## Four Good Propositions

That Ought to Appeal to Anyone Desiring a Bargain in Homes.

-


No Taxes Until Last Payment

Water for Irrigation Guaranteed


G00D OPPORTUNITIES TO MAKE MONEY real estate.

G00D OPPORTUNITIES
TO SAVE MONEY by owning your owi home
Rent salved is the same as raise in salary.
Did you ever slop to consider the crowded condition
all Europe, the British isles and the castern states? Do you realize that there are many millions of people looking longingly for homes in this as yet sparsely setthed northwest?
Do you realize that the tide of immigration has but just begun and that Montana is one of the richest and least developed states of the Union.
Do you realise that the development in other ways has new railroads will be builf in Montana in the near future? Do you know that Missoula is the gateway through lines radiating from this city?
Do you know that other development must keep pace with railroad building
Do you realize that Missoula for climate and beauty GARDEN CITY OF MONTANA?
To
Do you know that an investment in Missoula property
is as safe as United states bouls?
Missoula Real Estate will steadily adrance in value. Do not buy with the expectation that you can sell your popery tomortow for 50 or 100 per cent advance in value. Be reasonable. If your investment is careffulty made it
will steadily increase in ralue. In many Jocations values will double in the next 12 months. Let ns show you the loration of several very desirable lots or acreage land that we can fully recommend as safe purchases.
R.M. Cobban Realty Co.

| $21 / 2,5,71 / 2$ | \$10 Down, |
| :---: | ---: |
| and 0 -3cre | Balance $\$ 10$ |
| Tracis | Per Mo. No Interest |

## CALIFORNIA

The Real God's Country
 o All Buyers

## What Makes Missoula Grow?

ties and be convinced they ar ties and
good.
A fine business opportunity;
stock of goots at cost price stock of goods at cost price;
long lease on building; nu finer busivess of $\$ 35,000$ to $\$ 10,000$ and will clear from $\$ 5,000$ to $\$ 8,000$ per year net. The stock will inventory about $\$ 11,000$. 25 lots in blecks 9 and 16,
Glenwood Park, at prices ranging from $\$ 255$ to $\$ 300$ each; city water in alleys; both
of these blocks adjoin Higgins of these blocks adjoin Hirgins
avenue; lots on other side of Higgins are held at $\$ 500$ each. prices from $\$ 255$ to $\$ 300$ each very easy terms.
45 feet in block 45, south
Missoula, facing on Missoula, freet; water and light in alley \$5550.
lifty nther lots in South Mis sonla at prices ranging from
$\$ 150$ up. $\$ 150 \mathrm{up}$.
A Rent Saver-small but
comfortable house on South Second strect, only $\$ 1,300$,

A home for $\$ 300$ down, hal anee monthly payments. This
is a splendid new and modern tie, so-foot lot facing on Sonth
Fourth street. Whiy not own this property?" The terman make
it so casy. Price, only $\$ 2,500$. it so casy. Price, only $\$ 2,500$
A very fine six-roon modern brick and frame lonse on sonth didly located; $\$ 3,500$.


Also a fine six-room thodern
house on Sonth Higgins $\$ 8,800$.
Terms on these.
A beautiful six-room modern
honse with furnace at the east end of Sonth Seeotud street formerly owned by Mr. Alter matt of the Golden Rule store
nearly two full 50 -font lots; one block distant from the new Miiwaukee passenger depot value as a business location within a few montlis.
Annther Rent Saver-Six 8900 , on termes.

A First-Class Inyestmentside; house in splendid condition and very attractive for
renting wo will guarantes to get you $\$ 25$ a month rent f it. Price, only $\$ 2,200$; only
$\$ 800$ down.
We have a strong line of fire insurance companies. Rates
the lowest. We solicit your insurance lusiness.
List your property with ns for sale or rent. It will cost
you nothing to list it. We have buyers for good proferties at
W. H. SMEAD COMPANY

## Were <br> You Ever In Love?

Eanimon firm mane who sees the lots in Han.mond addition. They appeal phases. If a man so scels. ing a site for a home, these lots impress him as the best place he has ever seen; they win him at onee by the beauty of their location and the delight of their surronndings. If he is an inyestor, he resoguizes at once
that these lots are eertain to incrense in value and that his money, placed here, will grow while he aitends to other matters. Talke the first phase of the question-the home lora-
tion; the man who wants an ideal place for his permanent tion that he coutd desire. These lots are just far enough from the business center of the cily to insure quict and absence of the bustle of the active thoroughfares; they are deliphtfully situated in a commanding loca-
tion, witl the finest view in the world always spread ont hefore them; their surroundings are all that could be wished; the state university joins the Hammond addition on the east and the handsome home of the high school is on its western edge.
Sanitary couditions are perSanitary conditions are per-
fect; agrecable neighom are assured. The homes already built here are an indication of what the addition will contain as it develops; there are no more attractive residences anyWhere than those which are locoming, some are building now and plans are ready for more As to investment, the conditions in Hammond addition are such that money placed here is
as sure of increase as if it were in government bonds, and the gain will be greater. The futhese lots are offered at last year's prices with this year's advantages.

The Prices and the Terms
Are Reasonable

## Lots $\$ 400$ to $\$ 600$

TERMS EASY
FRANK P. KEITH, Agent
103 Higgins Avenue, Missoula.

