OAKLAND REAL ESTATE

WESTERN UNION HOME BUILDERS INC.

1617 TELEGRAPH AVE., OAKLAND.
253 MONTGOMERY ST., SAN FRANCISCO.

QUARTERLY DIVIDEND DECLARED
FOR QUARTER ENDING
NOV. 29th
ON BASIS EIGHT PER CENT PER ANNUM ON PAR

INVEST NOW AND SECURE YOUR SHARE OF THIS DIVIDEND

WRITE OAKLAND OFFICE FOR FULL PARTICULARS

When Will You Own Your Home

The man who owns his own home gives to himself and his family a chance a thousand times better than that of the individual who is living in a rented flat. A small payment down and the balance on very easy terms will secure the finest bungalow in Oakland; 6 rooms, large living room, fine mantle, hardwood floors, artistic dining room, breakfast room, sleeping porch, finest hardware and fixtures that money will buy, and every modern convenience; driveway; southern California prize bungalow plan; 1 block to car line, 2 blocks to Southern Pacific electric to San Francisco. For immediate sale, $3,650, a small payment down; or would consider a lot as first payment.

McHenry & Kaiser
1418 BROADWAY, CENTRAL BANK BLDG., OAKLAND.

LAKESIDE HOME

8 large rooms, furnace, oak floors, jewel safe, cement plaster finish, large lot, delightfully situated. Look at it and you will buy. No reasonable offer refused.

C. H. TAYLOR
209 1st Nat'l Bank bldg., Oakland
PHONE OAKLAND 450.

5 room new cement bungalow; very fine $3,650.00
7 room shingled bungalow, very beautiful, with all conveniences; must be seen to be appreciated; on terms $4,850.00
7 room new bungalow, on roomy lot, near car lines and school; grounds well improved; very choice $6,000.00
10 room new cement house, with all modern conveniences $12,500.00
JOHN P. STEEVES,
6054 College av., at Claremont.

$100 Cash, Balance as Rent

$2,450—New cottage; 5 rooms; modern in every detail. To see it is to buy it. Only a few steps to direct car line and less than 2 blocks to San Francisco transportation. Phone owner Oakland 8336, or call at room 21, 1029 Broadway, and I will take you out.

Real Estate Investments

Have you tried to rent a cottage in central Oakland? If not, try it. Have you compared the prices of property, the educational and transportation facilities of central Oakland with that of other localities? If you do so you will be convinced that central Oakland possesses the best business and residential investments on the coast. For further particulars see

Richard J. Montgomery
Key Route sta., corner 40th and Telegraph av., Central Oakland, Cal.

SEVEN room, new cement house, in beautiful Melrose Heights; rent at $30 per month; mortgage $3,150; $750 cash buys equity; possession Nov. 15; if you are looking for a good home, it will be worth your while to investigate; it's a snap.
RANDOLPH MOSS,
288 Bacon bldg., Oakland, Cal.
Phone Oakland 939.

Special Bargain

$2,250—Two story house of 5 rooms; with grounds 50x200, full of berries, vegetables, etc.; well located; best of soil; will raise anything and a snap.
$275—Two room shack with lot 25x100 or 50x100 for $475. See H. E. ALDEN, 1007 Broadway, room 27.

WHY PAY RENT?
$15 a month, interest included (only 6 per cent) buys cottage 4 rooms, etc.
$20 a month buys cottage 7 rooms; lot 50x105; electric lights, cement sidewalk, 3 blocks north of Foothill boulevard, Havenscourt station, S. P. electric. OWNER, room 10, 357 12th st., Oakland.

CLOSE IN BUNGALOW.
$2,850—Brand new 5 room bungalow, with hardwood floors, elm panels, brass fixtures, German stone drain boards; strictly up to the minute; 1 block to cars and Key Route, 3 minutes' walk to S. P. locals, 5 minutes to 12th and Broadway; for sale by owner; small payment down, balance monthly. W. A. MARKLEY, 1715 Telegraph av.; phone Oakland 3504.

SACRIFICE FOR $600 CASH
LEVEL lot, 100x110; 2 room house, furnished; chicken houses, etc.; 2 blocks to S. P. local; near Havenscourt. NELSON ROUNSEVELL, 253 Bacon bldg., Oakland.

SAN ANSELMO REAL ESTATE

TAMAL PARK
SAN ANSELMO

The camping ground of the Tamal Indians, in early days, who came from miles around to partake of the famous spring waters and enjoy the beautiful landscape and climate to be had on this property. The owners have over 200 specimens of Indian relics which were excavated here.

The public is cordially invited to inspect our interesting collection and also our subdivision of the property into a beautiful

RESIDENCE TRACT

Lots sold reasonably from $650 and up and on terms to suit the purchaser; all modern improvements will be installed and no expense will be spared to MAKE THIS TRACT one of the choicest residence parks in Marin Co. Four minutes' walk from Yolanda station, the heart of San Anselmo. Particulars of

CAREY & GRANUCCI
SOLE AGENTS
SHEDA BLDG.
SAN ANSELMO
Phones San Rafael 8191, 4072

MAGNIFICENT home of 14 rooms, completely furnished, heart of the beautiful YOLANDA PARK tract, suitable for HOTEL, for sale cheap, on easy terms. Full particulars. CAREY & GRANUCCI, San Anselmo, Cal.

BEAUTIFUL LOTS, YOLANDA PARK—All modern improvements; easy terms; right at Yolanda station; our sign on property. CAREY & GRANUCCI, Sheda building, San Anselmo; phone S. R. 8191-4072.

NAPA COUNTY REAL ESTATE

E. E. Hooper, Real Estate
St. Helena, Cal.

Don't land on your back—get back to the land.

$15,000—PRUNES AND ALFALFA; 40½ acres rich bottom land, fronting on river; can irrigate; 10 acres bearing imperial and French prunes, 3 acres family orchard; 3 acres vineyard; 3 acres wooded hill; 20 acres hay or alfalfa; poor five room house; 2 fine large barns; 3 wells; close to St. Helena.

$8,000—GOOD GENERAL RANCH; 155 acres close to town; being sold to close estate; 40 acres level bottom land; 75 acres, all under cultivation; balance hill pasture with plenty of wood; fine improvements; bargain; school on property.

$7,000—SMALL INCOME RANCH; 18 acres; mortgage $3,000 at 6 per cent; close in; 10 acres rich valley land; 8 acres wooded hill and orchard; 7 acres full bearing vineyard; good for all kinds of fruit or vegetables; water for irrigation; 5 room house, furnished; 2 barns; 3 fine horses; cow; all farming implements; 5 h. p. gas engine; immediate possession.

$11,000—Mortgage $3,000; 19 acres in valley; 15 acres peaches, plums, pears, good house, barn; fronts on Napa river; close to St. Helena; this is the best fruit ranch of its size in the valley.

E. E. Hooper, Real Estate
St. Helena, Cal.

BARGAINS in Napa lands. Write W. B. GRIFFITHS CO. for lists, Napa.

MILL VALLEY REAL ESTAT

Beautiful Wooded Lots Sacrificed
15 to 40 Per Cent Reduction Cash or Terms

We have been appointed sole agents for the Schlingman properties of Mill Valley, and to close out the tract are offering rare opportunities to secure a beautiful wooded lot, commanding a view of the bay, mountain or valley for $150 and upward.

COME OVER TODAY or arrange with our city office for a visit during the week.

THINK OF REDWOODS, MADRONES, OAKS and CLEAR CRYSTAL WATER.

Judah & Regan
City: 822 Crocker building. Phone Kearny 2002.
Mill Valley: Falley's office. Opposite drug store.

GOOD BUYS

$1,950—New, 5 room bungalow; lot 40x111 feet; $150 cash and $20 a month.
$1,000—Lot 25x150 feet, with good 4 room cottage; only 2 blocks from Seminary av., S. P. station; $270 cash, balance $10 a month or less down and more per month.
$850—Good lot, 50x150, with shack; terms.
THESE ARE A FEW OF OUR BARGAINS.
BLODGETT & SHIRLEY
1252 47TH AV., OAKLAND.

FOR MILL VALLEY BARGAINS, SEE WILL FALLEY, MILL VALLEY.

THE FILLMORE BRANCH OF THE CALL IS AT 1657 FILLMORE STREET.

LOS ALTOS REAL ESTATE

LOS ALTOS

Los Altos, nestling close to the beautiful Santa Clara foothills, protected by them and the higher Santa Cruz mountains beyond, affords to lovers of outdoor life an ideal playground the year round.

Los Altos is rapidly becoming known as the most healthful and pleasant country place to live in California.

Los Altos has a good school, telephones, electric lights, steam and electric trains to San Francisco, Palo Alto, Stanford university, San Jose and other towns in the Santa Clara valley.

Stanford university only 10 minutes and San Francisco only 56 minutes distant.

In selecting the location for a home you should consider the advantage of an unlimited supply of pure water.

In this, the year of greatest drouth in 20 years, Los Altos has the only unlimited water supply in the Santa Clara valley. For miles its water system supplies the demand for irrigation and street sprinkling as well as for domestic purposes. It receives its pure artesian water from wells hundreds of feet deep that are unaffected by local conditions.

Among the business enterprises there are splendid openings for a bank, a bakery, a meat market and a laundry.

For particulars inquire of LOS ALTOS COMPANY, Robinson & Miner, general agents, Los Altos, Cal.

ALAMEDA REAL ESTATE

FOR SALE OR RENT AT A BARGAIN
A splendid 5 room cottage, not over 4 years old; lot 37:6x100; restricted district; close to Masonic station; price $1,650; terms $150 cash and $20 per month.
FOR SALE—A BARGAIN—ONLY $2,500
Two lovely cottages, just completed; modern in every way; 4 room, reception hall and den; nice location; close to Masonic station; terms to suit purchaser. Call or address
W. A. TULLOH,
846 Lincoln av., Alameda.

EAST OAKLAND REAL ESTATE

LOTS FOR SALE

Lot—Refined location; 45x100; East 18th st., between 9th and 10th avs., $32.50 foot; worth $40 foot; a snap.

2 lots 35x120; west side 19th av., near E. 23d st., $1,100 each; beautifully situated; $500 cash; balance easy terms.

Lot 40x115 Highland av.; $800 cash.

Swell lot on E. 21st st., 35x150, near 23d av. cars; $1,300.

COLIN EVANS
2236 E. 14th ST., OAKLAND.
Merritt 3487.

HAVE YOU $1,000?

IF you have $1,000 cash, we can show you the best cottage in Oakland for $2,200.

If you want to get a loan, come and see us; we always have the ready money.

OSWALD & LYNG
2277 E. 14TH ST., OAKLAND.

$2,200—One-half cash; 160 acres Melrose fruit land; 135 acres tillable; 35 acres in cultivation; 52 fruit trees in full bearing; also berries; hog tight fence; 4 fine springs; house, barn and fine outbuildings; $3,000 worth wood; 3 miles west of Ukiah.
$335—Abandonment of homestead; 160 acres; fine valley land; all tillable; flowing well 75 feet; 3 miles to R. R. station.
$1,000—$600 cash and $400 in 2 years; abandonment of 100 acre homestead in Madera county.
$1,500—640 acres stock ranch; 300 acres tillable; 4 miles to R. R.; plenty of water.
HUGH M. CAMERON
1458 BROADWAY, OAKLAND.

SAN LEANDRO REAL ESTATE

BARGAIN!

15 acres of land; 1½ miles from San Leandro; $500 per acre.

J. J. SANTOS
4 ESTUDILLO AV. SAN LEANDRO.

FARM LANDS

GOVERNMENT FARMS FREE—Our official 112 page book, "Vacant Government lands," describes every acre in every county in U. S. How secured free. 1913 diagrams and tables. All about irrigated farms. Price 25c postpaid. WEBB PUBLISHING CO., Dept. 29, St. Paul, Minn.

TEXAS school lands; $1.50 to $5 acre; 1-40th down, balance 40 years. Texas map free. JOURNAL PUBLISHING CO., Houston, Tex.

STATE LAND

You Need Our Circulars

TO TELL YOU ABOUT BARGAINS THAT WE CAN HELP YOU BUY FROM OFFICIALS REGARDLESS OF PRESENT VALUE. Some of this state land, lately searched out, is well located and has been overlooked. All counties. Write THE CALIFORNIA STATE LAND INFORMATION BUREAU.
JOSEPH CLARK,
Manager, Sacramento, Cal.
Mention The Call when writing.

BERKELEY REAL ESTATE

FOR SALE

Le Conte near Euclid, a splendidly built home of 12 rooms; owner has been called away, otherwise would not sell. Very large living room; artistic dining room; first, second and third floors best of inlaid woodwork; servants' quarters comfortably arranged; house equipped with instantaneous water heating system; sleeping porches; billiard room; in fact a home of homes; cost $15,000; owner will sell for $10,000; lot 50x140, with $1,000 garage. This is a pickup for the price asked.

W. J. Mortimer & Co.
Hotel Shattuck Building, Berkeley, California.
Phone Berkeley 3100.

IN Berkeley's select residence district we are completing a 9 room, cement house that fulfills every requirement. Large, sunny bedrooms having closets with windows and electric lights. Built-in dressers, mirror doors; good sleeping porch. Latest bath fixtures and a shower. Large living room with fireplace and built-in bookcases. Fireplace, buffet, beam ceilings in dining room; fine elm paneled walls; hardwood floors; sun room and maid's room; well drained cement basement; entire house piped for hot water heating; garage has cement floor and cement wash rack. Price $8,500; on terms. DE KAY & COMPANY, 2000 Shattuck. Berkeley 119.

FOR SALE.
A sunny, cozy cottage of 3 rooms; near car lines for all points; on a lot 42x100 feet; a good buy at $2,300.
A good modern cottage of 5 rooms; 1 block from the crossing of Claremont and College avs.; on lot 35x100; on terms to suit; $2,850.
A new modern cement house of 6 rooms and sleeping porch; on lot 42x150; convenient to cars; in good neighborhood. This is a snap; on easy terms at $5,500.
An attractive 5 room bungalow on Alcatraz av. is open for an offer, as owner must go east.
J. R. STEEVES.
60 College av., at Claremont.

Claremont Properties

$2,300—3 rooms, cozy sunny cottage; near 3 car lines; lot 25x102.
$3,250—5 rooms, new shingled cottage, very attractive; on easy terms.
$4,500—6 rooms, fine bungalow; choice location.
$6,000—7 rooms, sunny, elegant bungalow; well built; swell home; on roomy, well improved lot; ideal location; east of College avenue.
JOHN R. STEEVES,
6054 College Avenue at Claremont Avenue.

BERKELEY BARGAIN

BEAUTIFUL modern home; 8 large rooms and deck; hardwood floors; lot 40x135; driveway; near College av. and Key Route; price $3,750; $500 down; balance like rent; a $4,500 property. 2035 Shattuck av. Phone Berkeley 1021.

MAGNIFICENT CLAREMONT RESIDENCE.
$12,500—Finest home in Encalyptus road, Claremont park; brand new, 10 rooms, 2 baths and shower bath; 2 sun porches; 2 back stairways; billiard room; furnace; vacuum cleaning plant; magnificent hill and marine view; lot 65x110.
CRAIG & CURRIE CO.,
CLAREMONT, COLLEGE AV.
Open Sundays. Phone Piedmont 523.

ATTENTION HOME BUILDER
This is the best time in the year to have your plans prepared for your building. There are a number of reasons; let me explain.
LEONARD H. FORD
2136 Center st. Berkeley.

THE FILLMORE BRANCH OF THE CALL IS AT 1657 FILLMORE STREET.

FRUITVALE REAL ESTATE

EARN A HOME

$200 If You Read This Following Ad Correctly

NEW BUNGALOW—home—rooms—in—street—fixtures—restricted—to—of hardwood—and—effects—on five—close—for you—schools—good—ideal—built in—tract—fine—car lines—floors.

The above advertises two new bungalows in Melrose Heights. To the first one setting this add together correctly and mailing to THE WESTERN INFORMATION AND INVESTMENT COMPANY, 1414 Fruitvale ave., will receive a credit of $200 on this new home and can move right in. The one sending the second correct answer will receive a credit of $100 on a home of same size as the first one. Contest ends November 20. Get in early with your answers and live in your own home.

REID'S REAL ESTATE

$6,000—9 room house; large entrance hall; hardwood floors in hall, parlor, music room, sitting room and dining room; high basement; good garage; 50x177; corner lot; on Fruitvale av.; street work all done; genuine bargain.

$3,300—6 room house; high basement; hardwood floor; lot 35x150; on Fruitvale av.; $1,000 cash; balance easy terms.

Choice lots on Fruitvale av. Finest location. On easy terms.

$2,800—6 room house; almost new; near Fruitvale av.; garage; snap.

$3,000—6 rooms and sleeping porch new cement cottage; fine location; $500 cash; balance easy terms.

$3,000—5 room shingle bungalow; lot 50x135; 1 per cent cash; $25 per month.

Lot 100x100 in Melrose for $600.

2300 FRUITVALE AV.
PHONE MERRITT 297.

$1,300—Lot 35x100; 4 room cottage; gas, sewer, trees, berries, chicken houses; fine location; 1 block of 2 car lines; 1 block of Fruitvale av.
$1,900—Lot 30x110; 4 room cottage; strictly modern; $200 cash; $20 month; fine location; close to cars.
$2,400—If you have $200 cash, $20 month and want the biggest snap ever offered, see this at once; 4 room bungalow; new and strictly up to date in every respect; fine location; close to cars and in the heart of Fruitvale.
$2,200—Lot 50x125; 5 room cottage; 2 sleeping porches; outhouses, trees, flowers, berries; this is absolutely the finest home in Fruitvale for the money, and should not be sold for a cent less than $3,000.

J. W. GLAZE
1032 FRUITVALE AV., CAL.

GENUINE BARGAIN

Owner anxious to sell fine lot, 100x100, only 1 block to Dimond car line; good place for business or a fine lot for a home; all fenced. Southwest corner of Laurel av. and Georgia st. Price $1,400. Will make very easy terms.

Owner 2654 Sunset av., Fruitvale, Cal.

VERY nice lot 33x120 and small 2 room house for sale; very cheap and on easy terms; only $50 down; balance $10 per month.
Call 2704 Fruitvale av.

LARGE lot, 186x168, with good house, barn, well, tank, etc., fruit trees. Come and see. 1074 62d st. cor. of Herzog.

THE FILLMORE BRANCH OF THE CALL IS AT 1657 FILLMORE ST.

GOVERNMENT LANDS

RICHEST LAND

That lies out of doors now obtainable in tracts upward to 320 acres for the filing fees only. First year's crop more than returns cost of entire improvement expenses, leaving you the owner of an immense, valuable property enriching you for life. Climate and soil unsurpassed. Water, fuel, lumber and game abundant. Co-operating benefits that mean highest success; lowest costs; largest returns and greatest comforts by reason of the splendid projects we build there for your conveniences. Railroad facilities being rushed to completion right through the valley. No sane man can figure this land less than $100 per acre value as it lies. Think what this opportunity means to you, and let us and our satisfied settlers convince you. Half fare excursion rates.

West Coast Development Co., Inc.,
816 Humboldt Bank bldg., S. F.

Let Three Men

Who have been locating people from all over the world for 25 years show you California government land that you want and can live on and make money. You do not have to live on this land to prove up. WE PRIDE OURSELVES ON THE SQUARE DEAL WE GIVE EVERYBODY. We do not advertise one thing and try to get your money some other way.

G. N. SCHEEL & CO.,
697 Monadnock bldg.,
S. F., Cal.

$2 Per Acre

This land is in a beautiful valley surrounded on all sides by a free range of 400,000 acres of free pasture; fish and game galore; finest kind of soil; water guaranteed at from 12 to 35 feet. We pay all your expenses, loan you 3 hogs, 6 cows, 2 horses and all tools. Don't miss this opportunity, as this is the last good level land in California. Call and see.
J. E. BURKE,
Room 83, Delger bldg., 14th and Broadway, Oakland.

$2.00 PER ACRE

I will locate you on the finest land in California, furnish you with a team and tools, 3 hogs and from 1 to 6 cows. You can keep young hogs until you have a herd of 25 hogs. Will guarantee to put all your land under ditch or will lease it for 5 years and do all improvements, giving you one-third of the crop after the first year, you to fence land under cultivation. For further information see
J. E. BURKE,
Room 83-84, Delger bldg., Oakland.

J. E. BURK has located me on government land, so I wish to sell my new single bungalow, well worth $3,000; will take $2,300, as I wish to get to my land at once. Ask for owner, care room 83, Delger block, Oakland.

THE FILLMORE BRANCH OF THE CALL IS AT 1657 FILLMORE STREET.

SONOMA COUNTY Real Estate

WRITE J. W. Horn Co., Petaluma, Cal. for free copy "Sonoma County Bargains."

IMPROVED and unimp. Gravenstein apple and berry lands. W. Widehase, Sebastopol, Cal.

MARIN CO. REAL ESTATE

FAIRFAX and San Anselmo real estate; ideal climate; ideal conditions; ideal railroad services; everything ideal; our machines meet all trains at San Anselmo, Lansdale and Fairfax. CROKER & CO., the leading agents.

PALO ALTO REAL ESTATE

YOUR own terms buys swell home; asphalt street; ideal location; Palo Alto; take lot or acreage part exchange. OWNER, box 155, Burlingame.

SANTA CRUZ REAL ESTATE

HOMES, ranches, acreage; exchange; price list. WILSON BROS., Santa Cruz, Cal.

SANTA ROSA REAL ESTATE

FOR real bargains in good lands, SONOMA CO. LAND CO., 223 4th st., Santa Rosa.

REAL ESTATE TO EXCHANGE

Equitable Realty Co.
EXCLUSIVE EXCHANGE BROKERS
TRY US FOR RESULTS

$2,000—Clear Camp Meeker 7 room house and ¾ acre land; well located; for Sunset lot.
$3,500—2 acres, Sebastopol; bldgs., orchard, complete ranch; for north of Sutter st. house.
$4,500—40 a., Bakersfield; fine irrig.; 10 a. alfalfa, bal. grain; want lot for equity.
$6,000—26 a., Napa co.; fruit and chicken ranch; bldgs., livestock and imp.; for city or bay improved.
$10,000—Clear Marin co. summer resort; 30 bldgs., bar, well imp.; for city or bay income or lots.
$13,000—Clear 19 a., Sonoma co. fruit ranch; creek bottom soil, good bldgs., stock, etc.; for city improved.
$25,000—216 a., San Joaquin co., at station; 30 a. alfalfa, bal. grain; good bldgs. and stock; for city income.
$35,000—94 a., near Lodi; 75 a. vineyard; all bottom land; bldgs.; for city or bay income.
IMPROVED RANCHES AND LAND TO $500,000. IF YOU WANT ACTION, SEE US.
Equitable Realty Co.,
615 Merchants' Natl. Bank Build.
Market and New Montgomery Sts.
Tel. Douglas 1787.

12 fine building lots in Iveywood. Will exchange for small ranch, bay counties or residence, and assume.

640 acres alfalfa land, Tulare Co.; clear; $50,000; want income property and assume.

Trust deed, $3,500, secured by improved ranch in Turlock District; will take clear property to value.

20 acres land, 2 miles from Turlock; clear; $4,000; want clear residence, Oakland.

New cement house, 1 block from car line; value $5,000; will take late model auto up to $2,000; balance mortgage.

Fine building lots to exchange for light auto to $1,000.
S. H. BATES, 288 Bacon bldg., Oakland.

FOLLOWING list of property for exchange, all or in part, for small ranch near Oakland and assume.

Trust deed, secured by improved land, at Turlock $3,500
20 acres, 2 miles from Turlock; good alfalfa land $4,000
New 7 room cement house, Melrose Heights $5,500
6 lots, Iveywood $4,300
Total value $17,300
Total incumbrance $8,550
What have you?
S. H. BATES, 288 Bacon bldg., Oakland.

$2,800—Clear; Alameda co.; 5 acres improved and equipped for pigeons; some ranch goes with place; want Oakland.
$6,500—Oakland flats; want Sonoma co. ranch or acreage.
$7,500—Oakland store building; new; want good ranch to $9,000.
$9,000—Alameda co.; 17 acres; fine improvements; 600 hens, horse, surrey, etc.; 1 mile from good town; want Oakland.
R. BRUMBAUGH, 203 PANTAGES BLDG., OAKLAND. PHONE LAKESIDE 539.

NEWARK—30 lots, exchange or sale; small amount down; a snap. Box 1677, Call office.

REAL ESTATE TO EXCHANGE
Continued

M. T. MINNEY REALTY CO.
806-807-808 SYNDICATE BLDG.,
Oakland, Cal.
EXCHANGES

SAN JOSE INCOME FRUIT RANCH, 96 acres, 4 miles from town; all in young bearing apricots and prunes; complete drying outfit and necessary equipment; immense income; owners wish to go abroad and will exchange for city property and assume large mortgage on good trade. Price reduced for quick action. Worth $1,000 per acre.

CHOWCHILLA FARM LANDS, $150 per acre, the finest of level alfalfa land. Will accept good equities as part payment on 20 acres or more.

LIVINGSTON SWEET POTATO LAND; nothing better; accept equities as part payment; price $150 per acre.

BUTTE or SUTTER COUNTY IRRIGATED LAND, $150 per acre; water right in Sutter-Butte canal. Owner is an absentee and can not handle land. Accept and good city property.

CLEAR LOTS IN EAST OAKLAND. Exchange for improved land.

NOW LISTEN TO THIS
We have clear city property to exchange for first or second mortgages on land. If you can get a loan, see us about it.

We want several good apartment houses from owners.

STOCKS—STOCKS
We have calls for M. T. Minney stock syndicate sixes and city bonds. We can place any good stocks or bonds and get you full cash value in exchange.

WE WANT FIRST MORTGAGES
Anywhere in the United States. Can offer you an attractive exchange.

ALMOND LAND IN COLUSA COUNTY, $18,500; 367 acres rolling land; 5 miles to Arbuckle; 100 acres in 2 year old almonds; new bungalow; barn; 12 inch well and pumping plant. Will trade for city property. Price is only $50 per acre.

ALMOND LAND, unimproved, 320 acres, close to Arbuckle; rolling, deep soil; ideal for almonds, apricots or early Tokays; absolutely frostless. Price $10,000; clear. Want income. Will assume.

200 ACRES AT HOLLISTER; good buildings, orchard, etc.; price $100 per acre; mortgage $7,000, 5 years or more. Trade for city and assume to $25,000.

BEAUTIFUL ADAMS POINT HOME, $12,500; mortgage $5,000. Want ranch; will assume.

J. HAY SMITH

106 acre ranch; good barn; well and pump; 20 acres in grapes; some fruit trees; about 9 miles from Placerville; place is run down as it has not been attended to for 2 years. Price $75 per acre; good water ditch on place. This is a bargain and owner will trade and assume. (B1032)

20 acres near Elk Grove; good house of 6 rooms; barn, pumping plant; 6 acres alfalfa; 3 acres almonds; 3 acres grapes; 1 team; 2 cows; all tools, etc. Price $8,000. Will trade for Oakland income. (B1014)

40 acre ranch; near Davenport, Santa Cruz county; 12 acres orchard, mostly Newton Pippins; 8 acres grapes; house, barn, apple house; very fine spring; ¼ mile to school. Price $7,000. Will trade for good home and assume. (B332B)

5½ acres; ranch on the O. A. R. R.; good house of 8 rooms; barn and well. Price $4,500; clear. Will trade for home in Oakland or Berkeley. (B998)

J. HAY SMITH
908 BROADWAY, Oakland.

I have high grade stock in a loan company, guaranteeing good dividends. I can satisfy anyone as to its stability, and will exchange for good first mortgages on lands or property here. Investigate this. Our only reason for exchangeing this stock is to bring up the subscription to the full amount of capitalization. Bona fide and high class. Box 4963, Call office, Oakland.

$5,000—7 rm. modern 2 story house, hardwood floors, sleeping porch, large lot, sunny exposure; ½ block to Northbrae electric cars; choice residence district, North Berkeley; 5 min. walk to business center; bank mortgage $1,400; will trade equity of $3,600 for clear ranch, 25 to 40 acres, completely equipped; prefer Mendocino or Sonoma co. Will assume mtge. on ranch if valued at over $3,600. C. H. G. RUNDE, 2105 Shattuck av., Berkeley. Phone Berk. 331.

120 ACRES, level, fenced, new pumping plant, house, barn, windmill, trough; 8 miles from Fresno, on the Kearny drive; will trade; price $15,000.

Seven room house on Seminary av., one block of East 14th st.; garage and driveway. Will trade or sell.

BLANCK & HOWARD
1518 BROADWAY. Telephone Oakland 1070.

OREGON RANCH

Fine level land all in cultivation; 512 acres; near the "Dalles;" will trade for Oakland or bay property. Price $40 per acre; clear.
C. H. TAYLOR,
209 FIRST NATIONAL BANK BUILDING, OAKLAND, CAL.
PHONE OAKLAND 950.

Mortgages Wanted

Clear property for mortgages, $5,000 to $100,000, in clear income property to exchange for good mortgages, either first or second, city or country land. Give full particulars. Box 4915, Call office, Oakland.

CHARLES W. FISHER, property exchange broker, for quick results. 660 Market st.

BUSINESS CHANCES

YOU can lease an Advergraph at a small amount per month—WE WILL FURNISH THE LOCATION, and in three months to one year you control a business with a permanent monthly income. Go to the Ferry Station and take a look at these Advertising Advergraphs in operation—then—if you are interested, call at the office and we will talk the matter over. FERRY ADVERGRAPH COMPANY, 437 Pacific Bldg.

BILLIARD PARLORS.
Completely and handsomely furnished, representing $10,000 outlay, for sale for one-half cash or terms, or half interest; open town of 7,000; wonderful opportunity for any one interested in this line business. G. G. HANNAH, San Luis Obispo, Cal.

HOTEL for sale or rent; established 25 years; railroad workingmen and the best business trade in town; opposite S. P. depot and N. P. depot; man and wife preferred; small capital. Apply or write JOS. P. HANMAN, Stockton, Cal.

VALUABLE state rights for manufacturing of splendid household article; patent applied for; for sale; no experience and little or no capital required. Large profits. Address box 52, Weehawken, N. J.

FOR SALE—Pool room, barber shop and cigar stand combined; $550. 816 B st., HAYWARD. Cal.

WANTED—Young, active man with $10,000 to $20,000 in the brass novelty manufacturing line; exceptionally good proposition. For particulars call at CADWELL'S, 2433 Shattuck av., Berkeley.

RESTAURANT
AAA—A nice, neat, place; doing a nice business in a good location; low rent; long lease and the price is only $600.
Saloon doing a good business; rent $90; long lease; portion leased out; saloon rent reduced to $30; price $1,000, half cash.
659 Phelan bldg.

GARAGE—Country garage for sale; a money maker; investigate. Box 1665, Call office.

YOU can lease an Advergraph at a small amount per month—WE WILL FURNISH THE LOCATION, and in three months to one year you control a business with a permanent monthly income. Go to the Ferry Station and take a look at these Advertising Advergraphs in operation—then—if you are interested, call at the office and we will talk the matter over. FERRY ADVERGRAPH COMPANY, 437 Pacific Bldg.

WANTED BUSINESS MAN with some capital to take charge of publication; one-half interest; will net $30,000. T. S. MINOT, 504 Mills bldg.

WANTED—Partner for best and profitable paying business, with $1,000 cash; call after 6 p. m., or Sunday all day. 1962 Union st.

A REAL SACRIFICE FOR QUICK SALE
14 housekeeping rooms well located; rent $35; for only $250. PARKHURST, 353 16th st.

PAINT, glass, wall paper and picture framing store; also contracting business in live town at invoice on account of sickness; terms can be arranged. HENRY A. PARKHURST, 353 10th st. Phone Oakland 6210.

WHY don't you study law in your spare time and put yourself in the big income class? Easy terms. Drop a postal for particulars. BUSINESS MEN'S LAW COLLEGE of San Francisco, Mills bldg.; phone Douglas 5990.

WANTED—AN IDEA! Who can think of some simple thing to patent? Protect your ideas, they may bring you wealth. Write for "Needed Inventions" and "How to Get Your Patent and Your Money." RANDOLPH & CO., Patent Attorneys, Washington, D. C.

MONEY—European capital for investment in attractive enterprises. Address BANKERS ALLIANCE, 120 High Holborn, London, England.

BUSINESS CHANCES
Continued

HOTEL 25 ROOMS FOR SALE

Completely furnished and modern in every respect; gas, electricity, hot and cold running water in every room; very centrally located; rooms are all full and paying well; long lease to 1916 without any raise in the rent, which is ONLY $125. This hotel is so centrally located that it can be made to pay $1,000 per month during the fair. The POPULARITY, GOOD WILL AND LEASE AND FURNITURE WOULD BE BARGAIN AT $5,000. BUT FOR QUICK SALE WE WILL TAKE $3,000 cash or trade. Would consider an automobile; 30 days' trial given. TANNER, 229 Muirhead bldg., 1278 Market st.

RESTAURANT—With lease; no reas. offer refused. No agents; reason for selling, sickness. 2064 Polk.

WANTED—Partner for profitable paying business with $1,000 cash. Call after 6 p. m. only, 1962 Union st., or phone West 3532.

$750—Handy man for partner for new and second hand store and office furniture business. 655 McAllister st.

VALUABLE patents pay better than gold mines; write for list, "Patents for Sale." RANDOLPH & CO., patent attorneys, Washington, D. C.

GROCERY—$1,700; apt. district; doing $40; best buy in city. Address box 1828, Call.

LODGING HOUSES FOR SALE

HOTEL 25 ROOMS FOR SALE

Completely furnished and modern in every respect; gas, electricity, hot and cold running water in every room; very centrally located; rooms are all full and paying well; long lease to 1916 without any raise in the rent, which is ONLY $125. This hotel is so centrally located that it can be made to pay $1,000 per month during the fair. The POPULARITY, GOOD WILL AND LEASE AND FURNITURE WOULD BE BARGAIN AT $5,000. BUT FOR QUICK SALE WE WILL TAKE $3,000 cash or trade. Would consider an automobile; 30 days' trial given. TANNER, 229 Muirhead bldg., 1278 Market st.

Oakland Lodging Houses for Sale

15 room house; long lease; good income and right location. Price only $1,000. Will consider terms. (131B)

25 room house; 3-year lease; hot and cold water in every room; good furniture. Price $1,200. (48B)

36 room house; lease to 1916; near 12th and Broadway. Price $2,000. (9A)

J. HAY SMITH
908 BROADWAY, OAKLAND.

PARTNERS WANTED

WANTED—2 partners with $5,000 cash, with or without services; will stand rigid investigation. Call at room 833, Monadnock bldg.

INVESTMENTS

WITH $200 and up you can get into a clean business that pays well. ADVERGRAPH SERVICE looks good every way you figure it. FERRY ADVERGRAPH CO., 437 Pacific bldg.

INVESTORS ATTENTION!

WE want money, from $500 up; will pay a bonus and guarantee big interest. Fine references furnished, including Dunn and Bradstreet and local banks. Will accept at cash value stocks, bonds or good first mortgages. Money can be paid in installments. Strictly bona fide and high class. Box 4927, Call office, Oakland.

WILL you loan at 2 per cent per month? We offer Loan & Mortgage Co. stock. Will entertain 1st mortgages, bonds and listed stocks at face value in exchange. Bank references. Our proposition is bona fide. Will accept cash installments. We want to increase our subscription—and make this offer for short time only. Strict investigation invited, as our proposition is bona fide and high class. Box 4854, Call office, Oakland.

TAX TITLES FOR SALE—Half actual value; timber, fruit and farming lands in best section of state. TITLE PERFECT. T. S. MINOT, 504 Mills bldg.

Wanted Street bonds, Synd. Sixes or any good stocks or bonds. Box 4808, Call office, Oakland.

THE FILLMORE BRANCH OF THE CALL IS AT 1657 FILLMORE STREET.

MONEY TO LOAN

D. D. DRAKE.

Money on your salary without security; best and most private terms; see us before going elsewhere. Room 201, 948 Market, room 18, 1225 Broadway, Oakland.

HOUSEHOLD LOAN CO.

Loans on furniture, pianos, etc.; low rates; private. 357 Pacific bldg., 4th and Market sts.; phone Douglas 3265; Oakland office, 518 First National Bank bldg.

WE LOAN MONEY TO PEOPLE WHO HAVE PERMANENT EMPLOYMENT; no indorser; confidential; no red tape methods; $1 a 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 building.

MONEY On your salary quick; cheapest rates. Those dealing elsewhere especially invited. They will appreciate the difference. FOX CO., 625 Market, rm. 311.

PAWN tickets, diamonds bought, highest values. SCHUMAN, 133 Geary st., room 524.

MONEY TO LOAN
Continued

BALDWIN JEWELRY COMPANY, Gold and Silver Smiths, 29-35 Kearny st.
LOAN DEPT. RATES 2 PER CENT PER MO.

OUR plan for advancing money to salaried people IS DIFFERENT; printed rate card tells story. DYER BROS., 12 Geary st., room 524.

MONEY loaned, 2 per cent on diamonds; jewelry, old gold, diamonds bought. LOSSMAN, 1150½ Market.

CASH LOANED to salaried men on note without indorser. MORRELL, 507 Monadnock building.

MONEY TO LOAN—Real Estate

WE HAVE SEVERAL THOUSAND DOLLARS TO LOAN upon city, Oakland, San Mateo, Richmond and Point Richmond property, first or second mortgage, at 6 and 7 per cent. No trouble or unnecessary delays. Pay off same as rent. If in need of money to improve, or clear off indebtedness about to be closed, call on us and we can help you out.
F. AMBROSE & CO.,
3250 Mission st. near 29th.

LARGE OR SMALL AMOUNTS, 6, 6½ or 7 per cent, flat or installments. Call or write O. E. EVANS, 2367 Mission st., S. F.

MONEY TO LOAN ON RE