CITY REAL ESTATE—Continued

CENTER & SPADER
Dealers in
REAL ESTATE AND FIRE INSURANCE.

RENT COLLECTORS

660 Market st., opposite Palace Hotel.

$15,000—Rents $140; stores and flats; McAllister st. near Fillmore; lot 25x137:6.
Van Ness av. corner Turk st—Grand lot, 60x96; price reasonable.
$22,500—Grand lot in Pine st. close to Taylor; 50x155; mortgage $10,000; make offer.
Geary st. NE. corner Larkin; 87:6x137; must be sold to close estate.
$17,500—Valencia st. nr. 21st; store and 2 flats; rents $135; lot 28x110.
$12,500—Make offer; 3 new flats; Guerrero st. near 16th; rents $115; lot 25x103.
$8,000—Rents $75; 3 modern flats; Folsom st.; 5-6-6 rooms; lot 25x87.
$9,500—$3,000 cash; grand lot in Filbert st. near Larkin; 60x120.
$7,750—A bargain; 3 modern flats in Brodrick st. close to Grove; rents $73; lot 25x100; make offer; owner must sell.
$6,750—Snap; rents $62.50; 2 flats and rear cottage; Shotwell st. nr. 20th; lot 30x122.
$8,000—Make offer; 3 new flats, 5-6-6 rooms; rents $80; Folsom st. nr. 15th; lot 25x87.
$1,750—Cheap lot in Harriet st. nr. 6th.; 25x80.
$2,500—3 fine lots on 26th st. near Castro; 75x114; one-fifth cash; a snap.
Castro st. near 24th—Modern cottage; 5 rooms, bath and basement; lot 25x114; terms to suit purchaser.
CENTER & SPADER, 660 Market st.

TUCKER, LYNCH & COLDWELL, INC.
REAL ESTATE RENTING INSURANCE
235 MONTGOMERY ST. PHONE KEARNY 610.

A client who has immediate use for cash has instructed us to sell a great, big, newly improved business corner. The location is central and the district is thriving. We have been allowed much latitude in fixing the price on this property and we have named one at which it must surely sell. It pays 20 per cent net on the cash required and the rents are low. Particulars follow:

INVESTMENT
Purchase price $24,000
Less mortgage (can remain) 15,000
Cash required $9,000

INCOME
Gross annual income $3,840
Annual expenses (everything included) 1,680
Net annual income $1,800

TUCKER, LYNCH & COLDWELL, INC.,
114 RUSS ARCADE.

SPLENDID, new, modern house, will be finished November 1; has 8 rooms, 2 baths, furnace, Ruud water heater; marine view; situated on Pacific Heights slope; price only $7,500; long time if desired. Apply 636 Market st., room 31.

HOME PLANNERS.
MARINE VIEW—8 ROOM HOUSE.
New home in the fashionable neighborhood, corner Filbert and Scott sts.; first floor has large reception hall leading into living room over 20 feet wide, with wide arch fitted with practical doors; ornamental mantel, with generous fireplace for wood; built in book cases; off the hall is sunny dining room, with panneled walls and fireplace, built in buffet; kitchen is fitted with large pantry, cooling closet, large sink, etc. Second floor is given to 3 spacious bedrooms, the front with fireplace and bathroom; sleeping and sun porch off this floor. Attic has maid's room, with bath and toilet. Basement, cement finish, can be arranged for garage; fitted with furnace; Ruud heater. The house has an elegant front and finish with plaster and shingle effect; built on 27 foot 6 inch lot, and will be sold for $8,500; one-third cash. Apply on premises or see
THE HOME PLANNERS,
636 Market st., opp. Palace hotel.

KANE & CO., 217 MONTGOMERY ST.
$7,500—Home of 9 rooms and bath; heated throughout by radiator system; fine view; overtitle decorated; sun in every room; 3 wash stands, 2 toilets; modern plumbing; opposite plaza, Western addition.
$9,000—Near Page and Clayton sts.; a fine large home of 10 rooms and bath; furnace heat; finished basement; billiard hall; large yard and beautiful garden; 3 mantels; large rooms.
$10,500—Pacific Heights home; double key lot; sun in all rooms; 9 rooms and bath; colonial front; an exceptional opportunity; at Pacific av.
$7,000—A fine old home of 6 rooms and bath; modern plumbing; newly renovated; gas and electricity; beautiful fixtures; opposite Alta plaza.
$5,000—Lot 27:6x80 feet, with a good house of 5 rooms; on Oak st., about 5 blocks from Van Ness and Market.
KANE & CO., 217 Montgomery st.

FYFE & DEPAOLI,
3297 Mission st. opposite 29th.
Office open today from 9 a. m. to 4 p. m.
$200 cash, $25 per month; modern 4 room and bath cottage; floored attic; high basement; concrete foundation; ½ block Cortland av. car; price $2,500.
$300 cash, $25 per month; 4 new up to date cottages; 4 rooms and bath; beautifully finished; concrete basement; sidewalk; 1 block from car; price only $2,250.
$100 cash, $12 per month; 3 room bungalow; lot 25x100 ft.; ½ block from Mission st.; price $600.
Snap—2 modern flats, 4 and 5 rooms; near 29th and Mission sts.; lot 25x113 ft.; 2 frontages; price $3,200; $600 cash, balance $30 per month.

OCEAN BOULEVARD LOTS.
BLOCK 47TH, 48TH, M & N STS.
$500 UPWARDS—ONLY $50 CASH, BALANCE VERY EASY TERMS.
ELECTRIC ROAD HAS FRANCHISE DIRECTLY IN FRONT OF PROPERTY.
CHEAPEST LOTS ON MARKET.
SEND FOR HISTORY OF OCEAN BEACH DISTRICT—FREE
BALDWIN & HOWELL, 318-324 KEARNY ST.

SACRIFICE! LIFETIME CHANCE! GOOD RESULTS!
$5,000 cash—Three elegant new sunny 5, 5 and 6 room flats, income $110; just finished in solid brass hardware, beam ceiling, dining room, tradesmen's entrance; lot 28:9x137. Balance $5,750, 6 per cent. Larkin near Broadway.
W. J. DOWLING & CO.,
Phone Market 7169. 521 Valencia st.

CALIFORNIA HOME BUILDING LOAN COMPANY, 766-8-10 CLAUS SPRECKELS BLDG.
LOANS MADE TO HOME BUILDERS AND ON IMPROVED REAL ESTATE IN AND NEAR SAN FRANCISCO: DEFINITE CONTRACT; 5 AND 6 PER CENT INTEREST PAID ON CERTIFICATES OF DEPOSIT, SECURED BY ASSETS OF OVER HALF A MILLION DOLLARS.

$450—A snap; lot 25x120 on Esmond st., 1 block of Mission, with 2 fronts; ready to build on.
$5,000—Splendid 6 room residence on Eureka st. near 19th.
$10,000—3 flats, 6-6-9 rooms; a first class building on Castro st.; well worth $12,000; near 18th st.
FRED J. SCHMIDT, 430 Chronicle building.

$7,250—Two flats and a store at fine corner, at 23d and Noe sts; 25x114.
$3,500—6 room cottage, new; Noe st. near 22d.
$5,000—8 room residence, Castro st. nr. 22d.
$2,000—Fine lot, Dorland st. nr. Church; 25x100.
JOHN L. POLITO, 2104 Market st.

FOR sale—Artistic, up to date residence, 7 rooms and bath; street bituminized; also 3 flats, NW. corner 12th av. and I st., 1 block from cars. Apply on premises. E. B. HALLET.

$1,800—A snap; $800 cash, balance on mortgage, will buy a 4 room cottage and bath 2 blocks of Mission st., with big lot, 50x120. FRED J. SCHMIDT, 430 Chronicle bldg.

$4,500—New elegant 2 story home; Ashbury district; lot 25x114; 6 sunny rooms; large closets; coal grates, etc.; ½ cash. Bargain. 1410 Haight st.

SANCHEZ st. near 22d—7 room 1½ story cottage; splendid view; plastered basement and beam ceiling; 2 mantels; reversible windows. ALMOST COMPLETED. $4,200, worth $5,000.

$1,500—$150 down and $15 month; lot 26x120; graded and street work complete; near California st. cars. CHANDLER & BOURN, 235 Montgomery st.

$650, $50 cash, buys swell building lot one block from 18th st; 30 feet frontage. Call 250 Cassili av.

AA—New home, 6 rooms; sell at loss today; small payment. K st. and 12th av., Sunset.

CORNER lot, improved with 9 flats; latest improvements; pays 12 per cent. For further particulars address box 911, Call office.

$250 each; good building lots; near Cortland av. carline; McEnerney title. EUGENE J. SULLIVAN CO., 636 Market, opp. Palace hotel.

ARTISTIC house of 7 rooms and basement; new; a few steps from car and park; only $1,500 required, balance easy payments. See owner at 107 Montgomery st. Phone Douglas 195.

MODERN 6 room houses for sale on 20th av. bet. I and J sts., Sunset; easy terms; price $4,700; there is a new carline on 20th av. D. CONDON, Builder, on premises.

MUST BE SOLD
4368 17th st. west of Douglass—House, 6 rooms and bath; everything new and modern. Inquire within.

$600—$25 down and $5 month; lot one block from Mission and Marshall sts.; sewer in. CHANDLER & BOURN, 4270 Mission st.

$6,650—Store and 2 flats, lot 25x110; make offer; mortg. $4,000; income $80 mo.; near G. G. park. CECIL CO., 949 Phelan bldg.

FOR sale—New cottage of 6 r. and b.; finished basement; 1 block from 2 carlines. 4326 25th st., nr. Diamond.

$900 net—Prentiss st. off Cortland av., 3 lots, 75x70; this is a bargain; carline to go over Cortland av. soon. Inquire at 617 Dolores st.

CITY REAL ESTATE—Continued

$8,650—A fine residence of 8 rooms; fine garden; just renovated; will be sold Monday at 3 p. m. Take it. 2022 Pine st. Owner there.

FOR sale—2 new modern 6 room flats on lot 25x137:6. Inquire of owner on premises, 251 Carl st., 10 to 4.

$2,500—Corner on Lake st; 32:6x100; level lot; a bargain. M. WEIL, 107 Montgomery st.

$200 equity in lot, Parkside, $50; make offer; graded, sewer, water. Owner, 949 Phelan bldg.

CITY and country bargains and exchanges. CHAS. W. FISHER, 660 Market st.

SNAP—$4,150—2d av., Richmond; modern house, 6 rooms. M. WEIL, 107 Montgomery st.

BE SECURE—Insure your title with the Standard Title Insurance Company. Mills building.

SNAP—Lot 28x100; shack on rear; $475; near 18th st switchback. WILSON, 256 Stanton.

LOT 25x75, Jessie st. near 4th; must be sold. Apply to owner, 949 Phelan bldg.

COUNTRY REAL ESTATE

RANCHES FOR SALE—GREAT BARGAINS
IN SANTA CLARA VALLEY
NEAR STANFORD UNIVERSITY
ONLY 35 MILES FROM SAN FRANCISCO
SEND FOR BOOKLET

560 ACRES—Abundance timber and water; 300 acres plow land; good house and barns and fencing; 50 head horned stock, 8 head good horses, drove pigs, poultry, all farm implements and personals included in price if taken soon; $25 per acre; profits in wood on place will nearly pay for it; 3,000 sacks grain been produced single season; past 10 years only stock raised; soil now like virgin; buyer gets bonanza. Will prove assertion.

50 OTHER RANCHES with and without improvements in the foothills and valley 2 to 5 and 6 miles from Palo Alto and Stanford university. All at bargain prices. Will guarantee excellent income or rapid advances in values in every case. Don't buy without seeing us. Send for booklet.

20 FIRST CLASS BUYS near to or adjoining Los Altos. Grand viewpoints, richest soil; acres going up and up in prices; now only from $125 to $200 and $300 per acre. Some improvements with most places offered; either orchard, vineyard, buildings and ample water.

EXCHANGES—Do you wish to exchange your residence or well located lots for acres or good ranch? Call and let us talk it over. We work for clients' interests. Try us. Cheap lots and beautiful bargain homes in Mayfield.
FREDERICK HEBARD & CO.,
MAYFIELD, CAL.

SACRIFICE SALE.
A VERITABLE GARDEN OF EDEN.
AN IDEAL GENTLEMAN'S COUNTRY HOME, COMPLETELY FURNISHED WITH A RARE COLLECTION OF ANTIQUE FURNITURE, RUGS, CURTAINS, PAINTINGS AND CURIOS.

No. 216. $24,000.
On account of the death of the owner we are instructed to offer this beautiful place for sale, comprising 340 acres of beautiful rolling land, 50 acres in full bearing orchard of choice fruit, 100 acres in hay, balance in heavy timber, over 30,000 cords; living creek, with 4 never failing springs; reservoir of 100,000 gallons capacity; residence of 12 rooms, 2 baths, large wine cellar; 1 cottage of 5 rooms and kitchen; 3 open summer houses; large carriage house; all kinds of vehicles and farming implements; 3 cows, 2 calves, 1 bull, 2 horses, 3 elk and a number of chickens and turkeys; the house is furnished complete with one of the rarest collections of antique furniture, rugs, curtains, paintings and curios from all parts of the world, a collection that has taken 20 years to secure and at a cost of $36,000, and it can not be duplicated in the state; the property is most beautifully located, with a grand landscape view from all parts of the place; no idea can be formed from our description; it must be seen to be fully appreciated; only 2 hours' ride by rail from San Francisco; this property must be sold at once; call on us and we will tell you more about it.
INTERNATIONAL SYNDICATE OF FINANCE,
1201-2-3-4 Chronicle Bldg.

GENTLEMAN'S COUNTRY HOME
and
INCOME PROPERTY

$30,000.00.
Located in one of the most beautiful valleys in the state; only 2 hours' ride from San Francisco; one of the most painted homes in the state; 175 acres choicest soil, of which 12 acres are in best French resistant vines; 5 acres choice assortment full bearing orchard; 55 acres in hay; balance in timber; thousands of cords can be cut; one acre in lawn; beautiful magnolias and palms; stream of living water runs through the property; numerous fresh and mineral springs; approach to property through a long avenue lined with shade trees; improvements consist of 19 room modern residence; very spacious living and billiard room; several lavatories and bath on every floor; large laundry; milk house and cold storage; wide verandas; large furnace heating plant; the fine gas plant; also two cottages, one of 4 rooms and one of 8 rooms; 5 large barns; chicken houses and pigeon loft and other outhouses; water piped all over place; residence and cottages thoroughly furnished with modern furniture; also 8 cows, 2 horses and other stock; chickens and pigeons, several wagons, surrey, buggy, buckboard and carriage; all kinds of farming implements; all included at the above price; $75,000 has been spent on the improvements alone; everything modern and in first class condition; income last year $6,000. Call or write us.
INTERNATIONAL SYNDICATE OF FINANCE,
1201-2-3-4 Chronicle Bldg.

3 FINE TRACTS FOR SUBDIVISION
FINE ORCHARD LAND

$25 PER ACRE. 3,800 ACRES.
3,800 ACRES beautiful foothill valley; only 1½ miles from railroad station; only few hours from San Francisco; suitable for one of the finest citrus colonies in the state; vineyards, orchards and alfalfa fields surround it; soil red loam, peculiarly adapted citrus fruits.
No. 209.

$18 PER ACRE. 4,600 ACRES.
4,600 ACRES of rich sediment soil, all fenced and ready for the plow; 700 acres in hay and grain this year; 2,500 acres checked for irrigation; every acre can be irrigated; includes 1 house, granary, barn, outhouses, 6,000 gallon tank and gasoline engine, 5 wagons, 2 buggies, 1 combined harvester, all kinds of farming implements, 20 head of horses, 2 colts, 2 cows and 100 hogs; terms can be arranged.
No. 210.

$40 PER ACRE. 10,000 ACRES.
10,000 ACRES choicest land in San Joaquin valley; 2 miles fronting on river; steamboat landing at property; only 60 miles from San Francisco, 2 miles from S. P. station, 7 miles from electric line; entire acreage under cultivation and every acre can be irrigated; 500 acres are exceptionally fine sediment soil, balance brown loam; no hardpan or alkali.
No. 302.
INTERNATIONAL SYNDICATE OF FINANCE
1201-2-3-4 Chronicle Bldg.

SMALL productive farms at San Martin, Santa Clara valley. Grapes sold for next 10 years at $16 per ton on premises. Splendid year round climate; rich soil. Ideal income country homes; installment terms if desired.
10 acres bearing vines, choice $2,000
20 acres 4 year old vines $4,000
13 acres; 5 acres young prune orchard .. $1,650
10 acres apples with vines between $2,000
10 acres unimproved $1,000
15 acres unimproved $1,500
STOCK RANCH BARGAIN, 11,645 ACRES.
Twelve miles from steamboat and railroad; 4,000 acres plow land, balance pasture and oak timber land; rainfall 20 inches; 500 acres good alfalfa land; entire ranch all newly fenced and cross fenced; 300 head of cattle; good farm buildings. $12.50 an acre. Easy terms if desired.
35,000 acres at $1.25 an acre. Great bargain in mahogany, hardwood and cedar timber tract in Mexico.
140 ACRES, SONOMA COUNTY, ASTI.
Fruit, vine and general farm; nicely improved; fully equipped with tools, animals and buildings; very choice location and good. Price $10,000; $6,000 cash, balance in mortgage.
C. M. WOOSTER COMPANY, SPECIAL BARGAINS.
C. M. WOOSTER COMPANY,
702 Market st.

THREE GOOD BUYS
SMALL ORCHARDS IN FULL BEARING
We have only three small pieces left of the famous Cutting ranch, which contains 500 acres; it is located 3½ miles SW. of Napa, 2 miles from R. R. station and wharf.
Tract No. 18—14.35 acres; 6 acres in 12 year old apple trees, balance in 6 year old French wine grapes; price $3,440.
Tract No. 20—9.8 acres; all in 12 year old apple trees; price $2,940.
Tract No. 29—15.60 acres; 10 acres in 12 year old apple trees; 4 acres in 6 year old French wine grapes; 1.60 acres in apricots; price $4,120.
Purchasers who have gathered their own crops have net their first payment.
Net proceeds of 1909 crop goes to you. THIS YEAR'S CROP HAS NET EVERY PURCHASER thus far OVER 50 PER CENT on his investment, after paying all expenses.
Beautiful and healthful surroundings and A1 transportation facilities.
Terms: 1-5 cash, balance in 4 yearly payments.
Daily and Sunday excursions from this office at 9:30 sharp.
PATTEN LAND COMPANY,
First National Bank Building,
Post and Montgomery sts., San Francisco.

WHY NOT PLANT WALNUTS?
Five acres of level bottom land with loamy soil 20 feet deep, just over the hills from Berkeley, for sale on the easiest terms. Right in natural walnut belt. Trees bearing crops on adjoining place. Speak quickly for this or it will be sold.
OR EUCALYPTUS?
Ten acres of fertile rolling land near Bryant, 7 miles from Berkeley, specially fitted for growing eucalyptus. Trees easy to set out; require no cultivation afterward and bring phenomenal returns. The first crop will pay for the land many times over and the trees grow right up again from the roots, making the investment perpetual. Only $100 an acre. One-third down and balance in one, two and three years, or will cut in two 5 acre tracts.
THE WARREN CHENEY COMPANY,
2154 Center street. Telephone Berkeley 320.

CALIFORNIA land, $1 per acre cash payment, balance purchase 90c per month per acre; close San Francisco; no taxes, no interest; 5 acre tracts; level, rich, clear, ready to plow, irrigated; perpetual water right; immediate possession; particulars, maps, photographs free. STEVENSON COLONY, 1414 Market st., S. F.

COUNTRY REAL ESTATE—Continued

I HAVE IT AT FRUITVALE.
I am just placing on the market TEN orchards of about 3 acres each. These are situated in Santa Clara county on the Los Gatos cutoff of the Southern Pacific Co., and are just 1 hour's ride from San Francisco. The Peninsula electric line will be running through this property in 90 days. Work is now progressing on the above line between Palo Alto and San Jose. The trees on these tracts are 9 years old and are in perfect condition. Plenty of good water to be had. Why buy city lots in the country when you can buy acreage and by subdividing later on make the profit yourself? Make arrangements to look at this property and if it doesn't suit you you will not be expected to buy.
For further particulars call on or write
C. D. JESSUP,
1035 Emerson st.,
Palo Alto.

IRRIGATED LAND
home
AT $60 PER ACRE
We offer sandy loam and sediment land in tracts to suit that is equal to any $100 land, under subdivision, offered today in the San Joaquin valley. This land is free from alkali, adobe and hardpan; perfectly drained; ideal for alfalfa, sugar beets, corn and deciduous fruit. Terms, ¼ cash; excursions twice a week.
FEHREN, ROBINSON CO.,
925 First National Bank bldg., San Francisco.

ONE of the most attractive and desirable homes on the peninsula at a bargain. Price below value of the improvements. Exchange for improved San Francisco or Oakland property. Would lease for long term.
Large, modern house, gas, electricity, hot water, heating system, garage, large stables, greenhouses, fine water plant, 3 artesian wells.
Over 8 acres finest soil; every variety fruit, lemons, figs, walnuts, etc., grow to perfection.
Beautiful grounds, lawns and gardens; fine old trees.
On automobile road to San Francisco; accessible; suitable for subdivision.
Address Owner, box 3349, Call office.

GILT EDGE INVESTMENT—We offer about 330 acres fine sediment soil well located in Santa Clara valley about 45 miles from San Francisco; near railroad station; suitable for dairying, alfalfa, vegetables, berries or fruit; large house and barn; fine flowing well; plenty of water can be obtained for irrigating entire place; price $100 per acre and worth more. We can lease for 5 years at net rental of 6 per cent, by which time it will have increased in value 25 to 50 per cent. CASE, SHORT & RYAN, San Jose, Cal.

RANCHES FOR EXCHANGE
$8,000—233 acres good foothill ranch, ¾ in cultivation, balance pasture and timber; 4 good springs; small house and barn; 2½ miles from R. R. station.
$6,500—40 acres near Santa Rosa, 17 acres vineyard and orchard, balance in hay; 6 room house, 2 good barns, 2 wells, mill and tank; city property.
$3,500—96 acres near Napa City, 15 acres vineyard, balance hay and pasture; good springs and good house and barn and outbuildings.
$3,600—40 acres almond orchard in full bearing, small house, good barn; 1½ miles from station and town.
HUGH M. CAMERON,
1058 Broadway, Oakland, Cal.

PALERMO COUNTY PALERMO COUNTY
BUTTE COUNTY, CAL.
This ideal land is subdivided into small tracts of 5-10-20-40 acres; sold on easy terms; $85 to $125 an acre, with permanent water rights. ORANGES, OLIVES, FIGS, LEMONS, PEACHES and other fruits can be grown with big profits; two railroads traverse the property; weekend excursions at reduced rates. We also have a large list of INCOME ORCHARDS paying big interest on investment. For full particulars call at our office; literature mailed on request.
BROWN-WALKER-SIMMONS COMPANY,
615 Crocker building, San Francisco.

ORCHARD AND GRAIN RANCH.
Owing to the death of my husband, I offer for sale our home in Union av., about 2 miles south of Campbell; 80 acres of orchard and grain land; stock and implements.
Real estate dealers and other responsible persons are invited to come and look the place over and make an offer for the same.
Up to October 20 proposals for said property will be received at the office of Attorney Edwin A. Wilcox, Auzerais building, San Jose.
The right to reject any and all bids is reserved. MARIA P. SCHOFIELD.

ALFALFA AND FRUIT LAND
ATWATER-LIVINGSTON DISTRICT
MERCED RIVER IRRIGATION
WATER RENTAL $1.00 PER ACRE
We have a choice subdivision at Livingston, Merced county; part of townsite on the tract; property close to station and market; good roads; soil deep sandy loam; will raise alfalfa, fruit, grapes or vegetables; irrigation canals now on the tract. Prices $80 to $100 per acre; easy terms. Send for literature.
CO-OPERATIVE LAND AND TRUST CO.,
246 Russ bldg., San Francisco,
or Merced, Cal.

PACIFIC REALTY INFORMATION BUREAU, 403-4-5-6-7 Metropolis Bank bldg., San Francisco, Cal., will put you in touch with the best country and suburban lands on the Pacific coast; accurate details of every property; easiest and best way to get honest information; we can fill your order; thousands of properties of every description listed; maps of views on display.
NO FEE—NO COMMISSION.

IRRIGATED ALFALFA LAND—Perpetual free water; no alkali, adobe or hardpan; 10 to 12 tons of alfalfa; no better land for corn, grain, vegetables, asparagus, fruits, grapes, walnuts, eucalyptus; fortunes in dairies, hogs, turkeys, chickens; railroads, creameries, schools; just the place for man with small means wanting an income home; $375 SECURES 20 ACRES, balance annual payments. A. K. CONEY, ROOM 421, PACIFIC BUILDING, 4th and Market sts., San Francisco.

COLONIZATION INVESTMENT.
2,000 acres land, surrounded by railroad, near Sacramento; 2 miles from 2 stations; electric line crosses land; will raise anything growable without irrigation; plenty of water for alfalfa; 5 years to pay for the land; interest 5 per cent net. One of the best buys in the state.
CURRAN-CLARK,
235 Montgomery St., S. F.

BARGAIN IN STOCK RANCH
8,000 acres, well watered, at $3.25 per acre.

FRUIT RANCH THAT PAYS AN INCOME
$7,000—30 acres in fruit and hay. The best paying ranch in the county. Has paid 20 per cent for the last five years.
STERNBERG-KEITH CO.,
406 13th street, Oakland, Cal.

$7,000—24½ acres, Alexander Valley, Cal. All level bottom land and will raise anything; 6 acres full bearing prunes, 8 acres vineyard. Good modern 5 room house, with bath; barn, chicken houses, etc. A first class and beautifully kept place, paying big profits. If you are looking for a place to locate, let us tell you about HEALDSBURG, the place where farmers prosper. SONOMA AND MENDOCINO REALTY COMPANY, Healdsburg.

ORANGES, GRAPES, FIGS
"Loma Vista" tract in famous Tulare-Fresno frostless fruit belt; certified land; none better in state for homes and fruit; none so cheap, as good as Loma Vista.
10 ACRES $25 PER MONTH; NO INTEREST; NO TAXES.
R. L. UNDERHILL, 833 Market st., S. F.

OAK GROVE FARMS
5 acres or more; 2½ miles from Santa Rosa, a block from depot; rich valley land, excellent for fruit, berries, vegetables, alfalfa, poultry; gas, electricity, telephone, free mail delivery; beautiful oaks, good roads; prices $150 to $250 acre; easy terms. Santa Rosa Realty Co., 636 Market st. Phone Kearny 2798, San Francisco, or Elks' bldg., Santa Rosa.

PAYMENTS LESS THAN RENT.
200 acres good sandy loam alfalfa land, under irrigation system, water $1 acre per year; San Joaquin valley, Merced county; 7 miles from S. P. R. R. station; price $60 per acre; terms $1 per acre cash, subsequent payments 90c month per acre; no taxes, no interest; ideal dairy or stock ranch; creameries close; sell whole or part. HOWARD H. HOGAN, 1414 Market st.

ALFALFA and fruit lands in the Sacramento valley; also ideal location for poultry raising. Abundance of water. Only $60 per acre in small tracts. Analysis made by the United States government proves the adaptabilities of our soil. Three lines of transportation. GRONDONA-VREELAND CO., suite 521, First national bank bldg., San Francisco.

90 CENTS PER ACRE.
Good, sandy loam, under irrigation system; water $1.00 acre year; San Joaquin Valley, Merced county; 7 miles from main line S. P. R. R. station; price $65.00 acre. Terms $1.00 acre cash; subsequent payments 90c month per acre; no taxes; no interest; ideal for dairy and poultry; creameries close; 20 to 40 acre tracts.
HOWARD H. HOGAN, 1414 Market st.

VALLEY CREST GARDENS.
5 and 10 acre lots, situated near Lake Chabot, between Oakland and Hayward; $250 to $350 per acre; terms reasonable; we will be open Sundays to show you this property. TAYLOR & HITE, 4600 East 14th st. at Melrose station.

RARE CHANCE FOR A SUBDIVISION
1,650 acres; price $80 per acre; attractive terms. Rich river land in levee district. Best alfalfa proposition in the world. No irrigation required. Will bear thorough investigation. 10 and 20 acre tracts would sell quickly.
VINZENT & PATTERSON
555 Mills building

HOW'S THIS? The bare land sells for $300 per acre. We offer tracts now in alfalfa, close to Sacramento, at $250; 1-5 cash, balance to be paid for by crops. This will sell for $500 per acre within 5 years. 10 acres will keep a family in fine circumstances. CHANDLER & BOURN, 235 Montgomery st.

FREE GOVERNMENT LANDS—Official 112 page book, "Government Lands," describes available sections in every county and state. A million acres open now. How to get a homestead, irrigated farm, etc. Price 25c postpaid. WEBB PUB. CO., Dept. 38, St. Paul, Minn.

500 ACRES in alfalfa; soil will produce finest asparagus; water and train transportation. Buyer can sell in subdivisions at $300 per acre. Going at a sacrifice. Box 883, Call office.

FRUIT, stock, poultry and alfalfa ranches from $2,000 up; subdivisions from $5 an acre. CHAS. W. FISHER, 660 Market st.

ALFALFA land, under irrigation; San Joaquin valley; $60 per acre; terms. TAYLOR BROS. CO., 1236 Broadway, Oakland, Cal.

COUNTRY REAL ESTATE—Continued

J. L. JOHNSON & CO., 625 MARKET ST.
MENDOCINO CO.—650 acres dairy and stock ranch near UKIAH; 150 a. bottom land; well improved; abundance water; price $15,000.
80 a. on Russian river; price $800.
CALL AND LOOK OVER OUR LIST IF YOU ARE LOOKING FOR INVESTMENT IN THE COUNTY.

KREDO—THE LAND AGENT,
87 THIRD ST. MONEY ADVANCED.
$450—Best 40 acres improved ranch, Napa Co.; 20 acres Mendocino Co., for $300; 10 acres level land; house, barn, mill and spring; only $750. KREDO, 87 3d st.

$1,500—40 acres; 8 acres garden soil; new house, barn, 150 chickens, horse, wagon; beautiful place, near Napa. KREDO, 87 3d st.

VIRGINIA PALATIAL ESTATE
Fire proof mansion, lavishly planned on colonial modern lines, in perfect order. Finished in quartered oak and mahogany, steam heat, electric lights, etc. Picturesque park, elegant neighborhood. Generous stables, etc. 330 acres, 200 in blue grass. Cost $300,000 in 1902; price $60,000. Illustrated catalogue on request. WALKER & WALKER, Dept. B, Lynchburg, Va.

BUY country real estate through land expert who buys large tracts at wholesale prices for many to divide; you save what the big land companies make; your land is worth double what it costs you, and you run no chance of getting poor stuff. Address P. O. box 245, S. F., for particulars.

THE Atwater district in Merced county is attracting world wide attention; the sandy loam, superb irrigation, fine climate, excellent schools, fruit, vegetables and poultry raising, alfalfa and dairying is rapidly settling up this section with a fine class of people; low prices, easy terms. CROCKER IRRIGATED LANDS, 525 Market st., San Francisco.

FREE INFORMATION
On best country and suburban properties in California. Thousands of all descriptions listed. Information absolutely reliable and accurate. No fee or commission. Call or write HOMESEEKERS' INFORMATION BUREAU, 944-946 Monadnock bldg., San Francisco.

THE RICHARDSON LAND CO. IS LOOKING FOR BARGAINS IN COUNTRY LANDS. IF YOU HAVE SOMETHING GOOD, CALL OR WRITE. 306 CROCKER BUILDING.

FOR sale—County and state rights for patented refrigerator. Address W. C. Coleman Ref'g. Co., 90 Wabash av., Chicago, Ill.

WE are now preparing to subdivide a large ranch near Oakland, 5 and 10 acre tracts, suitable for chickens, fruits, berries, etc.; opening price $125 per acre on very easy terms. Address box 902, Call office.

FOR rent—1,000 acres dairy or stock ranch, hay land, timber; creek runs through place year around; good house, dairy, barn, outbuildings; 2 miles from Sonoma. Address box 94, El Verano, Sonoma county.

HAYWARD HOMES.
52 acres of level land, near Mount Eden; house of 5 rooms; tank and mill; barn, chicken houses, incubators, etc., complete; price $5,000; would exchange for income Oakland property. Apply to E. S. WARREN, 535 Castro st., Hayward.

EUCALYPTUS TIMBER—Small tracts in plantation of thousands of acres; easy terms; location on railroad, in San Joaquin valley. Eucalyptus Timber Co., 420 First Nat. Bank. Oak.

"KLAMATH RECLAMATION PROJECT" lands are sure to make the owner wealthy. Write to E. B. SHUMWAY & CO., Klamath Falls, Ore.

FIVE acre homes in Alameda county; $5 cash and $5 monthly; on 2 railroads. RICH VALLEY LAND CO., 180 Sutter st., S. F.

250 acres level land with running water, etc., $125 per acre. W. E. REYNOLDS, Santa Rosa, Cal.

BUY a home in Sonoma county. Write for list. JOHN A. WILLIAMS, Sebastopol, Cal.

FOR farms, stock ranches and timber lands see McFAUL & EDWARDS, 330 Chronicle bldg.

OAKLAND REAL ESTATE

LAYMANCE REAL ESTATE COMPANY,
1214-1216 Broadway, Oakland, Cal.

$45,000.
A fine business corner on 2 of Oakland's prominent business streets; over 100 feet frontage; income $4,200 per annum; $15,000 bank loan can remain or be increased.

$13,250.
A capitalist's past residence of 15 rooms; cost $20,000 to build; 100 feet frontage, worth nearly price asked; convenient to Key Route and 14th st. depot; fine for residence, high class boarding house, or could be made into apartments. A CHOICE BARGAIN. (405)

$10,000.
4 fine, new apartments, 4 and 5 rooms each, sleeping verandas; rent $415; choice location; a clean cut northwest corner income proposition; $4,000 cash.

$7,500.
Attractive, modern Adams point home, 7 rooms; 50x130; must be seen to be appreciated. (304)

$9,500.
Fine Vernon heights residence, 9 rooms, with commanding view; terraced lot, 63x117; surrounded by Oakland's finest homes; 90 varieties of roses in garden. (394)

$6,250.
Adjoining business center; 10 room home; easily turned into flats and raised with store underneath; 35 ft. frontage; within 200 feet of $65,000 brick business block; will bring in fine income, or suitable for printer or supply house.

$5,750.
Extra fine bungalow, with extra large lot, in extra fine, close in location; 7 rooms, furnace, polished floors, front porch; lake view; fine car service; opposite $25,000 homes; 50x150; convenient to San Francisco locals; $2,750 cash. (658)

$4,250.
Extra well built bungalow, attractive in design and interior; 6 extra sunny rooms; set in book cases and china closets; full front porch; 41x180; south exposure; climate unsurpassed; near choicest upper Fruitvale; inspection invited. (745)

$3,900.
Modern bungalow, 6 rooms, porch, basement; 40x150; driveway; needs about $150 spent to tone it up; you wouldn't take $4,750 for it then; in a beautiful, sheltered spot in Linda Vista. (104)

$4,500.
Pair modern flats, 5 and 6 rooms; income $600 per annum; 35x100; $2,000 mortgage can remain; between Market st. and Broadway. (455)

$3,500.
Substantial, 2 story house in upper 12th av., 9 rooms, basement, attic; 50x130; driveway, barn; fine view; clean, convenient neighborhood. (762)

LAYMANCE REAL ESTATE COMPANY,
1214-1216 Broadway, Oakland, Cal.

SEE
THOMAS GILBERT.
ARE YOU LOOKING FOR A HOME?
I have a choice list of
Splinter, BRAND NEW, up to date
HOMES.
Every one simply a dream.
5, 6 and 7 Rooms.
Modern in all that the term implies. All splendidly located from Grove st., South Berkeley, eastward to College and Claremont avenues.
Nothing better can be found.
PRICES RIGHT—TERMS EASY
Or will help you select a lot and build improvements to suit.
I have one small, plain cottage in Claremont Tract, street improvements all done. Price only $1,750; PART CASH.
Call and let me "Missouri" you.
THOMAS GILBERT,
No. 214 Union Savings Bank building,
Oakland, Cal.

$4,500—Equity in splendid home of 7 rooms and bath, for a bungalow of 5 rooms in a good locality, or the above equity and a $2,000 lot clear as part payment on some good income producing flats.
$1,000—Lot to trade for a good 4 passenger automobile, or will take cottage not over $3,250, balance to be on a mortgage of not over 6 per cent net.
$5,250—Three lots all clear and well located; owner will exchange for a good pair of flats or as part payment on 4 flats or small business property.
B. L. SPENCE,
Real Estate and Insurance,
1268 Broadway.

30 PER CENT NET OF $1,500 INVESTMENT
A little gold mine discovery just made. The producer is a strictly modern 3 tenement property on a very large, deep lot, finely elevated, guaranteeing perpetual sun exposure; near Lake Merritt and center of city.
PROOF:
15 plus 40 plus 30 equals $85, times 12 equals $1,020
Less $420, $16, $40, $94 570
30 per cent on $1,500 is $450
Remember, you are buying inside income property, and not a gamble.
HOLCOMB REALTY CO.,
(Investor of Capital)
306 San Pablo avenue, Oakland, Cal.

IN FASHIONABLE PIEDMONT—
$5,250—Only $1,000 cash. Just completed, elegant residence, sacrificed, consisting of vestibule, reception hall, living room, library, dining room, pantry, kitchen, 4 bedrooms, bath and sleeping porch; bronze art fixtures; paneled walls and beam ceilings; hardwood floors; 8 foot porch across front and side of house; piped for furnace; open fireplace; driveway, lawn; flat loan $3,500, balance $750 on monthly installments of $60. Box 987, Call office, Oakland, or telephone Piedmont 4675.

OAKLAND REAL ESTATE—Continued

READ—THE ALDEN CO.—READ
$10,000—If you own your lot clear we will loan you the money to build your home at 7 per cent interest.

$1,650—Seven acres improved and fine soil; house, barn, etc.; 2 acres Tokay grapes, peach trees, etc.; one hour's R. R. ride from Oakland.

$850—One acre with house, barn, etc., and family orchard, at Walnut Creek; we have 83 acres, good to sell in 5 and 10 acre tracts; the new electric R. R. crosses one corner of same, running to Oakland.

$850—