

HOME BUYING IS CHIEF FACTOR IN THE REAL ESTATE MARKET

RICHMOND AND SUNSET ATTRACT HOME BUILDERS

Peninsula Towns Coming in for Large Share of Early Fall Activity

Home buying and home building are the most notable features in real estate this week.

There has been a new impetus in purchases and inquiries about home sites in the vicinity of Golden Gate park since the official mention of that location for the Panama-Pacific exposition.

While part of this demand for houses and lots is speculative, for the most part the intending purchasers seem to be planning to make homes there and improve the property in a very substantial way.

Many state that they have long thought that they would like to have a home in the vicinity of the park. They realize that now is the time to buy before land values go beyond their reach.

Prospect of the increasing demand for home sites in the western part of the city Lipman & Hirschler state: "People living across the bay and in other distant suburbs are moving back. We see that by inquiries at our offices daily, as they come to inquire for home property. They are mostly old residents who miss the convenience of living in the city and ease of getting down town and back to their homes. They have found also that it is easier to borrow money on city property or to sell it if they wish to."

"If 10 per cent of these former San Franciscans would come back, they would fill the city, benefit the city and help business generally."

"There never will be a more favorable time for them to return, whether they want to rent or buy. Now is the time to get lots, for the prices are low and before values go up in anticipation of the exposition."

Oscar Heyman & Brother are building some very attractive two-story cottages in Twenty-third avenue, San Francisco. The three prizes are, first, a \$20 goldpiece; second, a \$10 goldpiece, and third, a \$5 goldpiece, for the three best letters describing how a home has been obtained. The letters should contain 200 to 400 words each, and should be accompanied, wherever possible, with a photograph of the home. All communications should be addressed to the Real Estate Editor of The Call.

Among the many letters received during the last week in the home getting competition are the following:

HOW I GOT MY HOME
Real Estate Editor, The Call: After making out the type of house we required, on a lot to our liking, for a certain sum of money, a plan to have the rest in monthly installments, interest at 6 per cent on deferred balances, the deed going into escrow at the bank through which we did our business, until final liquidation of the contract.

It was not always easy to put away the amount that must be paid to the bank on the 25th of each succeeding month, but the "catalogical imperative" in the premises rendered a certain self-denial necessary, and it simply had to be done. Thus in due course of time the thing could be done, and though it required economy, the seeming impossible finally was achieved and the little brown home stood clear.

The difficulty in making payments, at first so annoying, decreased as time sped, not because salary increased, but because I remained the same, nor by reason of diminishing claims elsewhere, for there was no such relief, but for the better reason that to set aside a specific sum monthly became habit, and this effaced theirk and

freed and rendered the effort a pleasure.
NEWTON E. CLEMENSON,
Aug. 29, 1910.
GOT A HOME WITH A HUNDRED DOLLARS

Real Estate Editor, The Call: In April, 1902, sick and discouraged, we left the city to try to get a home. We saved enough during that cold winter to pay our face and when we landed we were only \$35 over.

I got work and saved together \$100, and it simply had to be done. I got some lumber and put up the frame of a three room cottage, requiring economy, the roof was not quite finished, but we did not mind. We felt as if we were camping; enjoyed it like two babes in the woods. We kept adding until we finished the house in about three years; then came a little boom. We sold two lots and more than doubled our money. We had had bad luck and no capital, only what we could earn. It shows what can be done by trying. Yours truly,
HELEN FINCH,
1512 Stuart street, Berkeley, Cal.

Out of 24 houses built only 2 remain vacant. A picture of the type of house one of a number to be built in Tenth avenue between Anza and Balboa streets.

Among the suburban districts which are showing the greatest activity in home building are Burlingame, San Mateo and Palo Alto.

BURLINGAME'S BEAUTIFUL HOMES
A photograph of one of the beautiful new Burlingame homes appears on this page. It gives a very good idea of the style and type of house now being built in this vicinity. The style is Spanish and is very handsome.

As the lots are all large it is possible to build very attractive homes, as there is room on the lot for porches, pergolas, etc. The fact that porches, etc., can be built on a bungalow at first glance seems unimportant, but it adds greatly to the attractiveness and desirability of a house without a great increase in cost. In other words, it is possible on a large lot, to build with a comparatively small amount of money a place of residence that will appeal to the eye and be much more attractive in every

way than can be done for the same amount of money on a 25 foot lot.

The beauty of a bungalow and the low price at which it can be constructed are factors that induce home builders to seek the suburbs. There are, of course, other reasons, such as climate, sunshine and flowers, transportation facilities to Burlingame over the Bay Shore, out-of-town as make it nearly as convenient as many places of the city proper. In fact, it is in all probability only a question of a short time before Burlingame and San Mateo will be part of San Francisco.

Among the pretty bungalow homes recently completed in picturesque Hayward park, San Mateo, is that of Herbert L. Parnell. It has a foundation of clinker brick extending up to the window sills in front, and plaster effects at the gable ends, and ornamental brick wall in front, giving a very handsome appearance to the premises.

At Palo Alto, Evergreen park is rapidly developing into a handsome residence district. One of the best places there is that of S. W. Lockwood. It is a two story shingle house in Queen Anne style. The grounds have been beautified with palm trees, lawn, a flower garden and quite an orchard of fruit trees. This is in the Santa Clara valley, famous for its salubrious climate as well as its fruit and flowers.

Those who go down the peninsula from Burlingame south have a chance to get large lots, and there is every incentive to make homes bowers of semitropical beauty.

INTERESTING LETTERS IN CALL'S PRIZE CONTEST

Less than two weeks remain for sending in letters in The Call's prize competition of "How I Got My Home." The contest closes September 15. The three prizes are, first, a \$20 goldpiece; second, a \$10 goldpiece, and third, a \$5 goldpiece, for the three best letters describing how a home has been obtained. The letters should contain 200 to 400 words each, and should be accompanied, wherever possible, with a photograph of the home. All communications should be addressed to the Real Estate Editor of The Call.

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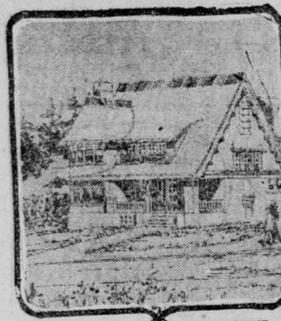
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HOUSE DESIGNED FOR 10TH AVENUE BETWEEN A AND B TO BE BUILT BY THE URBAN REALTY COMPANY



SPANISH STYLE HOME IN BURLINGAME



HERBERT L. PARNELL'S HOME IN 10TH AVENUE, HAYWARD



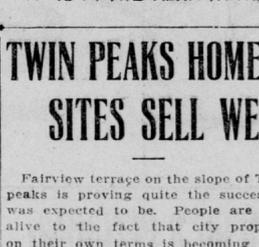
HOME OF JULIE GETZ IN 45TH AVE NEAR H STREET



HELEN FINCH HOME IN BERKELEY



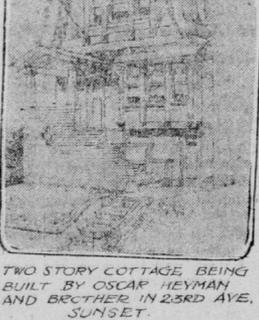
TWO STORY COTTAGE BEING BUILT BY OSCAR HEYMAN AND BROTHER IN 23RD AVE, SUNSET



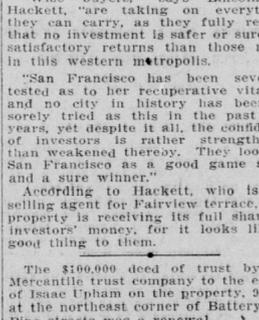
TWIN PEAKS HOME



HOME IN 15TH AVENUE, SAN MATEO



S.W. LOCKWOOD'S HOME AT EVERGREEN PARK



HOME OF JULIE GETZ IN 45TH AVE NEAR H STREET

REAL ESTATE AUCTION SALE BY G. H. UMBSSEN & CO.

The Bally realty company to Claire Saura, lot in SE line of Abbey street, 25-1/2 NE of Baser, NE 25-1/2, SE 95-3, SW 25, NW to beginning, \$10.

G. H. Umbsen & Co. announce an auction sale Monday, September 12, at their salesroom, 20 Montgomery street, of properties of which catalogue is now prepared.

Mary C. Donnelly to Catherine Donnelly, lot in SE line of Decatur street, 233 SE of Bryant, SE 40 by NE 50, gift.

EVERGREEN PARK
Superbly situated at Palo Alto and Stanford University. Best home environment in California. Steam and electric transportation. 40 minutes from San Francisco. Excursions every Saturday afternoon include auto trip through the Stanford grounds. Tickets may be secured at our San Francisco office. Lots \$200-\$25 down. Easy payments. Send for booklet. Co-Operative Land & Trust Company 595 Market St., San Francisco.

Mary A. MacPherson to Josephine Mesick, lot in SE line of Fulton avenue, 250 SW of Berkshire street, SW 25 by SE 100, \$10.

Thomas Brennan to David Keefe and wife, lot at SE corner of Twenty-fifth and Church streets, E 25-1/2 by S 114, \$10.

L. C. Fraser to Ernest F. E. H. and Elise Schlotz, fourth interest in lots 68, 69, 70, 71 and 72, block 6, Flint tract homestead, \$5.

William L. Hemminger and wife to Camden W. and Helen L. Koon, lot in E line of Eleventh avenue, 25 S of Lake street, S 25 by E 55, \$10.

Ernest F. E. H. and Elise Schlotz to Ethel P. Rowe, lot 68, block 6, Flint tract, \$50.

Edward E. Cook and wife to Edward W. Cook, fourth interest in lot in NW line of Market street, 231-5 SW of Eddy street, N 50-2 1/2, W 44, S 87-10 1/2, NE 64-3, \$10.

Bay Shore building company to William J. Viscari, lot in N line of Filbert street, 97 W of Webster, W 25-1/2 by N 120, grant.

Edward E. Cook to Catherine A. Cook, lot in S line of Eddy street, 83 E of Franklin, E 27-1/2 by S 120, \$10.

Ida M. Osborn to Charles S. Osborn, lot in E line of Eighth avenue, 100 N of B street, N 25 by E 120, \$10.

Marguerite Larreen, lot in E line of Arkansas street, 27 S of Eighteenth, S 25 by E 400, grant.

Charles S. Osborn to Ida M. Osborn, lot in N line of Bush street, 70 W of Franklin, W 25 by N 60, \$10.

Mary M. Killecomer to Jacques Loustale and wife, lot in W line of Ashbury street, 162 S of Frederick, S 25 by W 100, \$10.

William L. Hemminger and wife to Camden W. and Helen L. Koon, lot in E line of Eleventh avenue, 25 S of Lake street, S 25 by E 55, \$10.

Both real estate company to Sebastiao Parisi, same, \$10.

Real Estate and Development company to Marguerite Larreen, lot in E line of Arkansas street, 27 S of Eighteenth, S 25 by E 400, grant.

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WELLS FARGO NEVADA NATIONAL BANK OF SAN FRANCISCO

ISAIAH W. HELLMAN, President
I. W. HELLMAN JR., Vice President
P. L. LIPMAN, Vice President
JAMES K. WILSON, Vice President
FRANK B. KING, Cashier
W. McGAVIN, Assistant Cashier
E. L. JACOBS, Assistant Cashier
V. H. ROSSETTI, Assistant Cashier
C. L. DAVIS, Assistant Cashier

STATEMENT OF CONDITION At Close of Business, Sept. 1, 1910

ASSETS	
Loans and Discounts	\$18,732,505.03
United States Bonds	6,277,311.15
Other Bonds	3,019,089.72
Customers' Liability on Letters of Credit	2,201,820.65
Bank Premises, Furniture and Fixtures	2,085,129.30
Money on Hand	\$3,354,595.29
Due From Banks	7,864,279.49
Total	11,218,874.78
LIABILITIES	
Redemption Fund With the U. S. Treasurer	300,000.00
Total	\$43,834,730.63
Capital	\$ 6,000,000.00
Surplus and Undivided Profits	5,053,686.21
Sterling Credits, etc.	2,241,542.96
National Bank Notes	5,784,795.00
Reserve for Taxes	11,359.30
Deposits	24,743,347.16
Total	\$43,834,730.63

State of California, City and County of San Francisco, ss. I, FRANK B. KING, Cashier of the above named Bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
Subscribed and sworn to before me this 24 day of September, 1910.
(Seal)
Notary Public in and for the City and County of San Francisco.
Correct—Attest:
PERCY T. MORGAN
F. W. VAN SICKLEN
LEON SLOSS

Customers of This Bank Are Offered Every Facility Consistent With Prudent Banking. New Accounts Are Invited.

EVENTS OF THE WEEK AMONG IMPROVEMENT CLUBS

Conducted by C. F. ADAMS

At its meeting Monday evening the Mission promotion association appointed delegations to welcome the saengerbund and the Young men's institute on the occasion of their convales in San Francisco.

Visitors will be escorted about the city and a special feature will be made of points of interest in the Mission district. The committee was instructed to attend the flag-raising and dedicatory exercises to be held tomorrow noon at Mission Turn Verein hall, Eighteenth street and Lapidee. The saengerbund, composing the best vocal quartet on the coast, will participate in the ceremonies.

Rev. D. O. Crowley rendered the report of the park and playground committee. He said that the Nineteenth street boulevard through the Mission park was being improved, that paving work had been commenced in Dolores street in front of the park, that the park commission had promised to furnish a cage for the Mission zoo and also promised that a convenience station should be installed in the park, and that the parkways in Dolores street should be put into good shape.

The secretary was instructed to ask the park commissioners how much money had been set aside for park purposes in the Mission district for the ensuing fiscal year.

The Mission promotion association was a long contested struggle Tuesday when the committee on charter amendments of the board of supervisors unanimously agreed to place on the ballot the proposition of the Mission promotion association, namely, to divide the park appropriation half for Golden Gate park and half for other parks.

The street committee appeared before the finance committee of the board of supervisors yesterday to urge an appropriation of \$2,500 for the extension of Wolfe street to Tomasa. This proposition was inaugurated by one of the clubs in the Mission and is backed by the Mission promotion association.

GREEN VALLEY IMPROVEMENT
The Green valley improvement club held an enthusiastic mass meeting Tuesday evening at its headquarters in Venice street in which the Mission promotion association and the West End club joined. The occasion was the launching of the India basin campaign. Resolutions indorsing the India basin act were passed.

Supervisor S. P. Minehan, who is a member of the club, addressed the meeting and opposed the proposition of Mayor McCarthy to purchase the Spring Valley water company's plant and properties. He declared that the purchase was not necessary and he

was unalterably in favor of Hetch Hetchy. The matter was discussed by the members at length, but no action was taken.

INGLESDALE IMPROVEMENT CLUB
At the meeting of the Ingleisle improvement club Wednesday evening preliminary arrangements were made for the dedication of the new Ingleisle school. This is to be made an occasion for a reunion of the improvement clubs of the district. Representatives from 14 improvement clubs were present.

Arthur Warren of the Green valley club was elected chairman of the committee on arrangements and E. V. Leet was elected secretary. The clubs represented at the meeting were the Mission promotion association, South of Market, Green valley, Ocean View, West End, Sunnyside, Coso avenue, Peralta Heights, Precita valley, College Hill, Glen Park, Bosworth and Excelsior district clubs.

CITIZENS ASSOCIATION
The Citizens' promotion association of Ingleisle has sent a communication to Chief Engineer Murphy asking for better fire protection for Ingleisle. The fire house is not located conveniently, being at the bottom of a long grade. The association is planning a mass meeting to voice its sentiments. The executive committee is making arrangements to induce the dedicatory exercises of the new Farragut school.

TOWNTOWN ASSOCIATION
The merchants and members of the Downtown association held their usual weekly meeting at the St. Francis hotel. The India basin act was discussed but no action taken. Reports of committees were also received.

WEST END BETTERMENT CLUB
The West End betterment club at its last meeting elected officers for the ensuing term, as follows: President, C. Zwielerin, who succeeds himself; first vice president, John Barduhn; second vice president, William Kern; secretary, A. D. L. Hamilton; sergeant at arms, Hugo Schuenert; executive committee, Edward J. Lynch, B. Fuchs, J. L. Sherman, O. A. Tolle, Gustave Fritzenbach, H. Schuenert and T. L. Brown.

The school committee reported the Fremont school to be in an unsatisfactory condition, saying that there were no fire escapes and few exits. The committee was instructed to call the attention of the board of education to the matter.

WOMEN'S CIVIC LEAGUE
The Women's Civic league met at room 1015 Phelan building, Thursday afternoon. There was a general discussion of the proposed charter amendments and other matters of interest to

the city. An address was delivered by Mrs. Helen Moore dealing with women's influence in improvement work and showing what had been accomplished in other cities.

SOUTH OF ARMY CLUB
The South of Army Street improvement club at its meeting Wednesday decided to ascertain the cost of the Folsom street tunnel in order to determine what steps to take to secure the early construction of this work. The contemplated tunnel will extend from Army street to San Bruno avenue.

The association also instructed the secretary to petition the finance committee of the board of supervisors to make an appropriation for the purchase of ground in the vicinity of the Holly Park grammar school, and the Bernal grammar school.

President Burns reported that the board of education would establish a night school at the Bernal school early in September.

The Market street homestead association and Corbett avenue improvement club, at its last meeting declared itself in hearty accord with the policy of The Call in giving special publicity to improvement club matters.

NOE VALLEY ASSOCIATION
At its regular meeting Wednesday evening at Willoppi hall, the light committee of the Noe valley promotion association reported that nearly all the property owners in Twenty-fourth street above Castro, had signed for lights and that the committee expected to have the new electric lights installed soon. The committee also reported that it had secured 10 more gas lamps in Twenty-fourth street between Dolores and Hoffman avenue.

TWIN PEAKS IMPROVEMENT
The Twin peaks improvement club met Wednesday evening at its headquarters at Twenty-second and Douglas streets. The street committee reported that street work would be commenced soon in Douglas street from Twenty-second to Twenty-third, and Eureka and Hoffman avenues from Twenty-first to Twenty-second. On the evening of September 7 the club will hold a smoker.

WEST OF CASTRO CLUB
At its meeting at Weiss hall, 530 Clipper street, Tuesday evening, the West of Castro club directed its secretary to request the fire committee of the board of supervisors to determine what disposition should be made of the quarry at Twenty-sixth and Eureka streets.

EUREKA VALLEY ASSOCIATION
At its meeting at 408 Castro street Thursday evening the Eureka Valley improvement association declared the 10 year assessment bonds amendment to be one of the most important to be sub-

mitted to the people and petitioned the board of supervisors to place it upon the ballot next to the exposition bond amendment. The association formally ratified the action of its delegates and the Twin peaks tunnel contribution by indorsing the report adopted by the twin peaks convention.

The secretary was instructed to address a letter to the Home Industry league offering to elect members or representatives to the league and to render such services as the league might require.

The secretary was instructed to request the light committee of the board of supervisors to fix a time when it would receive a delegation from the association in regard to lights in Market and Castro streets.

A contract has just been let and work has commenced on a new theater in Castro street near Eighteenth. The new theater will be one of the best of its kind in the city. The contract price is \$15,000. The association has repeatedly advertised the fact that the district was in need of better theater facilities. The association is also anxious to have a bank locate in the district.

BETTER THAN ANY BANK! YOU can save and use your savings at the same time.

All lots priced at \$150, \$175, \$200, \$225, \$250, \$275, \$300, \$325, \$350, \$375 and \$400, at \$4 Down \$4 A Month

All lots at \$425, \$450, \$475 and \$500, \$5 DOWN AND \$5 A MONTH.
All lots at \$525, \$550, \$575 and \$600, \$6 DOWN AND \$6 A MONTH.

Average size of lots 25x114—Some fine Corners.

THIS IS SAN FRANCISCO PROPERTY with one five cent fare and an all night car service, 30 minutes run to the Ferry. You've never had such an opportunity to buy before—everything your own way.

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IN THE CENTER OF SAN FRANCISCO.
26th Street and Corbett Avenue

Scenically beautiful. Delightful panoramic pictures of city and bay.
A treat for tired eyes wearied with a day's hard toil.

Taxes Free! Water Piped to Each Frontage! McEnerney Title!
"FAIRVIEW" is directly in line with all future development westward—it is the city's only out. It is invaded NOW. In five years it will be thickly settled and our irresistible growth populate districts far beyond—this will be quite without the greatest World's Fair in history which we'll have in 1915. What are your chances then? What can you buy, and—Where?

See those pretty 3, 4 and 5 room shingle bungalows—On your own terms.
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