THE CALL

JOHN D. SPRECKELS....Proprietor

Address Communications to

JOHN McNAUGHT.....Manager

W. J. MARTIN....Business Manager

TELEPHONE.

Ask for THE CALL. The Operator Will Connect You With the Department You Wish.

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BUSINESS OFFICE of the San Francisco Call, corner Market and Third streets; open until 12 o'clock every night in the year.

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REAL ESTATE—CITY—FOR SALE.

SAGE, DEALEY & CO.,
638 Market st., opp. Palace Hotel.

$65,000—Large holding on Van Ness ave.; improved with 3-story building; thoroughly modern; under secured lease for 10 years at $450 per month for the first 5 years and $500 per month for the remaining 5 years.

$27,000—A corner on Davis st.; 36-ft. frontage, paying exceedingly good rents.

$25,000—New 3-story brick building, electric elevator, etc.; on Davis st., near Clay; leased for 3 years; $150 per month for the first year and $175 for the balance of the term.

$25,000—Large corner, 60-ft. frontage; well improved and renting for $165 per month, on Leavenworth st.

$23,000—50x130 ft. nominal improvements on 16th st.; the Kearny st. of the Mission district.

$20,000—Magnificent residence on Franklin st., near Broadway; 38-foot frontage; hardwood finish throughout.

$20,000—Large holdings on Hayes st., near Van Ness ave., running through to rear st.; improvements consist of stores and flats; rent $141 per month.

$16,500—3-room residence on Pacific ave., nr. Fillmore st.; 35-foot frontage; occupied by a tenant paying $75 per month.

$11,500—3 flats on Jackson st., near Polk; rent $85 per month.

$10,000—Downtown investment; Pacific st., nr. Montgomery ave.; 3-story and basement brick building; permanently rented for $80 per month; easily worth $100.

$10,000—Devisadero st. flats, nr. Geary; 27:6-foot frontage; rents very low at $84 per month.

$7,500—Folsom st., running through to a rear st.; lot 22:11x160 ft.; improvements old buildings; rent $30 per mo.

$6,250—4 flats on Natoma st., nr. 7th.; rents $600 per year.

$5,500—Improved property; 25x137:6 ft., facing on Ellis, with L 25-foot frontage facing on Broderick.

$4,000—Paying $42 50 per mo.; extremely large lot, 32:6-ft. frontage; south of Market; improvements consist of 4 flats.

$3,000—Rents $30 per mo.; tenement flats on North Beach.

$650—Building lots on Merritt st., west of Hattie; 25:6x90 ft.; street sewered and macadamized.

SAGE, DEALEY & CO.,
638 Market st., opp. Palace Hotel.

SAGE, DEALEY & CO.,
638 Market st., opp. Palace Hotel.

AUCTION
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At our salesrooms at 12 o'clock noon, Thursday, Oct. 27, 1904.

DOWN-TOWN BUSINESS SITE.

No. 313 Stockton st., north of Post.; lot 20:1¾x60 ft.; improvements thereon a 3-story building, consisting of store and 2 lofts, with basement; will lease for about $250 per mo.

MISSION FLATS.

Nos. 538-540 Noe st., north of 19th; improvements consist of 2 modern flats, containing 5-6 rooms, porcelain bath, gas grates, wooden mantels and tiled sinks; rent $47 50; built 6 months; mortgage $1800.

WESTERN ADDITION RESIDENCE.

No. 2768 Filbert st., east of Baker; improvements consist of a modern residence, containing 7 rooms and porcelain bath, unfinished attic and one finished room in basement; lot 25x107 ft., irregular; rented for $40 per mo.

RESIDENCE SITES.

SE. line of Park Hill ave., 155 ft. NE of Tilden st., 55x112 ft.; property situated in the Park Hill Homestead Association; commanding an unsurpassed view of the entire city; the most desirable location for a residence; in the vicinity of Buena Vista Park.

POTRERO COTTAGES AND BUILDING LOTS.

NO. 1.

No. 1161 Rhode Island st., north of 23d; lot 25x110 ft.; improvements consist of a modern cottage, containing 8 rooms and bath; modern plumbing; permanently rented for $20 per mo.

NO. 2.

No. 1161 De Haro st. Improvements consist of a modern cottage containing 5 rooms, large stable to accommodate 3 horses, fine well, water tank and windmill; lot 25x100 ft.; rented for $12 per month.

NO. 3.

Building lot on the east line of DeHaro st., 408 ft. north of 23d; lot 25x100 ft.

NO. 4.

East line of Rhode Island st., 408 ft. north of 23d st., 25x100 ft.; to be sold as per diagram.

FIRST-ST. INVESTMENT.

No. 314 First st., south of Folsom; lot 20x72 ft.; improvements consist of a 2-story building and large basement, used as a machine shop; rented for $50 per mo.

MISSION FLATS.

Nos. 54-56-58 Sharon st., north of 16th.; lot 25x125 ft.; improvements consist of 3 new flats of 6 rooms and porcelain bath each; rents $72 50 per mo.; mortgage $2000; built about one year.

FIRST-ST. INVESTMENT.

Nos. 359-359½-361 First st., NW. of Harrison; lot 45:6x68:9 ft.; improvements consist of frame dwellings, cottage and 2 flats; rent $46 per mo.

MASON ST.

No. 1315 Mason st., north of Jackson; lot 62:9x137:6; improvements consist of a 3-story brick building, with flat and large stable in rear.

BUSINESS CORNER.

Nos. 2833-35-37-39 Laguna st. and 1901-5-7 Union, being the SW. cor. of Union and Laguna; lot 30x100 ft.; improvements consist of 2 stores and 6 flats; total rents $167 per mo.; concrete sidewalk, street bituminized, building having been erected 3 years.

LOMBARD-ST. INVESTMENT.

Nos. 2556 to 2574 Lombard st., west of Devisadero st.; lot 50x137:6 ft.; improvements consist of 8 new, modern flats, containing 4-5 rooms, porcelain baths, shingled fronts; rents $146 50; beautiful grass lawn around the entire building.

THIRD-ST. PROPERTY.

No. 340 Third st., NW. of Harrison; lot 25x80 ft.; improvements consist of a 3-story frame building, consisting of store and rooming-house above, containing 14 rooms; rents $88 60 per month; new, modern plumbing throughout the entire building.

SAGE DEALEY & CO.,
638 Market st., opp. Palace Hotel.

$4500—COZY home, near Park; 5 large rooms; large basement; servants' room; fine brick mantels; conservatory; stable for auto; large lot; all as good as new; 3 minutes from 4 car lines; owner leaving city; open to-day 12 to 4. 650 Ninth ave., bet. B and C sts.

FOR sale—3 colonial houses, 6 rooms, bath and basement; beautifully finished, up to date and sunny; E. side of Tenth ave., near I st., Sunset. Hellett & Gee, on premises.

$350—LOTS in the Mission district in a fast-grow, section; very cheap. Box 3247, Call.

REAL ESTATE—CITY—FOR SALE.

G. H. UMBSEN & CO., 20 Montgomery st.

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Of investment, residence and unimproved properties will be held at our salesroom, 20 Montgomery st., Tuesday, October 25, 1904, at 12 o'clock noon.

GUARDIANSHIP SALE.

SW. cor. of Francisco and Leavenworth sts., 137:6x137:6; an elegant site, having an unobstructed marine view.

GUARDIANSHIP SALE.

Outside Lands block No. 823; size 240x600.

DOWNTOWN HOLDING.

1149 Larkin st., west line, nr. Sutter; 3-story house containing 16 rooms and bath; rent $30 per month; bank mortgage of $7500 at 6 per cent can remain; 27:6x112:6.

WESTERN ADDITION RESIDENCE.

1216 Fulton st., north line, bet. Scott and Devisadero; a 9-room dwelling, bath, etc.; rents $46 per month; 25x137:6.

CALIFORNIA-ST. RESIDENCE.

2026 California st., north line, bet. Octavia and Laguna; a desirable residence of 9 rooms, bath, laundry, etc., in perfect order; 34:4½x122:6.

CHOICE BAKER-ST. LOTS.

Baker st., east line, bet. Fell and Hayes sts.; 2 choice lots, suitable for residences, apartment-house or flats, being on the main driveway to the park and overlooking the entrance to park panhandle; 25x100 each.

CHOICE BUILDING LOTS.

West line of Guerrero st., bet. 24th and 25th; also Fair Oaks st., east line, 25x125 each; choice location for residences or flats.

CHOICE BUILDING LOTS.

Dolores st., east line bet. 24th and 25th, and Fair Oaks, west line; desirable building lots, commanding fine view; 25x125 each.

PARK BUILDING LOTS.

Oak st., south line, bet. Baker and Broderick sts., 2 choice building lots, 25x137:6 each; overlooking entrance to park panhandle.

DESIRABLE BUILDING LOT.

Sacramento st., south line, bet. Maple and Spruce sts.; 27:6x132:7¾.

MORRIS-AVE. INVESTMENT.

7 Morris ave., east line, off Harrison, bet. 5th and 6th; 2-story house, arranged into 2 flats of 5-4 rooms each; rents $32 50 per month; 25x80.

COZY MISSION COTTAGE.

3716 22nd st., north line, bet. Sanchez and Noe; a new modern cottage of 6 rooms and bath; high basement, concrete bulkhead, cement walks, etc.; 25x114.

For catalogue and further particulars apply to our office.

G. H. UMBSEN & CO.,
20 MONTGOMERY ST.

G. H. UMBSEN & CO., 20 Montgomery St.
Real Estate Agents and Auctioneers.

$60,000—Rents $2280 per annum; Mission, nr. 5th st.; a choice holding; partly improved; lot 40x100; two frontages.

$35,000—An elegant NE. cor., 137x137, commanding an unobstructed marine view.

$25,000—Rents $2083 per annum; very fine corner on Golden Gate ave.; 5 flats of 6-5 rooms and 2 stores; large frontage; 40x87:6; mortgage can remain of $12,500.

$15,000—Rents $1602 per annum; choice corner in the vicinity of North Beach; improvements consist of good building, containing stores and flat; all in good order; brick foundation.

$12,500—3 elegant new flats on Masonic ave., renting for $1350 per annum; 6-6-7 rooms and bath each; mortgage $5000 can remain.

$11,250—Rents $1070 per annum; 3 new modern flats of 6 rooms and bath each; close to Duboce Park; key lot, 25x95.

$9,000—Rents $960 per annum; Steiner st.; 3 flats of 6-5-5 rooms and bath each; modern in every particular; 27:6x100.

$7,800—Rents $738 per annum, which is low; splendid bargain; Sanchez st., close to Market; improvements consist of 3 flats, 6 rooms and bath each; 25x100.

$7,775—Rents $840 per annum; business corner, near 18th and Castro sts.; store flat and 2-story dwelling.

$6,250—Only $1500 cash; 2 new corner flats, Richmond district, close in; 6-5 rooms and bath each; balance can remain on mortgage.

$6,200—Corner, near Union and Webster sts.; large lot, 87:6x120; 3 frontages; a snap; street work all done.

$4,750—Rents $510 per annum; Treat ave.; 2 desirable flats of 6-5 rooms and bath each, and stable on rear end of lot; 25x117:6; 2 frontages.

$4,500—Rents $576 per annum; close to 3d and Folsom sts.; two 2-story dwellings of 8 rooms each; a splendid buy.

$4,000—Golden Gate ave.; choice building lot, 33:4x137:6, in one of the best residence blocks of Golden Gate ave.

$1,200—Alpine st., west line; 301:6 north of 14th st.; 25x90.

For further particulars of the above and for the Real Estate Record containing a list of property for sale in all parts of the city, apply at our office.

G. H. UMBSEN & CO.,
20 Montgomery St.

C. M. WOOSTER CO., 648 MARKET ST.

$35,000—8 grand new modern flats, 6 and 7 rooms and bath; on a northwest corner of Webster st.; large lot, 33:6x100; rents low; $3600.

$16,000—Four handsome new modern flats, 6 and 7 rooms and bath; rents $1680 per annum; near Haight and Webster sts.

$11,000—Splendid 3-story building; 3 flats, 7-6-7 rooms, baths, etc.; on Howard st., near 14th; rents $1050; this property has a great future.

WHAT DO YOU THINK OF THIS?

$10,500—Three handsome new flats, 5-5-7 rooms and bath; always rented; pays $1080; within half a block of Sutter and Stockton; lot 30x60.

MUST BE SOLD TO SETTLE AN ESTATE.

$10,000—Store and 2 flats; 6-7 rooms and bath on the best part of Howard st., close to 6th; rents very low, $960; lot 25x90; this is an exceptional bargain.

$8500—Corner on Laguna st., near Jefferson square; 2 bay-window houses, 8 and 9 rooms; rent $720; can easily be remodeled into flats at a small expense.

$8000—Beautiful cottage, 6 rooms and bath, and 2 new modern rear flats; rents $720; on Geary st., close to Girls' High School; large lot, 30x137:6.

$5500—Two new up-to-date flats; near Noe and Market sts.; 6 and 7 rooms and bath; rents $660; lot 25x115.

$5000—Two handsome flats on Dimond st., near 18th; rents $480; large lot, 35x125; also stable.

$4000—The house next door built from the same plans at the same time by the same man was recently sold at $4500; this beautiful residence contains 6 rooms and bath; lot 25x114; near 21st and Castro.

$4000—An exceptionally well built and handsomely finished residence, 7 rooms and bath, in the best condition; on Lombard boulevard, near Van Ness ave.

$3700—Rents $456; two handsome flats, 5-7 rooms; lot 25x80; near 4th and Folsom.

$3500—Handsome cottage, 5 rooms and bath; new plumbing, etc.; on Baker st., near Sutter; mortgage $2200 can remain.

$2500—Beautiful new handsome up-to-date little gem of a house; 5 rooms and bath; high basement; lot 25x112; in the warm belt of the Mission.

C. M. WOOSTER CO., 648 Market st.

DON'T delay getting your own "home" and quit once and for all paying rent. A few years roll around quick, and instead of rent receipts you obtain a deed for a permanent shelter for your family. Reflect what it would mean to you, and act upon it. Don't say, I wished I had started years ago; if you have made a mistake, overcome it, and don't cry for spilled milk. We can build for you in any locality; our interest charges are at bank rates. We own lots in all sections of the city, and can find you a suitable lot. Come in and let us talk matters over with you.

WEISSBEIN BROS. & CO., Home Providers,
616 Sacramento St.

POINT RICHMOND.

Now is the time to buy.
One-half million dollars additional
Now being invested by the Standard Oil Co.
Santa Fe tract is the best.
Lots level. Streets graded.
$5 per month.
McEWEN BROS., 118 Montgomery st.

$5 PER month will buy a fine level building lot at Ocean View; one-half block from cars; close to the proposed car shops of the United Railroads; fine buy. McEWEN BROS., 118 Montgomery st.

GREAT bargain in the Excelsior District; only $200; short distance from Mission-st. cars, close to the proposed car shops of the United Railroads. McEWEN BROS., 118 Montgomery st.

BARGAIN in Florida-st. lot, near Twenty-sixth; $900. McEWEN BROS., 118 Montgomery st.

$4000—TWO flats, Sanchez st.; good investment. McEWEN BROS., 118 Montgomery st.

$250—$50 DOWN, balance $10 per month; fine lots, 25x100, near Mission and Thirtieth sts.; streets sewered and graded; 2 blocks from Guerrero st. cars. B. P. OLIVER, 114 Montgomery st.

WHY NOT BUILD

on that vacant lot of yours? We loan full cost of improvements and part lot at 6 per cent; plans furnished if desired; see us. MANHATTAN LOAN CO., Crocker building.

$3350—SNAP! Maple st., nr. Sacramento; house, 6 r. and b.; barn, with hard-finished rooms upstairs; 27:6x110. AUSTIN F. SHANNON, 323 Montgomery st.

LIBERTY, near Guerrero—Residence worth $4000; sell for less. Box 3047, Call office.

4 CHEAP lots in Sunset District. Apply 700 Ellis, cor. Larkin; title perfect.

$3000—9-room house, 2772 Twenty-third st.; this is a forced sale and will not refuse a fair offer; could be made into flats with a very little expense; will loan $2000 on this. D. COFFIN, 2528 Mission st., near 21st.

NEW colonial houses, containing 2 flats of 5 rooms, reception hall; rents $46; $5500; easy payments. B st., bet. 3d and 4th aves.

REAL ESTATE—CITY—FOR SALE.

BALDWIN & HOWELL,
25 POST STREET,
Real Estate Agents.
Houses Rented, Taxes Paid, City Agents Fireman's Fund Insurance Co.

Get a copy of the Buyer and Seller, our monthly catalogue, containing a full list of choice investment properties; mailed free.

$8,750—McAllister st., near Lyon; 3 nice flats of 5-5-6 rooms and bath; lot 25x137:6; rents $71 50; this is a reduced price; do not let it pass.

$7,250—Jackson st., near Central ave.; large and beautiful lot for residence or flats; 50x127:8¼; choice location.

$9,500—Fell st., near Franklin; 2 flats of 5 and 6 rooms and bath and rear house of 4 rooms; rents $59 50.

$29,500—Kentucky and Tennessee sts.; 3 stores and 6 flats of 3, 4, 5 rooms; lot 75x200; rents $185 per month; investigate this.

$25,000—Haight st., in the heart of a business center; 4 stores; flat of 7 rooms and bath and rear cottage; rent for $195 per month; lot 75x137:6; additional improvements could be made increasing the income.

$2,500—A few lots left on Hayes, Fell and Broderick sts.; 25x137:6 each; level and ready to build on; street work done; these are fine lots for homes or flats.

$6,750—No reasonable offer refused; 2-story bay-window residence on north line of Clay st., near public square; select neighborhood; house of 7 rooms and bath.

$3,600—Rents $38 per month; lot with frontage on two streets; 4 separate flats; good condition; splendid paying property; near 3d st. and S. P. R. R. depot.

$6,000—3-story frame building, renting for $59 50, in the vicinity of Geary and Fillmore sts.; a fine income property.

$25,000—Large holding, short distance from the City Hall; frontage on 2 main thoroughfares; frame buildings of no great value; extra large lot, suitable for storage warehouse, stable, etc.; price most reasonable.

$3,250—Rents $30 per month; 2 flats, vicinity of Valencia and 18th sts.; bituminized street.

SPECK & CO.,
209 Montgomery st.

Selling. Leasing.		Rents collected. Insurance.

$38,000—Splendid business property; a 6 per cent net investment; under lease; close to Kearny st. and east of Pine; lot has two frontages; investigate.

$18,000—Splendid 80-foot business corner on Devisadero st., south of Geary; renting for $1512 yearly.

$18,000—Corner, vicinity Greenwich and Steiner sts.; 137:6x137:6, with old improvements, renting for $150 month, that could readily rent for $225 per month; a positive bargain.

$15,500—Sixty feet frontage; six Eddy st. flats; two-story and basement; rents $127 50.

$14,000—Three elegant new modern flats, desirable part of Western Addition; 33-foot lot; rents $1440 yearly; want an offer.

$13,500—Fine south of Market st. business corner; on Folsom st.; close in, with good improvements; income $1236; lot 25x90.

$12,000—Lot 41:6x137:6, with fine improvements, on Pine st., close to Buchanan; rents $1020 a year.

$9,500—Three splendid new flats on California st., near Broderick; all rented for $84 per month; lot 25x100 feet.

$6,000—Income $696 a year; 6 flats, one block from Hibernia Bank and ½ block from new Postoffice.

$4,500—South of Market st. investment, paying 17 per cent net; flats; 25 foot lot; investigate.

RESIDENCES.

$19,000—Fine Jackson st. residence; lot 50x135; with splendid marine view.

CHOICE LOTS.

$26,000—Superb southeast corner, 137:6x137:6; finest residence site in the city; unsurpassed marine view.

$13,500—Fine lot on Eleventh st., near Folsom; 50x200; make offer.

$6,750—50x137:6; splendid residence site; Pacific Heights; north side of street.

$4,500—Splendidly located lot, 50 feet frontage; vicinity California st. and Second ave.; price reduced for quick sale; cheap.

$1,500—Each for very choice lots in Richmond district, close to main entrance to Golden Gate Park; on four car lines; nothing better in vicinity.

SPECK & CO., 209 Montgomery st.
Opp. Mills bldg.

VON RHEIN REAL ESTATE COMPANY,
513 CALIFORNIA ST.

$7000—25x100; Twenty-fourth st., bet. Mission and Capp; store and flat, renting for $65 per month.

$7500—72x107 feet, cor. 11th and Lake; will subdivide; one of the most desirable corners on Presidio Heights.

$9000—A corner on Castro and Seventeenth sts.; 48x90; irregular.

$6000—42 feet front; Liberty, near Guerrero; well built house of 10 rooms and bath.

$30,000—40:9x137:6; north line of Bush st., near Mason; improvements consist of a lodging-house renting for $150 per month.

$12,000—57:6x60 to rear street; cor. Union and Mason; improvements store and flats renting for $89 50.

$12,750—25x100; three new flats on the north line of Pine st., near Fillmore, renting for $105 per month.

$6750—Scott near Sacramento, opp. Alta plaza; beautiful well constructed home of 8 rooms and bath; should be seen to be appreciated.

Two modern marine view flats, just completed; rents $82 50 per month; must be sold at once.

$8500—50x122:6; Treat ave., near Twentieth st.; six 4-room flats renting for $75 per mo.

$5000—Larkin st., near Greenwich; improvements consist of house of 5 rooms and bath, renting for $25.

68x125—A corner in the most desirable portion of Van Ness ave.; in one or two lots.

CENTER & SPADER,
11 Montgomery street, Lick House Block.

$29,000—NE. business corner on Valencia st., consisting of stores and flats, renting low at $175 per month; can be increased; lot 60x80, with vacant lot in rear 25x85.

$16,000—Rents $125; choice corner on Powell st.; 3-story building (store and flats).

$8,750—2 new up-to-date flats, nearing completion, on Michigan ave., close to Richmond "Jordan Tract"; 6 rooms in each; both flats rented for $75; choice lot, 33x90; take Sutro cars to property.

$18,000—Larkin st., near Clay; 3 swell flats; rents $1860; large key lot, 34 feet front; investigate.

$11,000—Steiner st., near McAllister; 2 new up-to-date flats; rents $85; lot 25x108.

$10,000—Rents $85; 4 modern flats on Dolores, near 17th st.; lot 50x125.

$7,500—Rent $75; snap; 3 new flats, 6 rooms each, on Carl st., near Clayton; lot 25x100.

$3,500—Modern cottage, 6 rooms; nicely located in Mission; lot 50x100.

$4,000—2 flats, 4 rooms and bath each; rents $38; lot 25x95; location 22d st., near Folsom.

$2,350—New up-to-date cottage, 6 rooms, on north corner Girard and Woolsey sts.; lot 30x100; $600 cash, balance monthly; take San Bruno ave. car to Woolsey st.

CENTER & SPADER.

BURNHAM & MARSH CO.,
211 Montgomery st.

$210,000—Only 1 block from Market and Kearny sts.; old improvements; rents $1000 a month.

$75,000—5-story new brick building; lease 10 years; tenants make all repairs; Post st.; close inside.

$52,500—Rents $430 a month; choice location; inside Polk st.; very very choice improvements.

$3900—Rent $30 a month; Folsom, near 13th.

$6100—Filbert st., rents $52; near Mason; 2 fine flats.

$10,000—Taylor st., near Lombard; fine residence.

$2500—Greenwich st., 2234-34½, cor. Steiner; a bargain; terms to suit; same as paying rent; 2 fine flats; rents $25 a month.

BURNHAM & MARSH CO.,
211 Montgomery st.

LOTS $10 PER MONTH.
PRICE $350 EACH.
NO INTEREST, NO TAXES.
CASTRO STREET,
DIAMOND STREET,
GLEN AVENUE,
DOUGLASS STREET,
SURREY STREET,
CHENERY STREET.
WATER MAINS LAID, STREETS GRADED, SEWERED AND MACADAMIZED, ALL READY TO BUILD ON. ONLY A FEW STEPS FROM THE CARS. CONVENIENT TO STORES, SCHOOLS AND CHURCHES. TAKE GUERRERO-ST. CARS. REPRESENTATIVE ON GROUNDS EVERY SUNDAY. RIVERS BROS., 205 Montgomery st.

ELLIS, 1919—9 rooms; modern; open to-day for inspection; make offer.

REAL ESTATE—CITY—FOR SALE.

SHAINWALD, BUCKBEE & CO.,
218 and 220 Montgomery St.,
Mills Building.

MARINE VIEW.
EXTRA LARGE LOTS.

Overlooking the Golden Gate, Twenty-seventh ave., north of Lake st. These lots especially adapted for homes, being 37:6 ft. wide by a depth of 120 feet; price $1300 each; cash or terms; street work and sewer completed.

$14,500—Pays 10 per cent net; Sanchez st., near 14th; 6 modern flats, 5-6 rooms and bath each; lot 51x125 ft.; rents $142 50. One of the best propositions on the market.

$11,000—Page st., near Lyon; 3 new flats, just finished; 6-7 rooms and bath; rents $105.

$6,000—Shrader st., near Golden Gate Park Panhandle; residence just finished; every modern improvement; 7 rooms and bath; lot 25x100 ft.; very artistic.

$25,000—Beautiful marine view residence on Washington st., near Locust; thoroughly modern in every respect; containing all up-to-date conveniences; lot 55x127:8¾ feet.

POPE TRACT.
ELEGANT RESIDENCE LOTS.
CREAM OF PANHANDLE PROPERTY, SITUATE ON COLE, SHRADER, GRATTON AND ALMA STREETS.
FIRST SUBDIVISION.

Streets and lots graded, macadamized and sewered; every lot ready to build on. For further particulars, prices, etc., inquire at our office. Special inducement offered to builders.

$2,900—Ashbury st., near Hayes; lot 25x106:3 feet, adjoining Golden Gate Park; sewer and gas connections made; a snap.

$30,000—Northwest corner, opposite Alamo square; elegant apartments, renting for $212 50 per month; lot 70x125; partially improved.

$12,500—Stores and flats on Sacramento st., near Central ave.; rents $110 per month; lot 50x100 ft.

$8,250—Devisadero-st. corner, near Eddy, with fine 2-story residence; lot 25x100 ft.; price is very reasonable.

$10,000—Filbert st., near Hyde; fine marine view; residence of 10 rooms and bath; lot 48x137:6 ft.

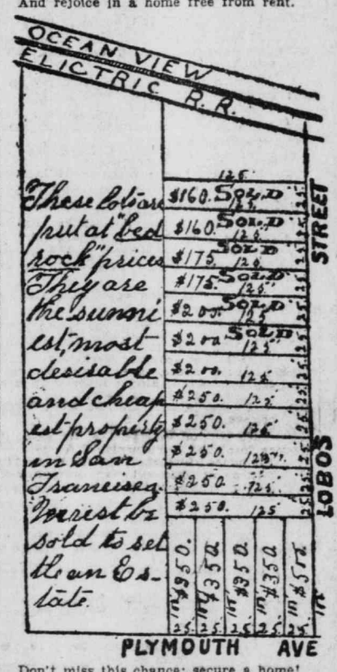
$6,000—Devisadero, near Haight; residence, 8 rooms and bath; lot 25x125.

$17,000—2d-st. corner, nr. Harrison; 70x95 ft.; fine site for modern business building.

Get a copy of our printed list of properties for sale.

SHAINWALD, BUCKBEE & CO.,
218 and 220 Montgomery st., Mills Bldg.

A FEW LOTS LEFT—TITLE INSURED.
Buy a home in the suburb of Frisco.
And your earnings with sense will be spent.
Your wife and her children will bless you
And rejoice in a home free from rent.



Don't miss this chance; secure a home!
THISTLETON, Ocean View; JOOST SONS & CO., 320 Bush st.

A. J. RICH & CO., Real Estate Agents,
112 Montgomery st.

$27,000—Mission and 24th sts., NW. corner; large lot; 128x117:6; three frontages.

$14,000—Make offer; Ellis st., 3 new modern improved flats; between Fillmore and Steiner; rents $112 50 per month.

$9,000—Reduced from $10,500—Sacramento st.; fine modern up-to-date residence; latest modern improvements; electric fixtures; 9 rooms and bath; lot 28:9x100; property must be sold owing to the departure of the owner from the State; make an offer.

$55,000—Elegant residence on Broadway; marine view; lot 68:9x127:8¼.

$10,250—Polk st., between Filbert and Greenwich; 3 new modern flats; rents $100 per month; lot 25x87:6.

$32,000—Eddy-st. apartment-house; renting for $2460 per annum; under 5-year secured lease; lot 37x120 to rear street.

$7,500—Laguna-st. house of 10 rooms and bath; between Bush and Pine.

$5,600—McAllister st.; store and flats above; between Laguna and Buchanan; lot 28 feet front.

$5,250—Jackson st., near Baker; lot 28:9x128.

$5,000—Union st., near Buchanan; store and flats; rents $38 per month; lot 27:6x110.

$14,000—Haight st.; 3 flats; rents $1060 per annum; lot 30x137:6; between Laguna and Buchanan.

$26,000—Broadway investment, near Kearny; large lot, 60 feet front; double frontage; rents $200 per month.

$7,500—Pine-st. residence, 9 rooms and bath; north side, near Baker; lot 27:6x137:6.

Exchange—A beautiful home in Alameda, 1212 Paru st., for residence in city; owner will pay cash difference.

A. J. RICH & CO.,
112 Montgomery st.

BALDWIN & STETSON,
317 Montgomery st., near Pine.
Telephone Grant 137.
Real Estate Agents. Rent Collectors.

City Agents German Alliance Insurance Co.

See to-day's Chronicle—different list.

GERRERO-ST. BARGAIN.

$3,500—Rent $360; substantial house of 7, bath, brick foundation, etc.; 30x80; can be changed into 2 flats at small outlay; offer wanted.

CHEAP COTTAGE HOME.

$4,250—Very cozy; 6, bath; electric light; attic, basement, etc.; pretty grounds; choice location Western Addition.

NEW SACRAMENTO-ST. FLATS.

$7,500—Rent $840; 2 new, modern, sunny flats; large lot, 27:6x132.

ANOTHER ONE HARD TO BEAT.

$8,500—Rented very low at $852; will bring at least $960; a very good, sunny flats on Oak st.; 2 frontages; 27:6x120.

SPLENDID MISSION INVESTMENT.

$9,500—$972; very low rental; will pay at least 10 per cent net; 6 good, 3-year-old flats; 53 feet front.

MUST BE QUICK SALE.

$12,500—Offer wanted to close estate; rent $1260; 3 elegant, modern flats in excellent Western Addition neighborhood.

BALDWIN & STETSON, 317 Montgomery st.

$7500—ASHBURY Heights homes; select locality; superb view of park and ocean; no flats in this block; street work done; houses contain parlor in white and gold; hall 12x20 ft., with staircase, all in natural wood; large dining-room, beamed ceiling, all paneled in natural wood; ideal kitchen, with every convenience, wood work natural pine; four sunny bedrooms, all handsomely finished; plumbing, gas fixtures, etc., all A No. 1; stone steps in front; fine garden with cement walks, etc.; Nos. 853 to 857 Clayton st.; transfer from any park car to Masonic ave. and ride to Clayton and Carl sts. JOHN STIERLEN, owner and builder, on premises.

WHY NOT BUILD

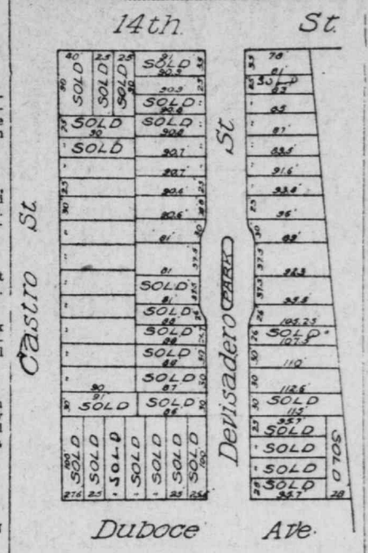
on that vacant lot of yours? We loan full cost of improvements and part lot at 6 per cent; plans furnished if desired. See us. MANHATTAN LOAN CO., Crocker bldg.

FOR sale—Great bargain; cor. Eighteenth and Collingwood sts.; store, 3 living rooms, stable, wagon shed and flat of 6 rooms and bath. See owner on the premises.

WHY NOT BUILD

on that vacant lot of yours? We loan full cost of improvements and part lot at 6 per cent; plans furnished if desired. See us. MANHATTAN LOAN CO., Crocker bldg.

REAL ESTATE—CITY—FOR SALE.



NEW Block Subdivided.

Sixty lots fronting on Devisadero, Castro, 14th street, Duboce avenue.

The best and cheapest lots in the city for the money.

Price, $1400 to $2000.

Terms, 1-5 cash; balance 1, 2, 3 and 4 years.

Streets bituminized; sewers laid. No other property in the city with similar advantages for sale at such low prices. Splendid surroundings; charming views. Close to Duboce and Buena Vista Parks.

30 Lots Already Sold.

Ten houses of a superior class now under construction; $60,000 already spent on improvements; a splendid opportunity to make money; values bound to increase; an excellent location for a home or flats.

SEE THEM TO-DAY.

Take Haight-st. cars to Scott or Devisadero. Walk two short blocks south.

LYON & HOAG,
116 Montgomery St.

HAIGHT ST. LOTS.
WALLER ST. LOTS.
ASHBURY ST. LOTS.
CLAYTON ST. LOTS.

LOTS FOR BUSINESS
LOTS FOR RESIDENCES,
LOTS FOR FLATS,
LOTS FOR INVESTMENT.

Go immediately and see the block bounded by above streets; it is the last Panhandle block to be subdivided; all the streets are accepted and stone walks are laid.

The lots will be sold in sizes to suit on easy terms if desired. The prices placed on the property are extremely low and when this block is sold can never be obtained again.

We ask you to look at the rapid growth Haight st. in this neighborhood has lately made. See the new stores all rented. There is a strong demand for more. Buy a lot, corner or inside, build stores and flats. It will pay big interest and increase in value. Lots on the other streets are high-class residence lots and will prove good investments. No property in the city will pay as well when improved.

It will pay you to go out to the block to-day and secure your choice.

LYON & HOAG,
116 MONTGOMERY ST.

LYON & HOAG,
116 MONTGOMERY ST.

Send for our printed list of property for sale in all sections of the city.

EXCELLENT INSIDE INVESTMENT.

$25,000—5125 square feet; downtown investment; 2 blocks from City Hall; fine site for apartment house and hotel; get particulars from the office.

BIG BARGAIN, WESTERN ADDITION.

$8250—A fine two-story double house of 8 large rooms and bath each; rented low at $65; big lot; surroundings the best; near Baker and Sacramento sts.

MISSION FLATS.

$7,000—Rents $720; 2 dandy flats, 5 and 6 rooms and bath; very sunny, everything modern; lot over 30 feet; 2 frontages; nice views; handy to Twenty-second and Guerrero st. cars.

WESTERN ADDITION CORNER.

$24,000—Rents $200 a month; 5 brand new flats substantially built; beamed ceilings; beautiful tints; all the electric appliances; on a corner lot, 37:6x96:10, near McAllister street.

INVESTMENT NEAR JEFFERSON SQUARE

$18,500—Fine investment on sunny side Golden Gate ave.; nearly 70 ft. frontage; fine site for apartment house.

INSIDE JONES ST.

$10,000—Three flats, 5 and 6 rooms and bath; rents $850 a year; large sunny lot near Jones and Washington sts.

ASHBURY HEIGHTS.

$9850—Three new flats; rents $95 a month; lot 30x85 feet; Ashbury Heights near Frederick and Ashbury sts.

BARGAIN IN PANHANDLE.

$7000—Two new flats, rents about $700 a year; lot 25x106 feet; near Page and Clayton sts.

BEAUTIFUL RESIDENCE.

$4650—Brand new residence of 7 rooms and bath; every convenience; 25x120; handy to 3 car lines; near Fourth ave. and Fulton st.

LYON & HOAG,
116 Montgomery st.

SOME NEW LOTS
NEVER OFFERED BEFORE.
$850 TO $950.
$100 CASH—$10 MONTHLY.

If you want to make money or secure a choice home site, be out to the new block to-day; offered for the first time. It is between Tenth and Eleventh aves., J and K sts., only 2 blocks from the car line and Golden Gate Park.

The land lies on a slight elevation overlooking the Park and Golden Gate, and commands a good view of the ocean.

Land at $34, $35 and $36 a front foot so close to the business center of a large and rapidly growing city like San Francisco is extremely cheap.

Don't hesitate. See