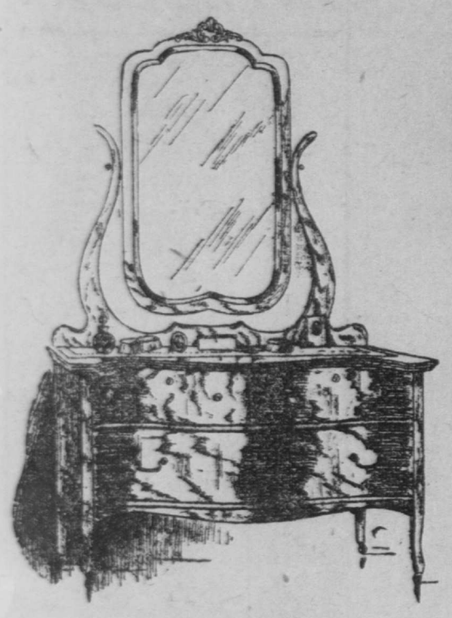
IT'S JUST OUR WAY



Selling home necessities and luxuries at exceedingly low prices is a habit of ours. A habit we can afford, too—for we have no rent to pay, low insurance rates, and by buying in immense quantities get our goods at the lowest possible cost. We have a five-story building crammed full with samples. Come and see us. You'll know then why it pays to trade on Howard street.

$25 It's the regular "Sterling" price—no special sale. We have lots of these graceful Princess Dressers. Full quartered oak, beautiful birdseye maple, rich mahogany—your choice. Big French plate mirrors. AND THE PRICE IS $25.

HAVE YOU SEEN OUR BRASS BEDS?

LIBERAL CREDIT — We are near three car lines—Market st., Mission st. and Folsom st., and just a block and a half from Hale's. — LIBERAL CREDIT

RICHMOND RANGES **STERLING FURNITURE COMPANY.** RICHMOND RANGES

974 Howard St. - Near 6th St.

GOLDEN GATE PARK CONCERT.

The following programme will be given at the concert in Golden Gate Park Sunday:

1. March, "Blue Grass Echoes".....Holthaus
2. Overture, "Glorious Nation".....Bergenholtz
3. Waltz, "Tales From Vienna Woods".Strauss
4. Solo for flute.....Selected
   Signor A. Lombardo.
5. Grand selection, "Attila".....Verdi
6. Overture, "Orpheus".....Offenbach
7. Caprice, "Awakening of the Lion"...Konsky
8. Intermezzo, "Cavalleria Rusticana".Mascagni
9. "A Cavalry Charge".....Loders
10. March, "The Horse Show".....Dolbey

MEETING OF FLORAL SOCIETY.

The California State Floral Society held a regular meeting yesterday afternoon at the home of Mrs. Henry T. Tricou, 825 Grove street. A paper on "The Earliest Botanist" was read by Mrs. L. O. Hodgkins. Mrs. W. F. Chandler exhibited some green roses, which she explained were meant as horticultural oddities rather than exhibits of culture commendable for beauty. Some dahlias were exhibited by J. W. Bagge.

CAPTAIN AMUNDSEN'S RECEPTION.

Customs Collector Stratton yesterday ordered the revenue cutter Golden Gate to proceed to Bolinas Bay and there await the arrival of the Norwegian exploring sloop Gjoa. The cutter will take Captain Amundsen from the wharf in this city to the Gjoa and escort the party to this city, where the famous Norwegian explorer will be given a public reception.

Make Your Shoe-Man *Show* You

A Specifications Tag with Every Pair

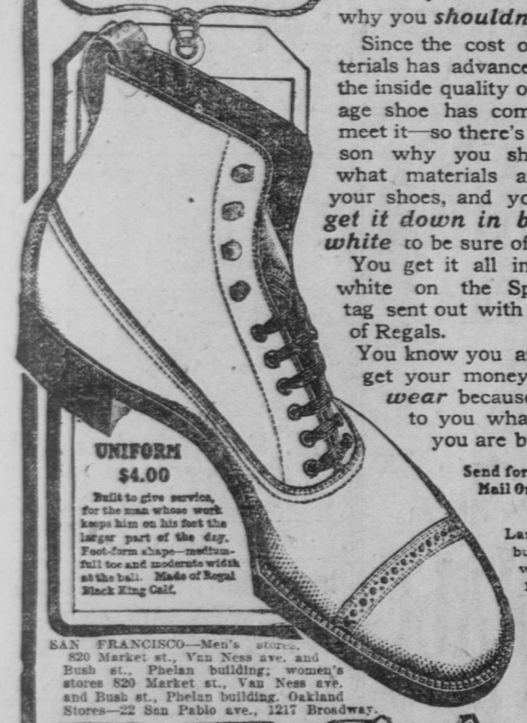
No reason why you should buy your shoes in the dark.

Plenty of reasons this year why you ***shouldn't.***

Since the cost of shoe materials has advanced so much, the inside quality of the average shoe has come down to meet it—so there's every reason why you should know what materials are used in your shoes, and you want to ***get it down in black and white*** to be sure of it.

You get it all in black and white on the Specifications tag sent out with every pair of Regals.

You know you are going to get your money's worth of ***wear*** because we prove to you what materials you are buying.



UNIFORM $4.00

Built to give service, for the man whose work keeps him on his feet the larger part of the day. Foot-form shape—medium full toe and moderate width at the ball. Made of Regal Black King Calf.

Send for Style Book Mail Orders Promptly Filled

Largest retail shoe business in the world. 123 stores in principal cities.

¼ Sizes $3.50—$4.00

SAN FRANCISCO—Men's stores, 820 Market st., Van Ness ave. and Bush st., Phelan building; women's stores 820 Market st., Van Ness ave. and Bush st., Phelan building. Oakland Stores—22 San Pablo ave., 1217 Broadway.

REGAL

THE SHOE THAT PROVES FOR MEN AND WOMEN

BUSINESS DIRECTORY OF SAN FRANCISCO FIRMS

AITKEN & AITKEN, attorneys, 876 Eddy st., between Franklin st. and Van Ness ave. Tel. Franklin 1460.

ALPHA DINING-ROOMS, 1771 Geary st., nr. Fillmore, S. F.—Surpassing food, popular prices, quick service. Successors to Victor Restaurant, Oak'd.

AMERICAN TYPE FOUNDERS CO., offices and stores 405 Eighth st., Oakland, and 416 Jackson st., San Francisco, Cal.; warehouses, San Francisco and Oakland.

BASS-HEUTER PAINT CO.—Paints, oils; Heuter's varnishes. 1814 Market.

C. G. CLINCH & CO.—Paints, oils, etc. Office 156 King st., bet. 2d and 3d.

H. N. COOK BELTING CO., 317-319 Howard st. Tel. Temporary 452.

DEIMEL LINEN-MESH STORE, 1107 Van Ness avenue, near Geary.

GABRIEL-MEYERFELD, printers, 2366 Market. Tel. Park 189.

A. L. HANSEN, watchmaker and jeweler, 2437 Mission st., for. 1207 Market.

IRVINE BROS., wholesale and retail grocers, 1588 Bush. Tel. Emergency 232

KEYSTONE TYPE FOUNDRY, 504 Telegraph ave., Oakland. Phone Oakland 7476. S. F. office, 302 Polk st., between McAllister and Fulton.

LEIBOLD HARNESS & CARRIAGE CO., bus, buggies, spring wagons, harness, robes, whips. 1214 Golden Gate ave.

G. LEIPNITZ & CO., drugs, Deutsche apotheke, 1697 Sutter st., cor. Laguna.

LINEN-MESH STORE (Deimel), 1107 Van Ness avenue, near Geary.

LUNDY'S Jewelry Store will be at 744 Market August 24.

MARYLAND CASUALTY CO. of Baltimore. H. B. WINDSOR & CO., general agents, 797 Monadnock. Tel. 1473.

MERCER-FRASER CONSTRUCTION CO.—Pile foundations, house building, moving, repairing, wrecking, rigging, wharf and bridge building. 1525 Mission st., S. F.; tel. Special 1792; 109 G st., Eureka, Cal.

MONTAGUE, W. W., & CO., stoves, refrigerators, housefurnishing goods. Turk and Polk streets.

"OLGA," PARIS MILLINERY, 1703 California street.

ORNAMENTAL IRON, BRASS AND WIRE WORKS—Steel folding gates, railings, grilles, sash bars, foot rails, bar brackets, push and kick plates. Bell & Phister, 213 Eighth street.

ORIENTAL BAZAAR—Wholesale retail. 1330 Mkt.; 5-10c store. 802 Van Ness.

PALACE HARDWARE CO., 456-458 Golden Gate ave., near Polk st.

REID BROS., architects, 2325 Gough st. Tel. West 6001.

SIGNS—Any kind, any size, anywhere. "GIGER," 1845 Market.

UPTON-WILLIAMS CO., Printers, Bookbinders, Stationers, 112 Hayes St.

VALVOLINE OIL CO., 157 Townsend st., San Francisco. Tel. Temporary 221.

VARNEY & GREEN, office and yards 15th st., bet. Valencia and Mission.

O. F. WILLEY & CO.—Carriages, business wagons, etc. 19 Fell st.

WM. F. WILSON COMPANY—Plumbing, modern sanitary appliances. 1175-1177 Turk street, San Francisco.

ZELLERBACH & SONS, Paper, 405 Jackson st., San Francisco; 514 11th st., Oakland; 54 1st st., Portland, Or.; 113 N. Los Angeles st., Los Angeles; 114 K st., Sacramento.

Confronted by Two Evils, Merchants Are at Sea.

High Insurance and Exorbitant Rentals Take Profits.

Retail merchants are not in the best position at the present time. They are confronted by two evils and neither can be said to be worse than the other. One evil is the high insurance in the unburned area and the other is the high rental in the burned district. They have no hope for consideration at the hands of the insurance men, and all they can rely on is that the owners of property in the burned district will, as they put it, "come to their senses and ask reasonable rentals."

The situation is far from being pleasant. The retail dealers on Van Ness avenue claim they are being made to pay an exorbitant insurance, entirely out of all proportion, and the insurance men on the other hand say that they are compelled to charge at the rate of 10 per cent because the fire risk is great on Van Ness avenue.

An instance is quoted of a prominent dry goods man conducting an establishment on Van Ness avenue who during the week received an importation worth $60,000 and placed the insuring of these goods in the hands of his regular insurance broker. The broker reported that the very best he could do was to get a rate of 10 per cent. This means that men who are doing business on the avenue will be compelled to come down town.

"There is a movement on foot among the merchants on Van Ness avenue to locate in the burned district," said a prominent merchant, "which is due entirely to the fact that we are charged a too high insurance rate. Some of the merchants who have two-year leases are congratulating themselves that they are not tied up for longer terms. They would go down town even before the expiration of their leases if the down town property owners would reduce rentals for the first two or three years.

"When we remonstrate with the insurance people we are told by them that they have covered as much insurance as they possibly can in the unburned district, owing to the construction of the buildings, which are of wood and inflammable. On the other hand the insurance in the down town district is low."

MUST COME DOWN TOWN.

On the shoulders of the down town property owners rests the responsibility of the building up of the city. Within the last few days the demand has grown insistent that rentals and prices must be reduced if anything is to be accomplished. A real estate man whose name carries weight declares that unless there was a material reduction business would stop, as investors would not pay more for land now than before the fire.

The fact that many owners are anxious to sell but are unwilling to build is not a warrant for the holding up of prices, and, what is worse, they are asking a higher price than they did before the conflagration. Owners, many real estate men say, must get down to business. At the prices they are asking they cannot expect the Eastern investor, who is ready to buy, to invest here. These men are well posted on values and when they are confronted with a real estate owner who asks more for his land than he did a year ago they drop all idea of purchasing.

It is claimed that a syndicate offered a real estate owner $1,250,000 for a piece of downtown property, and the offer was turned down, as the owner said he would not think of selling for less than $1,750,000. The project was dropped at once. Another owner was offered $750,000, and held out for a round million.

"This is not business," said a dealer. "It means that property owners are continuing to uphold an unnatural condition of affairs. At first all values were exaggerated. High figures were given in rental because there were few places to rent, but now all is changing, and we are traveling rapidly toward normal conditions, and real estate owners must realize this if they want business to keep up."

TAXES WILL REGULATE OWNERS.

It is asserted that the payment of taxes will do much toward bringing down the ideas of real estate owners, and that with the payment of the first installment will come the desire to be reasonable. If this is the case there will be a big number of investments made, as it is reported that there are a number of Eastern men who have their agents here ready to buy. Notwithstanding the fact that sales have been slow owing to high prices, Speck & Co. report sales amounting to $165,000 during the last week.

There is still a big demand for small lots, and G. H. Umbsen & Co. report that there has been no falling off in the inquiry for cottages in the Mission and lots in the Glen Park tract and in the Richmond District. A member of the firm said that last Sunday he sold eighteen lots at Glen Park before 10 a. m., and the prices were from $350 to $450.

In the Richmond District, on Twenty-third avenue, twelve lots were sold last Sunday at $650 each, while the two corner lots brought $1000.

The same firm sold several lots on Jersey street, near Twenty-eighth, for the Hibernia Bank at the rate of $1200, one-fifth cash and the balance in monthly payments at 6 per cent.

The property owners of the Mission, and also of the Richmond District, assert that property values in their sections are leaping. In the Richmond District the owners assert that all values have gone up, but they do not view with anything like favor the erection of the relief cottages on Fourteenth avenue and California street.

There is still considerable speculation as to what will be the ultimate fate of the plat on which stood the Russ House. The lot is pretty well cleaned up, but as yet it is not known whether it has been sold or leased. It is well known that there have been a great many persons trying to get the property.

The cement men assert that the drop in the price of cement of 30 cents a barrel is due entirely to the fact that they have no place to store the barrels, and that one of the greatest necessities of the day is warehouse room.

The following item from the Wall Street Journal will be of interest to the people of this city:

While the local demand for lumber is not as good as in some fall seasons, the lumber business throughout the country as a whole is in a decidedly prosperous condition. Locally the high prices for lumber have driven some consumers out of the market and have undoubtedly checked some speculative building. In many sections the demand for common boards, piece stuff and other grades of house construction material is apparently insatiable.

Manufacturers in the effort to meet competition and keep prices down in some lines have substituted low grade stock. The strength of the demand has, however, prevented any accumulation of stocks through refusal of consumers to take a poorer grade.

The strong demand on the Pacific Coast has led to an advance of $1 for all classes of logs except spruce and hemlock. This makes the price $10.50 for forty-foot merchantable logs.

SALES AND LEASES.

Baldwin & Howell report the following sales during the week:

Meyer Wood of S. N. Wood & Co. from Mrs. C. B. Rudolph for $85,000, the 82:6x100 feet on the east side of Fillmore street, 27:6 feet north of Eddy. The building is under lease for five years at an annual rental of $10,000, and it is understood that it is being sublet at a large advance. Wood states that he has not purchased the property with the expectation of using for S. N. Wood & Co., but has acquired it with the intention of retaining it as an investment. Two-story frame residence of eight rooms and bath with lot 25x120 on the south side of Post street, 103 feet west of Webster, purchased by S. Langstadter from A. S. Lochbaum for $10,000.

A large number of leases have been made by the same firm, the principal one being from Joseph M. Macdonough to J. S. Webster for the lot, 48x109, on the northwest corner of Oak street and Van Ness avenue, with a 27-foot L on Hickory avenue. This property was leased by Macdonough to Webster several months ago for a short period, but as Webster desired to make more extensive improvements a lease for ten years was obtained from Madonough for a total sum of about $80,000.

For the Sharon estate to the San Francisco Breweries, lot 112:6x195 on the west side of Hawthorne street, between Howard and Folsom, for ten years for the total rental of about $35,000; Mahony Brothers to A. Solomon, lot 68:9x137:6 on north line of Golden Gate avenue, 137:6 feet west of Laguna street, five years, $25,000; F. Bielenberg to G. N. Shield et al., building No. 500 to 522 Lyon street, three years, $10,000; Macdonough Estate Company, store, 304 Market street, three years for $5400; Ladies' Protection and Relief Society to C. S. Wheeler, premises 1217 Post street, two years and nine months, $4000; A. S. Macdonald to Joseph Mavromatis et al., store, 411 Third street, two years, $2400; Mrs. C. B. McLain to J. A. Sheldon, residence, 2968 Washington street, one year, $1500; L. Lorenzini to city and county of San Francisco, hall in Longfellow building for County Clerk's office, one year, $3000.

Teresa Coleman to Myra E. Thompson, two-story residence of seven rooms and bath, with lot 28x90, north side of Till street, 77 feet east of Guerrero, $5000; John and Mary Taylor to George H. Kendall, cottage of five rooms and bath, with lot 25x120, on east side of Second avenue, 250 feet south of A street, $4000; William Cryer to C. R. Murray, cottage of five rooms and bath, with lot 25x115, north side of Fifteenth street, 160 feet east of Castro, $4850; J. W. Henderson to T. J. Gartland, vacant lot 25x92, east side of Albion avenue, 176 feet north of Fifteenth, $2100; David Craelius to J. H. Bradbeer, vacant lot 25x80, south line of Minna street, 100 feet west of Seventh, $2500; A. Meyer to J. C. Mitchell, vacant lot 30x100, south side of B street, 90 feet west of Forty-ninth avenue, $1750; E. Buechel to Valentine Mei, vacant lot 20x50, north line of John street, 35 feet east of Mason, $1600; Hattie Simon to A. Lindsay, vacant lot 25x120, west side of Twenty-first avenue, 225 feet south of H street, $1250; A. F. Morris to F. J. Brown, vacant lot 25x120, west side of Twentieth avenue, 100 feet north of I street.

OTHER NEW LEASES.

Harrigan, Weidenmuller & Rosenstirn announce for the week's business the following leases:

For Bernard Schweitzer, the three-story and basement brick building to be erected on the north line of Market street 50 feet west of Marshall Square, 50x100 feet, plans of which are now being prepared by Herman Barth, the architect, to Moise-Klinker & Company for a term of ten years at a total rental of $70,000; for the Pope & Talbot Land Company to Miss A. D. Ames, the lot on the south line of California street 91 feet east of Front, 45:10x137:6, for a term of seven years at a total rental of $20,000 (Miss Ames is erecting a one-story brick building, which will contain stores and offices); for N. A. Dorn to Cutting & Gunn, a part of the building now in course of construction on the southeast corner of Sansome and Washington street for a term of ten years at a total rental of $55,000; for W. F. Cordes to J. H. Wolf, a three-story and basement brick building to be erected on the northwest corner of Sansome and Pacific street, 34:4½x67:6 feet, for a term of ten years at a total rental of $20,000.

They have also leased for R. V. Kazian a number of offices in the building on the northwest corner of Montgomery and Summer streets, between California and Pine, to Enright, McLaren & Goode, G. A. Bertson and Henry Stern.

Chamberlain & Co. report the following sales and leases:

Two flats, 30x101, on the east line of Lotta street, 545 feet south of Parnassus avenue, John Belle to R. F. Wells, terms private; two flats, 25x100, on the north line of Wallace street, 84:9 feet west of Cole, M. E. Grant to Theresa Coleman, terms private; six-room residence, 24:11x90, east line of Seventh avenue, 25 feet south of California street, Dr. Walter Hurst to Pauline and Adile de Leglise, terms private; lot 30x110 on south line of Waller street, 176:3 feet east of Devisadero, Emelie Anderson to August Gustofson, terms private; lot 27:6x88:6 on west line of Willard street, 250 feet south of Parnassus avenue, R. F. Wells to John Belle, terms private; ten-room residence, 35x120, west line of Fifth avenue, 510 feet north of Lake street, C. C. Kensey to Pauline Friedlander, terms private; lot 25x120 on east line of Twenty-first avenue, 200 feet north of Point Lobos, A. O. Thulin to C. H. Scheper, terms private; C. E. Walters to D. Libby, 1720 Broadway, twenty-room residence, term of three years, $12,600 rental; A. F. Lawton to F. A. Reiss, ten-room residence, 2849 Fillmore street, term of three years, $5400 rental; S. A. Wafer to A. E. Johnson, 2124 Bush street, ten-room residence, term of two years, $3000 rental; Herman Genss to Elizabeth Sheean, fifteen-room residence, 2312 Clay street, for a term of three years, $7200 rental; Margaret Manlove to C. A. Straussburg, Bon Air Hotel, fifty-three rooms, Marin County, Escalle station, for a term of four years, terms private.

The Lafayette Apartments, on the south side of Sacramento street, between Octavia and Laguna streets, owned by Nat Goodwin, are being renovated, and it is reported that nearly all of the apartments have been leased.

Sol Getz & Sons report the following sales:

25x100 on southeast line of Moscow street, 250 feet southwest of Persia avenue, to Henry J. Talor; 25x100 on southeast line of Moscow street, 100 feet southwest of Persia avenue, to Herbert A. Engledow; 25x120 on east line of Twenty-fourth avenue, 175 feet south of I street, to Catherine J. Canning; 25x120 on west line of Fortieth avenue, 175 feet north of S street, to Lizzie F. Connolly; 25x120 on west line of Tenth avenue, 175 feet south of M street, to George and Gertrude Miller; 25x100 on southeast line of Edinburgh street, 100 feet southwest of Japan avenue, to Frank and Elnora Williams; 25x100 on northwest line of Athens street, 150 feet northeast of Persia avenue, to Thomas N. Prudden.

NEW ADVERTISEMENTS.

Why Many People Suffer From Constipation.

A Sure and Safe Relief

Constipation is most often caused by a torpid liver or failure of the stomach and bowels to perform their proper functions. The condition is commonly due at first to irregular habits of living and improper food, and if properly treated can be readily relieved. It is, however, too often aggravated and made chronic by the use, as medicine, of powerful and expensive drugs, which purge and perhaps give temporary relief, but are so drastic in effect as to damage the tender lining of the stomach and bowels, leaving a condition worse than at first. This can, however, be avoided and the bowels gently and thoroughly opened by the use of nature's own remedy—the famous Natural Mineral Laxative Water—HUNYADI JANOS—which has been relieving suffering mankind all over the world for nearly half a century. One dose, half a tumblerful, drunk on arising in the morning (slightly warmed for best results) will within an hour bring a delightful and refreshing relief. A whole bottle costs but a trifle, and it is best to keep one always on hand. Every druggist keeps it

November Delineator Now on Sale Pattern Dept.

The Emporium

Butterick Patterns For November Now on Sale

12-Button Length Mousquetaire Gloves

Black or White—Worth $1.00—of Fine Milanese Lisle . . . **69c**

12-Button length gloves of Milanese lisle, black or white. Regular $1.00 value. Special . . . 69c pair

LONG SILK GLOVES

Women's 16-button length Mousquetaire gloves, with double tipped fingers, black only; all sizes. The pair..... **$1.25**

16-button length gloves—best Milanese silk—double tipped fingers—black only. All sizes. The pair..... **$1.75**

Glove Department, Main Floor, near Van Ness Ave. Entrance

Extraordinary Clothing Values

Men's $15 and $17.50 Suits $11.50

Neat, Dark Colors. All Sizes From 34 to 44 Chest Measure

You know that an Emporium $15.00 suit is equal in every respect to the average run of $20.00 suits at the exclusive shops, so this offering of a lot of our regular $15.00 and $17.50 suits at $11.50 each should interest every man in San Francisco. The styles are excellent, good length, single-breasted sacks that flare over the hips. Trousers not too full, yet not scant. Vests medium low. Materials: Cheviots, tweeds and fancy worsteds, in neat mixtures, checks and indistinct stripes. The popular grays and browns predominate. Sizes for men and young men wearing from 34 to 44 coats. On sale today.

Alterations Made Free

BOYS' SUITS, TOO $2.25

$3.00, $3.50 and $4.00 Suits For Boys From 7 to 15 Years

Good, sturdy suits for lively, frolicking boys. Both double-breasted and Norfolk coats—cassimeres and fancy cheviots in fancy mixtures, checks and stripes. Sizes for boys from 7 to 15 years of age. A lot of our regular $3.00, $3.50 and $4.00 Boys' suits—Special **$2.25**

Promenade Concert Tonight, 7:30 to 10 Orchestra Under Leadership of PAUL STEINDORFF

POPULAR AND CLASSICAL MUSIC

.....EVERYBODY INVITED. ALL YOUR FRIENDS WILL BE HERE.....

The Best Lots In Burlingame

ARE THOSE WE ARE SELLING SO FAST—RIGHT IN THE TOWN OF BURLINGAME—CLOSE TO THE STATION—50-FOOT LOTS—STREETS GRADED. SEWERED AND WATER PIPED: STONE WALKS

$500 $50 Cash

$10 Monthly

TAKE THE SAN MATEO ELECTRIC CARS AND GO DIRECT TO BURLINGAME STATION—OUR OFFICE IS OPPOSITE—OPEN DAILY, INCLUDING SUNDAYS.

LYON & HOAG

636 MARKET STREET

NEAR MONTGOMERY STREET