg.,
1st av S and 4th st.

ARE YOU LOOKING
For a Friend
To Loan You Money?
We loan on furniture, pianos, salaries, horses, wagons, etc. Low rates, easy terms. Open Monday and Saturday till 9 p.m. Call, write or telephone—N. W. Main 1770, Twin City 9378.
Minneapolis Loan Co.,
601-602 Globe Bldg., 22 4th st S.

MONEY SUPPLIED SALARIED PEOPLE, REtail merchants, teamsters, boarding houses, without security; offices in 53 principal cities. Tolman, 920 New York Life Bldg.

WE OFFER OUR OWN MONEY TO LOAN ON improved city property at lowest current rates; no delay. The Minnesota Loan & Trust Co., 313 Nicollet av.

MONEY TO LOAN ON CITY AND FARM PROperty; small loans made on short time. The Dirimple-Ferrell Agency, 421 Kasota bldg.

E. D. CONE & CO., 517 Guaranty bldg., have on hand to loan on improved property $1,000, $1,500, $2,000, $3,500; lowest rates.

THE SAVINGS BANK OF MINNEAPOLIS makes loans on the collateral security of choice real estate mortgages.

PRIVATE SALARY LOANS—I POSITIVELY guarantee lowest rates and absolute privacy; terms to suit. 1114 Journal.

PRINCE ROYAL FURNACES ARE THE BEST. Repairs kept in stock at all times. Saxton Heating Co., 405 6th av S.

MONEY TO LOAN ON IMPROVED CITY PROperty; lowest rates; no delay. William Peet, 206-7-8 Boston blk.

LOANS ON LIFE INSURANCE POLICIES; NO delay. Insurance Loan Co., 303 Bank Commerce

MONEY TO LOAN AT LOWEST RATES; NO delay. Thayer & Gale, 218 N. Y. Life bldg.

A SPECIALTY OF $100 TO $500 LOANS ON city property. Polley, 501 Andrus building.

LOANS AND CHATTELS

WE LOAN ON FURNITURE, PIANOS, HORSES, wagons, warehouse receipts, etc.
Lowest and best rates.
Minneapolis Financial Co.,
408 New York Life Bldg.

WILLIAMS, 434 GUARANTY BUILDING; loans on furniture, pianos or any security; large loans a specialty; terms to suit borrowers; lowest prices.

RICE LOANS ON ALL KINDS OF PERSONAL property; charges reasonable. 506 Globe bldg.

INSTRUCTION

"BLANCHE BOOTH'S STAGE EXPERIENCE and culture fit her for the role of dramatic teacher. I heartily recommend her to all seeking such help."—Richard Burton, Ph.D., of University of Minnesota. Studio 11 7th st N, off Hennepin av.

STEAMSHIPS

TO AND FROM EUROPE, NEW STEAMERS, best service, low rates, cheaper than to stay at home. H. E. Lidman, agent Canadian Pacific Steamship lines, 15 3d st S, Minneapolis.

REAL ESTATE FOR SALE

Improved.

THE WISCONSIN SYNDICATE,
500 Temple Court.
We have three fine apartments for rent in the choicest locations at reasonable prices.
We have the most liberal and satisfactory proposition for building homes on the monthly payment plan yet presented, with no initial payment required where satisfactory references are furnished; $1,800 to $4,000; monthly payments from $18.50 upward.
Will superintend the building of houses on commission, guaranteeing similar results to those secured by our long experience in building in Minneapolis on our own account. Will care for real estate with view to increasing its net returns and improving its condition.
Vacant property can in many cases be made productive by adoption of some of our plans, and we invite correspondence with owners—or a conference. People desiring homes which they may pay for at figures little if any higher than the rent now paid for less valuable property, are invited to call and see us.
T. C. Phone 9932; N. W. Phone Main 1106.

DO YOU WANT A HOME ON YOUR OWN TERMS?
The following properties are owned by an eastern client. They say "sell at once." I will sell any of them for $250 to $350 cash, balance any way to suit you, monthly if desired, and as long time as you wish. They want to use the proceeds quick. All good, well-built, of much better material than you can get today:
$1,250—Seven-room house on 27th av S and 25th st, east front, city water, stone sidewalk.
$1,600—Seven-room house on Longfellow av and 33d st; east front, stone walk and steps, 50-foot lot; close to school and car.
$1,700—Seven rooms, on 20th av S and Lake st, good brick cellar, stone walk and steps, fine elm trees, city water, good shed, etc.; lot 50 feet.
$1,700—Seven-room house, on Minnehaha av and 23d; brick cellar, city water in street, good well, 50-foot lot.
$2,300—8-room house on 9th av S and 33d st, stone walk and steps, cistern, well, 40-foot lot.
$2,400—8-room house, on 9th av and 32d st, city water up and down, two families; stone walk, barn, 40-foot lot.
$2,500—Eight-room house, on Columbus and 34th st; cistern, drive well, east front lot, 49 feet.
$2,500—Ten-room house on Portland av and 27th st; well, cistern and 42-foot lot.
$2,500—Ten rooms on Emerson av S and 33d st; 40-foot lot, good well, new barn.
$2,500—Seven rooms, on Irving av S and 31st st, bath, modern except heat; east front, large wide porch, stone walk and steps, close to Calhoun; 45-foot lot.
$3,200—Ten rooms, on 9th av S and 33d st, modern, east front, stone walk and steps; 40-foot lot.
$3,000—Nine rooms, on 2d av S and 28th st; city water in yard, good well and cistern; good barn, fine trees; 45-foot lot.
$4,000—Ten rooms, on Park av and 34th st, modern except heat; piped for furnace.
Remember the terms.
George H. Hutchins, Agent,
504 Hennepin Av.

WE HAVE BOUGHT OR BUILT SEVENty-five homes for our contract holders this season. Rent is more than paying for them. We will furnish the money to buy or build a home for any one.
American Real Estate Investment Loan Co.
437-9, Andrus Bldg.,
Minneapolis, Minn.

WANTED—HOUSES AND LOTS TO buy. If you have property for sale, we can put you in imediate touch with several purchasers. You may list with us on your own terms. No charge for advertising; no comission unless sale is made.
Thorpe Bros.,
206 Andrus Building.

FOR SALE OR LEASE — RAILROAD trackage, corner, 198x157 to 20-foot alley, with exclusive railroad trackage, also convenient to depots, mills, etc. Terms to suit. Thorpe Bros., Andrus Bldg.

SNAP—$2,600 TAKES NINE-ROOM HOUSE, arranged for two families; gas, city water, sewer connections; rents for $29 per month; corner lot, barn; vicinity of 28th st and Stevens; bargain either for a home or investment. Tappan & McClain, 1204 Guaranty bldg.

FOR SALE—DWELLING, SIX ROOMS AND large bathroom, all modern except heat, fine garden, half-block from Como-Harriet car, 16th av SE; price $2,350; small payment down, balance $30 per month. V. H. Van Slyke, 514 Guaranty building.

NEW NINE-ROOM HOUSE, 2818 JAMES AV N; will trade for land or lots. 9-room house, 343 Lincoln st NE; rents $15; easy terms; large house with two quarter-acre lots. 240 4th st SE. Bowler, 30 Loan & Trust.

$2,500—NEW, MODERN, SEVEN-ROOM HOME, at 3952 Harriet av S; oak finish, parquet floors, full basement, open nickel plumbing, large lot, walks, etc.; fine location; easy terms.

$1,050 BUYS COTTAGE AND THREE LOTS, one block from Nicollet av carline, Washburn Park; fruit trees, well; this is a snap; must be sold at once. L. L. Sutherland, Oneida block.

BUY A HOME ON MONTHLY PAYMENTS; I will sell my new six-room modern cottage for $2,000; small payment down, balance same as rent. Address 5442, Journal.

$1,550—NEW COSY COTTAGE IN NICE LOCATion; easy terms on monthly payments; nicely finished; hard floors; city water. 715 W 39th st. T. C. phone 16698.

FOR SALE—$2,500, A WELL RENTED THREEfamily tenement; would consider Assiniboia land in exchange; improved preferred. Walker, 404 Century bldg.

FOR SALE—SEVEN-ROOM, MODERN HOUSE, except heat; barn for six horses; ground beautifully laid out; easy terms. Call at 1819 Fillmore st NE.

FOR SALE AT LOW PRICE—A FINE STORE, with good residence, new, built last year. Call or write. Corner 19th av and 5th st NE.

FOR SALE—$1,400, EASY TERMS, 4207 PILLSbury av; new cottage, hardwood floors; nicely decorated; well, fine cellar; full lot.

FOR SALE—A LARGE NEW BARN, TO BE moved; can be made into cottage. 3125 5th av S. Call at 3244 Oakland av.

FOR SALE—COTTAGE, MODERN EXCEPT heat, two blocks from car, $2,000; easy terms. Call at 2127 Fremont av N.

NOBBY LITTLE 8-ROOM MODERN HOUSE AT Nicollet and 33d st; your own terms. Webster, 801 Phoenix.

FOR SALE—VERY FINE CLIFTON AV RESIDence. Address 5471, Journal.

REAL ESTATE EXCHANGE

ELK RIVER STOCK FARM FOR TRADE—320 acres, 180 of it is fine meadow, balance is good dry land which has some good cordwood timber left on it. It is five miles from town. I will trade this for a good stock of goods or store building. Send me your trades, I want them now. Address Rudolph Babler, Jr., Real Estate, Perham, Minn.

IF YOU HAVE LAND, CITY PROPERTY OR merchandise anywhere you want to exchange or sell, list with us. Can match any proposition. American Real Estate Investment Loan Co., 437 Andrus building.

FOR SALE OR EXCHANGE—5,280 ACRES, Mercer county, N. D.; $4 per acre; out of one-half cash will accept clear property to amount of $4,000. George W. Shipton & Co., 509 Andrus building.

TO EXCHANGE—HOUSE AND LOT ON 12th st, between Hennepin and Nicollet, for a small farm; property rents for $35 per month. 5213, Journal.

EXCHANGE—GOOD FARM RED RIVER VALley, for $10,000 to $20,000 stock merchandise. Box 284, Mapleton, Blue Earth county, Minn.

WANT TO EXCHANGE GOOD FARM LANDS in Stearns county for vacant lots in Minneapolis. Write Walter C. Borrill, Morris, Minn.

NEWSPAPER PLANT TO EXCHANGE.
House to exchange for land.
Shepard, Bank of Commerce bldg.

I CAN EXCHANGE YOUR PROPERTY. SHEPard, Bank of Commerce bldg.

REAL ESTATE FOR SALE

Unimproved.

THE INTERNATIONAL FALLS REALTY CO.'S lots at Koochiching Falls on sale. Easy terms. Call or write at once. 120 Temple Court, Minneapolis.

BARGAIN—LOT INSIDE OAK ST SE, ALL IMprovements in; $700; can be bought on easy terms. Frank M. Durgin, 317 New York Life building.

$25 DOWN, $10 MONTH, PARK AND FORTland avs, 50-foot lots; very cheap; owner, Phoenix Land Co., New York Life bldg.

FOR SALE—LOTS ON A CORNER NEAR Lake Harriet for $550; one of them for $250. J. C. Sterling, 807 Phoenix.

FOR SALE, CHEAP, BY OWNER, A BEAUtiful east front lot, Clinton av and 33d st, above grade. 5142, Journal.

FOR SALE BY THE OWNER, VERY CHEAP, a 48-foot lot on Park av, above grade; fine location. 5141, Journal.

Farm Lands.

FOR SALE—FINE FARM, 240 ACRES, all under cultivation, in Polk county, only one mile from Lowry. Barn 40x80, granary, good house, telephone, flowing well piped. This is one of the best farms in the state and will be sold at a very low price, as the owner wishes to retire. For further information address Hans Slette, Lowry, Minn.

FOR SALE—THE OWNER OF THREE FINE sections of Canadian prairie land must close out his holdings at once, and offers to sell all or in section or half-section tracts at a very low price. This land is located in southeastern Assiniboia, in the finest wheat country in the world; in well-settled, prosperous community and near town. Anyone desiring a bargain will do well to communicate with A. N. Quale, 617 Andrus building.

38,000 ACRES OF CAPITAL BUILDING LANDS in McPherson, Edmunds, Faulk, Potter and Hyde counties in South Dakota, will be sold at public auction to the highest bidder. For particulars, if interested relative to descriptions, appraisement, terms, date and place of sale, apply to this department. C. J. Bach, commissioner school and public lands, Pierre, S. D.

FOR SALE—TOWNSITE; TOWNSITE OF PARTridge, Pine county, Minn.; 260 lots, fine hotel and other buildings, on Great Northern road; rental of buildings, $300 per annum; right man can make $10,000; price $2,500; easy terms; look this up; fine location for country store. Address Frank L. Buell, owner, First National Bank building, Duluth, Minn.

YOU CAN'T BEAT
North Dakota for big crops, climate and great general prosperity or for investments. We have splendid grain and grass land for $10 to $15 an acre. Ask for Brown's Farmer and maps of Wm. H. Brown Co., 131 La Salle st, Chicago, Ill., or Mandan, N. D.

I HAVE A LIST OF TWO HUNDRED (200) DEscriptions of land for sale in Kidder county, with owner's address, which I will send to anyone desiring a list of lands upon receipt of ten cents (10) a description. Address Clerk of Court, Steele, N. D., Kidder County.

WE HAVE IMPROVED FARMS TO SELL OR exchange in Minnesota, North and South Dakota, Iowa and Wisconsin; many are rare bargains.
American Land & Exchange Co.,
235 Boston Block, Minneapolis, Minn.

WE HAVE 160 ACRES SWAMP LAND IN LAC qui Parle county, Minn., very valuable if drained; incumbrance $1,300; will trade for any property of value, real or personal, or sell for cash. Selling price $3,000. Box 18, Appleton, Minn.

FOR SALE—5,000 ACRES HARDWOOD TIMber land in northeast Texas; good land on railroad, cut 4,000 feet per acre; white and post oak; price $6.50 per acre for land and timber; $3.50 for timber only. J. A. McLean, Carthage, Mo.

NE AND SW QUARTERS OF SECTION 9, town 137, range 72, Kidder county, N. D.; lies perfect; every foot tillable; no stone; heavy black loam four-foot thick, clay subsoil; $8 per acre; cheap. F. D. Dibble, 530 Temple Court