HORSES, HARNESS AND WAGONS

HORSES for sale—Two 5 year old drivers, 1 camp team, 1 team for rent. The old Wells Fargo barn, 12th and Kirkham sts., Oakland.

HORSES for sale—A number of high class saddle and driving horses at moderate prices; inspection invited. S. F. Riding Club, 701 7th av.

A—25 head of all purpose horses, mares, mules and ponies; cheap; also wagons, buggy and harness; must sell. 565 4th st., Oakland.

RICH pasture for horses, lowest prices, at Shellville, Sonoma county. Inquire Shellville Hotel, or at 4600 Mission st. near Brazil av., S. F.

25 HEAD horses, mares, wagons, harness, by a contracting outfit; no reas. offer refused. 11 Kissling st. off 11th bet. Howard and Folsom.

WANTED—Sound, young mare, quick, good puller, weight 1,250 or more; no fancy price; will go country if necessary. P. O. box 413, S. F.

DELIVERY wagon, in good condition; for bakery or grocery. Information at 18th and De Haro.

WOODLAWN Stables, 617-33 Grove st.; horses $1.25 day; horses & wag., $9 wk.; bdg. $20 mo.

FOR sale—Fine pair black horses, rubber tired hack, harness, cheap. 205-209 Valencia st.

SPLENDID pair of carriage horses; also some saddle and trap horses. Phone Market 1463.

PIANO and furniture wagon for sale; cheap. 953 35th st., Oakland.

AUTOMOBILES

FOR sale—Price $500 and upward; several '09 and '07 White touring cars, taken in trade for '08 cars and thoroughly overhauled by our mechanics from our factory.
WINTON AUTOMOBILE BRANCH,
800 Van Ness avenue,
San Francisco.

RUNABOUTS, roadsters and touring cars, in good running order, at prices that make them bargains. CANNING & VINTON AUTO CO., two stores, 455 and 489 Golden Gate av.

1 Maxwell touring car.
1 National Electric with exide batteries. In first class shape; will trade for diamonds or real estate. A. C. HULL, 192 12th st., Oakland.

LOT in Halfmoon Bay; will trade for automobile; will pay small cash difference for a good machine. Address 3208 Boulevard, Fruitvale; phone Merritt 1306.

BARGAIN—'08 touring car, 5 passengers, in good condition, $800. Owner, 2420 Fulton st. near Dwight way station, Berkeley.

THE best yet—A Peerless at an unheard of price; good condition. Auto Parts Exchange, 334 Larkin st. near Golden Gate av.

FOR sale—A new buggy automobile, high wheels, solid tire, at reduced price. Call and see it, 3110 Ellis st., South Berkeley.

RELIABLE Auto Brokerage Co., dealers in new and slightly used autos. 348 Golden Gate av.

CRAWFORD AUTOMOBILE, $1,500; NEW. WESTERN HORSE MKT., Valencia at 14th.

PAC. Aluminum Brazing Works can braze your broken alum. castings. 430 Van Ness; Pk. 5120.

AUTOMOBILE SUPPLIES

L. H. & B. I. BILL, 543 Golden Gate av.—Headquarters for Solar lamps, Vesta batteries, Panhard oil, Diamond chains and parts.

AUTOMOBILE GARAGES

HAMILTON SQUARE GARAGE, GEARY AND STEINER STS.; AUTO STORAGE; SUPPLIES AND REPAIRING.

BICYCLES AND MOTORCYCLES

1910 PIERCE, 4 cylinder, shaft drive, 2 speed, free engine; single cylinder, belt drive, free engine, 5 hp.; send for advanced catalogue. J. T. CHICK, 312 San Pablo av., Oakland.

PIERCE, R. S. Emblem motorcycles and bicycles. JOHN T. BILL & CO., 357-9 Golden Gate av.

UNITED GLASS WORKS, Inc.

H. R. HOPPS, President.
ALL KINDS OF ART, LEADED AND MOSAIC GLASS. 115 TURK. PHONE FRANKLIN 1763.

BUSINESS CHANCES

CLARKE & MAGNUS, BUSINESS BROKERS, 830 MARKET ST., RM. 507, Westbank Bldg. NO CHARGE FOR LISTING A BUSINESS.

GROCERY and LIQUOR store in good residence district of S. F.; very well stocked and fitted up; in first class condition; doing a good business; rent only $25, including 2 living rooms and bath; price $950.
CLARKE & MAGNUS, 830 Market st., rm. 507.

BAKERY and LUNCH PARLOR, near FILLMORE st.; CLEARS now over $200 per month; MUST be sold on account of SICKNESS of OWNER; bakes his own bread and pastry; price $1,000; rent $50.
CLARKE & MAGNUS, 830 Market st., rm. 507.

GILLIES & CO., BUSINESS BROKERS.
No Charge for Listing a Business.
$800—Candy store, doing $18 daily; snap.
$125—Cigar stand, doing nice business.
$800—Saloon, 30 miles from city; $700 monthly.
Hotel to let; 28 rooms; 10 miles from city.
$600—Restaurant, 2 blocks from Market st.; cost $2,000 to equip; doing $35 daily.
$800—Restaurant; heart of the financial district.
$750—Saloon; Bryant st.; a money maker.
$1,200—Delicatessen; doing $40 daily; see this.
$1,250—Grocery and liquor store; good corner; residential district; 3 living rooms; rent $20.
GILLIES & CO., 1028 Market st., room 22.

RESTAURANT for sale; one of the best propositions in the Sacramento valley; in the thriving town of Chico; doing an average business of over $2,000 (two thousand dollars) per month net; everything up to date; present owner fitted up and established business 2 years ago; no better chance for a man understanding this business; ideal location; owner interested in other business; a bargain to the right man. For further particulars write to the BROWN-MITCHELL REAL ESTATE CO., 337 Main st., Chico, Cal.

WANTED—Manager or superintendent with large manufacturing company, machining business and sundry lines; excellent opportunity for right man; must have $2,500 to $5,000 to invest in company; this is a legitimate proposition; must be hustler and up to date. Address, giving full particulars, A. B. C., box 84, Call.

BAKERY and confectionery for sale—Well established bakery and confectionery in heart of business section of Reno, Nev.; exclusive store business; good opening for delivery business; reason for selling, sickness. Address W. MILLER, 137 E. 2d st., Prop. Home Bakery, Reno, Nev.

FOR SALE—A FIRST CLASS UP TO DATE MASSAGE PARLOR having ocean salt water connection; gymnasium; downtown location; business well established; owner going to Europe. Box 55, Call office.

FREE GOLD GRAVEL BED OPPORTUNITY for the investment of a small amount of capital, including employment of a few suitable men. For particulars address box 4195, Call office.

SHEET metal work shop complete; machinery, tool benches, fixtures, etc., at 916 Webster st., Oakland, will be sold at a sacrifice; cheap rent. Apply W. HEIDL, 152 1st st., S. F.

LADY having $5,000 cash to invest or loan on good security can secure permanent income; splendid legitimate business; not necessary to accept active position. Address box 83, Call.

GROCERY for sale cheap; good location; 3 living rooms; low rent; a bargain; you will surely buy this if you see it. COTTER & JACKSON, 4118 24th st.

FOR sale—A good newspaper route in a good district in this city. Apply to J. R. LENHART, Circulation Department, S. F. Call.

MIDDLE aged single man wishes half interest in respectable rooming house; can stand investigation; no agent. Box 4507, Call office.

FOR sale—Fine restaurant; good business; rent $50; price $700; seats 80; 10 foot range, cash register; everything in good order. 219 6th st.

FOR sale—A good paying route on The Call in Alameda county. Apply to J. R. LENHART, Circulation Dept., S. F. Call, 3d and Market.

SPACE in butcher shop; will rent for creamery and delicatessen; in a busy neighborhood. Apply 1913 McAllister st.

MERRY GO ROUND for sale or sell half interest; in A1 condition and is running. 565 4th st., Oakland.

COMMERCIAL AUDIT COMPANY,
BUSINESS BROKERS.
319 Metropolis Bank bldg. Phone Sutter 19.

BUTCHER shop, complete, with ice box, for sale; fine location; $175. 988 Valencia st.

RESTAURANT—Good paying business; fine chance for man and wife. Call 2108 Fillmore.

Cleaning bus., including Studebaker wagon, $200. FRED M. MILLER, 2179 Shattuck, Berkeley.

LODGING HOUSES FOR SALE

EIGHT rooms, well furnished; cheap rent; steady roomers; near 22d and Mission; owner sick; price $400. 708 Capp st.

WANTED—Best rooming house $800 will handle; not over 20 rooms. Box 66, Call.

16 room lodging house for sale cheap, by owner. 819 Washington st., Oakland.

RESTAURANTS

LONDON restaurant, 1927 McAllister st. near Lyon—Changed hands; first class meals.

EDUCATIONAL

AA—French. Prof. Marcel Clarinval of Lafayette school; phonetic; practical exercises; grammar, literature and history. WHITNEY bldg., 133 Geary st. near Grant av.

ITALIAN young prof., Louis Mosca, has been retained by prof. of Cal. university as only able one in this city; lessons at your home or in class. Gen. Del., city.

ITALIAE POLYTECHNICUM—Technological design—F. H., mechanical, architecture, machines, civ. eng. Prof. C. O. Sbrana, 1161 Polk.

ECOLE NOUVELLE School of Languages, 1845 Laguna st.; French, Spanish, German; 3 lessons wk., day course, $4 mo.; evening, $2.50.

BEALD'S ENGINEERING—DAY AND NIGHT; CIVIL, MINING, ELECTRICAL, ARCHITECTURE, ASSAYING. 425 McALLISTER ST.

EDUCATIONAL—Continued

ENGINEERING—Civil, electrical, mining, mech., survey, assay, cyanide; day, eve.; est. 1864. Van der Naillen School, 51st and Tel., Oakland.

THE BERLITZ SCHOOL OF LANGUAGES, 2531 Washington st. near Fillmore—Send for circular.

SPANISH Academy—Pure Spanish taught; Prof. Roman R. de la Pena; mod. meth. 1151 Polk st.

CANTON School English—Chinese taught Americans, native teachers. 23 Canton Bk., 649 Krny.

WESTHAUS studio, 892 Haight, china painting classes Wed., Sat. and Sun., 50c; 16 for $5.

PROF. T. A. ROBINSON, individ. inst. Math., Bookkeeping, Eng., etc.; day, eve. 507 Haight st.

FISK TEACHERS' AGENCY, 2142 Shattuck av., Berkeley, Cal., next to First national bank.

BUSINESS COLLEGES

HEALD'S BUS. COLLEGE—SHORTHAND, TYPING, ENG. BRANCHES. 425 McALLISTER.

MERRILL-MILLER COLLEGE, 733 Fillmore st.; a select school of business; day and evening.

SAN FRANCISCO Business College, 908 Market st. at Eddy; day or evening sessions.

ALL court reporters recommend Gallagher-Marsh Business College. 1256 Market st.

ACCOUNTANTS—Certified Public

JOHN R. RUCKSTELL, C. P. A., 306-308 Claus Spreckels (Call) building; phone Kearny 4151.

NOTARY PUBLIC

MARK LANE, Notary Public and Commissioner of Deeds, 149 Montgomery st.; phone Kearny 2620.

TITLES RESTORED

Under McEnerney act, complete, $35. Title Co., 951-3 Monadnock building, 5d and Market sts.

ATTORNEYS

ADVICE free; no charge unless successful; all cases; all business quickly and quietly attended to; bankruptcy; McEnerney suits; corporations; gen. prac.; open every eve. 1028 Mkt., r. 12.

ADVICE FREE—Plain facts as to strength of any case; reliable services; always successful; low fee. 419 Westbank bldg., 830 Market st.

ADVICE FREE—Damages, collections, estate, attachments, bankruptcy, corporations and all cases. Rms. 601-2, 850 Market st.; open eves.

HARRIS & HESS, attorneys at law. W. T. Hess, Notary Public. Rooms 1108-14, Call building.

J. M. C. MURPHEY, attorney at law, suite 1011, First National Bank building; Douglas 1374.

PATENT ATTORNEYS

DEWEY, STRONG & CO.—Founded 1860; U. S. and foreign patents; inventors' guide; 100 mechanical movements free. 1105 Merchants' Exchange building, San Francisco.

HARRY C. SCHROEDER, U. S. and foreign patents. 417 1st Nat'l Bk., Oak.; phone Oak 2754.

DENTISTS

ARTIFICIAL teeth; this one thing I do. Dr. C. E. Wilson, 323 Geary, suite 605; tel. Doug. 4300.

DR. IRA G. LEEK—All kinds of dental work. 515 Fillmore st. near Oak.

MEDICAL

ATTENTION, ladies—DR. LEWIS, 933 Market st. bet. 5th and 6th, world renowned specialist for women only; no delays or disappointments; relief guaranteed by most superior painless methods known to medical science; most obstinate cases treated; all female complaints and irregularities treated; have no hesitancy if in need of my services; absolutely harmless; low fees. My consulting an eminent specialist you save time and money. Advice free. 10 a. m. to 4 p. m. and 6 to 9 p. m.; Sundays, 11 a. m. to 2 p. m.

DR. of Obstetrics—MARY ADAM, specialist of female trouble; home for confinement; fee reasonable. 3004 Fruitvale av., Oakland. Phone Merritt 1993. Hours, 1 to 5 p. m.

DR. WARREN EMERSON, specialist; diseases women; consult. free. 1304 Fillmore cor. Eddy.

PHYSICIANS

DR. WONG HIM,
HERB DOCTOR, Permanently located.
1268 O'Farrell st. bet. Gough and Octavia.

MATERNITY HOMES

BETHANY MATERNITY HOME. 197 E. 15th st., E. Oakland—A private and sunny home for confinement; resident physician; nurses in attendance; apply to matron; adoption if desired.

BAY VIEW SANATORIUM, MATERNITY—O'Farrell corner Broderick; phone West 5501. Beautiful sunny rooms, large grounds; central; reasonable.

S. F. LYING IN HOME, 1191 Oak st.—Adoption. Diseases women and children; confinement, $25.

HOME for confinement; attendance $20. 1548 Steiner st. near Geary. Hours 12-1:30, 6-7 pm.

SANITORIUMS

A—PRIVATE home for the sick; confinement specialty; adoption; special treatment for all female troubles. 171 East 14th st., Oakland.

HOMES FOR INVALIDS

HOME and care for invalids or aged persons. 3421 25th st. near Mission; phone Mission 4620.

POPULAR REMEDIES

RICORD CELEBRATED PREPARATIONS for men's private diseases. Sold only by E. B. JORGENSON, 644 Kearny st., San Francisco. Mail orders a specialty. Send for circular.

SANDERSON'S Co., savin and cotton root pills; pure remedy for female troubles; price $2 per box. Red Raven Drug Co., 912 Market st.

SEXOID, a marvelous cure for weakness in men; money returned if it fails; price $1 per box. Red Raven Drug Co., 912 Market st.

TRUSSES

LARGEST stock of trusses and elastic goods in the city. Clark-Gandion Co., 1108 Market st.

HEALTH MOVEMENT

"VIAVI SCIENCE OF HEALTH," natural nonsurgical; cloth bound, 400 page book free. Apply by mail, 638 Pine st. Lecture for women Thursday at 2:30 p. m.

PHYSIO-THERAPY

STERNBORG'S institute; massage, electric light and Nauheim baths. 409-410 Whitney building.

RUPTURE CURED

"DR. PIERCE'E ELECTRIC TRUSS"; a wonderful invention; 35 years in use. Address PIERCE & SON, 1417 Chestnut st., Alameda.

THERAPEUTIC TREATMENT

LYDIA SMITH—Electric light and baths; nervous diseases. Apt. 85, 1300 Golden Gate av.

CATARRH AND DEAFNESS

ALSO ear noises positively cured; one week free. DR. COTTINGHAM, 830 Market st.; hrs. 10-4.

MATRIMONIAL

MME. LEONIDA, honest readings; 10 a. m. to 8 p. m.; Sun. by appointment. 814 McAllister.

ELITE matrimonial bureau for lonely people; circular 10c. 954 Broadway, Oakland.

BUSINESS PERSONALS

A—WIGS and TOUPEES that defy detection; ventilated; perspiration doesn't affect them; wig making a life study; men's private wig department, 2271 Cal. st. near Webster, Mr. G. Lederer in charge. LADIES' HAIR GOODS—Transformation, switches, puffs, artistic wig making, shampooing. G. LEDERER, 1309 Fillmore st. near Sutter. Established 1866.

MAGNETIC physical healing; a vital science. MRS. HOLSHOUSER, 351 Pacific building; hours 10-9; greatest magnetic operator; spine, nerve and poor circulation; all ills.

OLAF HANSEN, PROFESSIONAL MASSEUR; ELECTRIC BATHS and GENERAL EXPERT. Treatment at parlors, 317 Hastings bldg., Post and Grant av.; 10 to 6 daily. Tel. Doug. 2869.

LADIES' friend, monthly regulator; THE EMPRESS, price $2 box; a French pill; never fails and harmless. GEO. SMITH & CO., exclusive agents, druggists, 460 12th st., Oakland.

MME. FRANCINE, European, most scientific deep wrinkle treatment, 626 16th st., Oakland, cor. Grove; phone Oak. 7511. Come and get a chin strap; you need it; everybody needs it.

MRS. L. E. HARTMAN, M. T., electro therapeutics and massage. Office and residence 615 Ellis st. near Hyde. Franklin 2957.

DR. A. L. MOOREFIELD, sulphur steam bath parlors; cure for rheum. and malarial fever, etc. 540 San Pablo av.; tel. Oakland 8599.

MISS IDELL, 1906A Sutter st.—Electric massage, select patronage; agent for Van's Mexican Hair Restorative. Hours 9 to 12, 2 to 10.

FRANKLIN Electric Institute—Elec. treatments and massage, 535-7 Whitney bldg., 133 Geary. MRS. C. ROSE, Mgr.; hrs. 10 a. m. to 10 p. m.

UNCALLED for suits, overcoats and trousers at less than cost at CHAS. LYONS', the London tailor, 1432 Fillmore bet. Ellis and O'Farrell.

J. HAUPTLI GUERIN CO., THE FASHION HAIR STORE, removed to 831 Van Ness av. between Eddy and Ellis sts.

JEAN BUES, Turkish and tub baths; electric vibratory treatments; first class equipment. Room 328, 34 Ellis st.

MRS. IRVING, form. 2053 Sutter st., now located 235 Kearny; scalp and obesity treatmt.

ALMA CORTEZ, electric vibrator specialist. 943 Van Ness av. cor. O'Farrell st., suite 307-309.

A—Treatment given by Mme. Booth to restore lost womanhood and manhood. 2000 Sutter st.

GOLDSTEIN CO., theatrical and masquerade costumers, removed to 833 Market st. opp. Powell.

MAGNETIC massage and electric treatments by new method; no signs. 1020½ Fillmore st.

HOT salt baths (medical); massage for both sexes. 526 9th st., Oakland.

PERSONALS

GREAT opportunity awaits DAN MORRIS at Mare island. Communicate with DR. VOGLEMAN at Vallejo at once.

SPIRITUALISM

AA—MRS. J. J. WHITNEY, trance medium; consultation $1, at her home, 1164 O'Farrell; by letter, 4 questions, $1; phone Franklin 5024.

AA—MRS. L. H. KINNAIRD, ord.; con. daily, 10-4; circles Sun., Mon., Wed., Fri., 8 p. m. 1439 Fillmore st.

JOHN SLATER, circle tonight, 8 sharp; readings, 10 to 4. 1430 Geary near Laguna.

LOTTIE BUSWELL, spirit read.; lessons daily; cir. every night. 1359 Webster nr. O'Farrell.

MRS. S. SEAL, spirit min.; consultations daily; officiates marriages, funerals. 786 McAllister.

CLAIRVOYANTS

A—
W. E. GARLAND
WORLD'S GREATEST CLAIRVOYANT; tells full names and everything you wish to know, without you writing a word.
Hours—10 a. m. to 8 p. m.
1437 Fillmore st. nr. O'Farrell.

FOR READINGS BY MAIL SEND $1.
SPECIAL READINGS THIS WEEK, 50c.

MORTON MORTON MORTON
THE ORDAINED
SPIRITUALIST AND CLAIRVOYANT
I can prove that you can receive help in any desire in love, courtship, marriage, divorce, business, etc.
For 5 days my $5 reading for 50c—50c—50c—50c—50c—50c—50c—50c.
PROF. MORTON, 2000 Sutter st. cor. Fillmore.
Hours 10 a. m. to 9 p. m.

AAA—HENRY MANSFIELD, ordained trance psychic medium; palmist; develops, teaches; readings; consultation; influence; obtains for you the highest ideals; all revealed, nothing concealed; removes trouble, doubt, uncertainty, ill health, worry over life's problems; tells you everything; names, dates, full information, secrets, whatever you wish to know. 1302 Fillmore st., or by mail, $1 and stamps.

ZAZELL, psychic healer, ordained medium, life reader and adviser; 3 questions by letter, 50c; crystal gazing. 1116 Broadway, Oakland, Cal.

MISS ZEMDAR, a young, gifted clair. and palm.; a wonderful prophetess; hours 10 to 10; L. 50c, G. $1. 652 Hayes bet. Laguna and Buchanan.

MME. EBERWEIN—Marriages, separations, business, domestic changes. 2103 Fillmore nr. Cal.

MME. LEONIDA, honest readings; hrs 10 a. m. to 8 p. m. Sun. appointment. 814 McAllister.

Mme. Starr of Oakland at Hotel Carling, S. F., 1154 Mkt., r. 3; truth or no pay; 10 to 9 p. m.

PALMISTRY

REV. MME. BUSHNELL, formerly 919 Jones, now 209 Kearny; 9 to 5, ex. Sun.; tel. Douglas 3670.

FINANCIAL

R. WHITEHEAD & CO.,
412-413-414 First National Bank building,
Oakland, Cal.
Stocks, bonds and gilt edge investment securities bought and sold; money loaned on realty and approved securities.

"ABBOTT Buys Bonds"; Ocean Shore or Cal. Safe Dep. books; money loaned. 636 Market st.

COMPANIES incorporated and organized; most favorable charters. Nat'l Inc., 811 Mills bldg.

MINES AND MINING

GOLD, amalgam, rich ore bought; cash; assaying 50c. PIONEER ASSAY CO., 131 5th st. near Howard.

INVESTMENTS

WANTED
Any part of 500 shares of LADY WASHINGTON OIL at 12c; also 500 shares or more of BROOKSHIRE at $1.50.
FOR SALE
2,500 shares of Independent at 18c.
1,000 shares of Foxen at 20c.
2,000 shares of San Luis Bay oil at 22c.
1,000 shares of Liberty at 15c.
Any part of 2,500 shares of Alisal, the late discovery of Alameda county, near Livermore, at 20c.
W. E. BARNARD, 17 Bacon block, Oakland.

OFFER wanted on 500-1,500 shares Templor Ranch oil stock. Address box 4501, Call.

OCEAN SHORE RY. BONDS FOR SALE. D. E. BESECKER, 248 PACIFIC BUILDING.

MISSION BRANCH OF THE CALL, BLAKE'S BAZAAR, 1108 VALENCIA ST.

MONEY TO LOAN—REAL ESTATE

ANY amount; lowest rates on first and second mortgages on real estate, legacies, undivided interest, estates in probate; no delay. R. McCOLGAN, rooms 502 and 504, Claus Spreckels (Call) building, Market and 3d sts.

FIRST mortgage loans at 5½ per cent; 2d mortgages, estates, legacies and undivided interests at lowest rates; no delays. HERMAN MURPHY, 180 Sutter st., rooms 301-2.

ANY amount on real estate, first or second mortgages or any security; no delay; lowest rates. A. W. BECKER, Monadnock bldg., 681 Market.

A—DEAL DIRECT WITH LENDER.
First and second mortgages; bank interest.
SHADBURNE CO., 503 Monadnock building.

HARVEY & PRESTON, 127 Montgomery st., rm. 205—1st and 2d mortgages, any amt. 5½ pct.

MONEY WANTED

WANTED—Loan $15,000 at 7½ per cent net on 1,200 acres finest grape land in Napa county; worth $60,000 as a whole; rented as grain land for enough to pay the interest. Apply W. H. OBEAR, 1009 Monadnock bldg., tel. Dgls. 3486.

OWING to sickness, must dispose of shares reliable California gold mining company, last stage of development. Particulars address box 8533, Call office.

WANTED—To borrow $15,000; gilt edge security; liberal rate of interest. Address box 3722, Call office, San Francisco, for interview and full information.

MONEY TO LOAN

"WE DO AS WE ADVERTISE"
We advertise to make loans to salaried people as cheap as any company in the city and cheaper than a majority of them, without security or indorser, and we do it. We will make you a loan on short notice without inquiry of your friends or relatives. All of our employes are gentlemen and you are assured courteous treatment. Private. Money costs only for time in your possession. GREAT NORTHERN LOAN CO., 616 Phelan bldg., 6th floor. Office open until 6 p. m. Monday and Saturday evenings until 8 o'clock.

"BANKERS TO THE PEOPLE"
We loan all salaried employes the same as the banks loan the employers. All we require is that you are a steady workingman on a "salary." All business strictly confidential. No security. No indorser. You may repay the loan in easy installments arranged to suit your income. Our special rebate plan saves you paying high interest. Lowest rates. WESTERN LOAN CO., 408 Call bldg. Open 8:30 a. m. till 6 p. m. Mondays and Saturdays till 8 p. m.

AAA—HOUSEHOLD LOAN COMPANY
WILL LOAN YOU MONEY ON FURNITURE, PIANOS, ETC.; $10 to $200; LOW COST; CONFIDENTIAL; HONEST AND SQUARE DEAL
CALL, WRITE OR PHONE
857-9 PACIFIC BLDG., 4TH AND MARKET.
PHONES DOUGLAS 8265—HOME J1741.
Oakland Office—518 First National Bank bldg.

AA—Strictly confidential; loans on fur., pianos, livestock, warehouse receipts or security of any kind; loans can be repaid in easy wkly., mthly. or yrly. paymts.; it is easier to pay one than a number; don't fail to call and see us. ILLINOIS FINANCE CO., for. ILLINOIS TRUST CO., 1516 Eddy st., half block from Fillmore.

MONEY loaned on furniture, pianos and other security; lowest rates; most favorable terms in the city; see others, then see me and be convinced; I will save you money; $2.25 weekly repays $50 loan. Phone Market 3029. GEORGE W. MILLER, 3009 16th st., southwest corner Mission, room 35.

WE LOAN MONEY TO PEOPLE WHO HAVE PERMANENT EMPLOYMENT; no indorser; confidential; no red tape methods; $1 week pays $15 loan, $2 week pays $30 loan, $3 week pays $45 loan, $4 week pays $60 loan. Call and see us. THE ROYAL INVESTMENT COMPANY, 750 Phelan bldg.

MONEY loaned salaried people, women keeping house and others upon their own names without security; easy payments; save money by trading here; offices in 65 principal cities. TOLMAN, Room 949, Phelan bldg., San Francisco, and Room 9, 460 13th st., Oakland.

FURNITURE—
LIFE INSURANCE—
SALARIES—
Wage Earners' Investment and Loan Company,
446 Pine st.

BALDWIN JEWELRY CO.,
Gold and Silver Smiths,
20-32 Kearny st.
LOAN DEPARTMENT.

SALARIED persons and WAGE EARNERS can obtain LOANS at reasonable rates without red tape or delay, at 485 PHELAN BLDG. PHONE DOUGLAS 3244.

SALARY LOANS—Ladies and gentlemen without security; notes and commercial paper bought. 813 Merchants' Ex. bldg.; phone Douglas 1411.

AAA—SALARIED men and women accommodated without delay or publicity. Home Credit and Investment Co., 321 Phelan bldg., 3d floor.

AAA—Wage earners, either men or women, can make a loan in strictest confidence at the Employes' Credit Co., room 424, Monadnock bldg.

SALARY loans; other propositions. San Francisco Discount Agency, 411 Pacific building.

ON furniture, pianos or any security. BECKER, Monadnock building, 681 Market st., room 297.

A—A—GOLDEN STATE LOAN OFFICE, 47 3d st.; liberal loans; lowest rates.

CASH loaned to salaried men on note without indorser. MORRELL, 1022 Monadnock building.

ON furniture and pianos; no removal. TREMAIN, room 811, 833 Market, next Emporium.

BORROW money at 2 pct. on diamonds and jewelry. GARIN LOAN CO., 1118 Market opp. 7th.

LEGAL NOTICES

A. ROBELLO & AZEVEDO will divide their grocery business on April 13; all bills paid up to date. Hereafter MR. AZEVEDO will not be responsible for any bills made by A. Robello. 620 5th st., Oakland.

CITY REAL ESTATE

BALDWIN & HOWELL, 318-324 Kearny St.

REAL ESTATE AGENTS AND AUCTIONEERS, RENTS COLLECTED. ENTIRE CHARGE TAKEN OF PROPERTY, INSURANCE LOANS.

Phones Kearny 3810 and C3810 (Home)

SPECIAL BARGAINS!

MARINE VIEW RESIDENCE
$31,000—Beautiful home of 10 rooms, 2 baths, billiard room, etc; lot 75x130; choice Presidio heights neighborhood; lot alone worth $20,000; equipped with furnace; open fireplaces; hardwood floors, etc.; commands fine marine view. (7198)

BEAUTIFUL HOME
$16,500—Artistic, well built home of 8 large, sunny rooms and bath; lot 40 feet front with highly cultivated garden; terraced facilities for auto; beautiful view. (6683)

BUSINESS INVESTMENT
$11,000—Cost price; lot at $3,500; house cost $7,500 we know; store with flat and 2 flats 5 rooms and bath above, Sacramento street. (7164)

NORTHEAST CORNER FLATS
Just think this over! Ground floor flat rented and 2 fine sunny uppers of 6-7 rooms and bath; one of the best blocks in California st.; an absolute pickup at $8,000; reduced from $8,250; refused $7,500 from a speculator about a week ago; would cost $7,000 to duplicate the building; a turn in this for some one. (7012)

VALLEJO STREET CORNER
A northeast corner on Vallejo st., 56 feet front, at only $6,500; make us your best offer. (6667)

DOWNTOWN BARGAIN
$6,150—A Pine st. lot, 25x137:6, right close to Leavenworth st.; ideal for 3 flats; substantial and steady rents here and a first class profit. (7115)

3 SUNNY FLATS
And only $3,500 cash required; lot 32x137:6, and 3 flats of 7 rooms and bath each; bank loan of $7,000 can remain; in heart of Western addition; PAY 16 PER CENT NET ON $3,500. (5994)

A FEW CHEAP LOTS
$2,250—Reduced from $2,500; Carl st., close to Stanyan; 25x100; cheapest piece offered today. (4555)
$2,200—11th av. near Golden Gate park; all street and sidewalk work done; only lot in block. (6674)
$1,850—This is absolutely the cheapest lot offered today; double key lot, 30 feet front, on 14th st.; in a good location. (6627)
$9,000—16th av. near Fulton; make us an offer; worth $1,100. (7102)
$800—A st., 25x100, near 20th av. (7098)
BALDWIN & HOWELL, 318-324 Kearny St.

FOR SALE

The spacious residence of Louis Roesch, Esq., being too large for his present use, is offered for sale. Located at 2513 Howard st., on the easterly line, between 21st and 22d, in the heart of the Mission warm belt and an ideal location for a home. House occupies the center of lot five feet above grade of street; frontage of 60x122½, which affords abundance of light and sun on all sides; garden and large palms in front; house set back 15 feet from street line. The residence is conveniently and well laid out and contains 10 rooms and bath with large banquet hall in basement. Carpets and some furniture can be taken at a nominal price. Price reduced to $11,000. For immediate sale. Easy terms can be arranged if desired. PRICE REDUCED TO $11,000.

BALDWIN & HOWELL, 318-324 Kearny st.

RICHMOND BLOCK—$16,500

We offer 23 lots, including 2 corners, close to new Panhandle Extension and right at G. G. Park; new McAllister st. line direct to ferry makes these very attractive to home builders; fine subdivision proposition; can arrange mortgage.
BALDWIN & HOWELL, 318-324 Kearny st.

FORECLOSURE SALE

RESIDENCE FOR $1,000 CASH

A substantial home, 7 rooms, etc., and large lot in north side of Turk st., not far from Scott; lot nearly 30 ft. frontage; at small expense could be converted into apartments or flats; can be sold for $1,000 cash, balance arranged to suit purchaser; must be sold to satisfy obligations now due; price $6,000. (7467)
For further particulars apply to
BALDWIN & HOWELL, 318-324 Kearny st.

THOMAS E. HAYMAN,
Suite 1000, First National Bank bldg.,
Montgomery and Post sts. Kearny 1708.

$6,500—Cash; rents $1,350 per annum; full price $11,550; three of the finest built new 6 room flats in the Western addition; north side of street; owner is losing $2,000; forced sale.
$7,500—Cash; rents reduced from $2,300 per annum to $1,800 per annum; 6 choice new flats; lot 27:6 by 100; near Green and Polk sts.; price reduced to $13,300; real snap.
$4,750—Cash; lot 27:6x137:6; finest residence section in the Western addition; 2 of the best new 5-6 room flats in the city today; full price reduced to $8,250; rents $900 per annum; if you want something that is built better than anything in town see these right away.
$8,800—Cash; 7th av. and Lake st.; 2 of the most artistic 5-6 room flats in San Francisco; rents $900 per annum; full price reduced to $7,800; these are exceptionally well built and artistic; must be seen to be appreciated.
$2,100—Cash; 3 nearly new 5-6-7 room flats near 22d and Castro sts.; large lot; rents $1,000 per annum; full price reduced to $5,500; this is an absolute sacrifice.
$1,750—Cash; excellent 7 room residence inside of 4th av., Richmond; one of the best blocks out there; price reduced to $4,750; forced sale; see it at once; make your offer; this must be sold in the next week whatever it brings.

MUST BE SOLD AT ONCE.
$1,000 cash, balance easy terms; 2 new 5 room flats; bituminized street; near 17th and Castro; will positively show 23 per cent on money invested; owner must sacrifice; act quickly.
$6,250—Terms; 2 new 5 room flats; rear cottage, 4 rooms; lot 25x148; will rent for $72.50 month; close in; wide, finished street; snap; no reasonable offer refused.
W. J. DOWLING & CO., 521 Valencia st.

— RESIDENCE LOT —
— 27:6 x 105 —
$3,750.00.
East line of Broderick st. bet. Vallejo and Green; surrounding improvements the best; restriction against flats on this and adjoining lots; price includes all street work; will take your plans and build on terms.
EDWARDS, REED & BRADY, 245 Montgomery.

INVESTORS—FOR SALE

MAGNIFICENT APARTMENT HOUSE, 57x114; LEASED 10 YEARS, $5,800 YEAR; JUST COMPLETED; CASH $27,500, BALANCE MORTGAGE. BOX 53, CALL OFFICE.

RICHMOND-DE WOLF, RICHMOND-DE WOLF. Situation 140 6th av.; DESPERATE. House must be sold. Look it over today; it may be the last chance; $2,500 cash, balance easy monthly payments; house and offer open.
DE WOLF, cor. Geary st. and 6th av.

$2,500—6 large rooms and bath; everything up to date; large china closet; fine plumbing; high basement; street sewered and graded; reduced from $2,700; must sell. 222 Gates st., half block from Cortland av. cars.

$575—SUNSET LOTS—$10 MONTH
Choice lots, including grading, etc. Come out to branch office. Open daily. Take Ellis st. (Ocean) cars to 39th av. and H st.
THE McCARTHY COMPANY, 151 Sutter st.

$50 down, $15 month without interest—2 room plastered house, including 25x100 foot lot, all fenced, $950; take car marked Ocean View on Guerrero st. to Lakeview av. RIVERS BROS., 461 Montgomery st.

INCOME producing flats in Mission warm belt; 2 elegant, new, modern flats, 5 and 6 rooms, half block from Mission st.; $500 down, balance $4,750 payable $50 month; 25 minutes to ferry; 5 car lines; McEnerney title. RIVERS BROS., 461 Montgomery st.

$5 down, $5 month buys a city lot 25x100 in the Rivers tract; McEnerney title; 5c fare; owl cars; 35 minutes to 3d and Mission sts.; take car marked Ocean View on Guerrero st. to Lakeview av. RIVERS BROS., 461 Montgomery st.

$150 down, balance of $1,050 payable $15 month; 4 room modern house in Ingleside. Apply 2600 San Jose av. corner Lakeview; Ocean View cars on Guerrero st. direct.

FOR sale—Neat cottage, 6 rooms and bath; stable; 2 lots; terms same as rent. Inquire lumber office, Army and Hampshire sts.

McENERNEY SUITS AT $35.
LAWYERS' TITLE INVESTMENT CO.
208 Balboa Building,
MARKET and 2D STREETS.

$5,000—10th st. lot close to Market, 25x80 feet; a bargain; ready for building; outside fire limits. KANE & CO., 215 Montgomery st.

ASHBURY heights cottage, 6 rooms, large basement, auto house; marine view; easy terms; a bargain. Box 67, Call office.

HAVE Standard Title Insurance Company, Mills bldg., insure your title; save time and money.

NEW houses on 16th av. near H st.; very easy terms; open daily. O. R. McGEE, builder.

CITY REAL ESTATE—Continued

J. W. WRIGHT & CO.,
125 and 127 Sutter st.

AT AUCTION AT AUCTION AT AUCTION
AT AUCTION AT AUCTION AT AUCTION
AT AUCTION AT AUCTION AT AUCTION
AT AUCTION AT AUCTION AT AUCTION
TUESDAY NOON, APRIL 19
TUESDAY NOON, APRIL 19
TUESDAY NOON, APRIL 19

At OUR SALESROOMS, 125 Sutter st., April 19, 12 o'clock noon, as per catalogue, under the personal direction of Mr. Wendell Easton.

CATALOGUES AT OFFICE

DEVISADERO AND CALIFORNIA STS.
That fine, well improved property west side Devisadero st., 27:6 ft. south of California; lot 82:6x100 ft., with improvements consisting of 3 modern dwellings, 1923-1925-1927 Devisadero st., of 7 and 8 rooms each; also 1929-31 Devisadero, 2 flats of 6 rooms and bath ea.; entire property produces monthly rental of $160; should be remodeled into stores; would pay a handsome income.

VALLEJO AND POLK STS.
Fine lot, 33:10x87:6 ft. on the grade, south line Vallejo st., 100 ft. east of Polk; street work all complet