

REAL ESTATE. The Meaning of an Accumulation of Savings Bank Deposits.

When John Farrot died his estate was valued at \$175,000, mostly in an accumulation of savings bank deposits...

TRANSACTIONS OF THE WEEK. A Cheap Money Era Predicted by Thomas Magee's Real Estate Company Circular.

The summaries of the tenth month of 1895 show that the real-estate market is on a substantial basis...

By the Hibernia Savings and Loan Society, \$18,500 to Edward Hawthorne for one year at 6 1/2 per cent...

The estimated amount of the transfers for the month of October is \$1,644,949. Deeds were placed on record the past week to the number of 107.

Tomorrow Easton, Eldridge & Co. will hold an auction sale at their salesrooms. The catalogue comprises three pieces to be sold by order of the Probate Court...

A special probate sale will be held by McAfee Bros., at the salesrooms at 105 Montgomery street, next Thursday at 12 m.

On Wednesday, November 20, A. J. Rick & Co. will offer at public auction at their salesrooms, 112 Montgomery street, the real and personal property of the estate of Cynthia Hoff Stillaber, as follows:

The Hibernia Bank, lending at 6 1/2 per cent, and being robbed out of 2 1/2 per cent of that rate in taxes, has decided to raise its rate to 4 1/2 per cent.

property in the Stanton Tract near the town of Hayward on the electric railroad running to the city of Oakland.

A normal condition of affairs prevails in the real estate market here. Our sales for October amount to \$61,900, including 697 acres near Eden Vale and 160 acres near Campbell...

It is a source of congratulation to find that the number of ejectment suits brought this year are fewer than in any previous year...

Each Man Should Have the Right of Free Thought and Speech, So He Says.

A large audience listened yesterday afternoon at Metropolitan Temple to address by General T. G. Morgan and Donald M. Ross.

General Morgan said in substance: "I am in sympathy with anything that is a step toward citizenship and that will introduce into our country the only Nation where the people are their own rulers."

"Every generation, whether of philosophy, theology or politics, must be discussed and directed by those who have the privilege of free thought."

"I believe in the right of public speech. Certainly in this country we have a right to claim that our greatness is the result of public discussion."

"I believe the state has no right to levy taxes on the church for the support of the clergy."

Arthur Schwarzkopf, Boy From Chicago, Finds Himself in an Awkward Predicament.

years of age, finds himself in a strange city without a friend. He is at present under the charge of Matron Gilmore at the City Prison...

The train arrived on Saturday, but Arthur's uncle was not at the ferry landing to meet him.

Nicola Tesla, the electrician, is in hot water with his former San Francisco friends. Rumors of his reputed great wealth have reached the little country on the Danube...

HELENE MODGAN'S VIEWS. He Believes that the Public Schools are the Foundation of Good.

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Arthur Schwarzkopf, Boy From Chicago, Finds Himself in an Awkward Predicament.

Arthur Schwarzkopf, a bright boy, 13 years of age, finds himself in a strange city without a friend.

STOCK MARKET. SUNDAY, November 3. Stmr St. Paul, Green, 76 hours from Newport, etc.

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At Auction. TUESDAY, NOVEMBER 5, 1895. At 638 Market Street, Opp. Palace Hotel.

Pacific Heights Residence Lot. North line of Vallejo, 70 feet west of Gough st.

Western Addition French Flats. North line of Hermann, 80 feet east of Steiner st.

Castro Heights Cottage. West line (No. 810) Douglas st, 135 feet south of Powell st.

Binion Hill Property. Southwest corner of (Nos. 323 and 325) of Bryant st.

WATSONVILLE. Per Coos Bay—245 sacks of 36 lbs sugar.

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RAILROAD TRAVEL. DON'T FORGET THAT IT COSTS Only \$10 INCLUDING DOUBLE BERTH IN PULLMAN TOURIST SLEEPER.

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THE SAN FRANCISCO CALL, MONDAY, NOVEMBER 4, 1895.