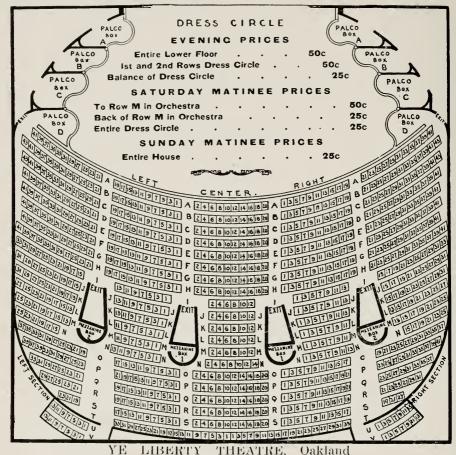
FARMERS AND MERCHANTS SAVINGS

S. E. COR. THIRTEENTH AND FRANKLIN STS., OAKLAND, CAL.

Does a savings business exclusively, paying the highest rate of interest consistent with conservative banking. Real Estate loans made on mortgages only, the use of Deeds of Trust having been discontinued.

Officers: Edson F. Adams, President; S. B. McKee, Vice President; Geo. S. Meredith, Cashier; F. C. Martens, Assistant Cashier,

Directors—R. S. Farrelly, A. W. Schafer, A. L. Stone, Samuel Bell McKee, J. H. Macdonald, Geo. S. Meredith, H. A. Mosher, Chas. E. Palmer, Edson F. Adams.



CENTRAL OAKLAND AND PIEDMONT PROPERTY A SPECIALTY. CHOICE RESIDENCE LOTS WITH RESTRICTIONS AGAINST UNDESIRABLE.....
IMPROVEMENTS. SOLD ON EASY TERMS.

RICHARD J. MONTGOMERY

Tel. PIEDMONT 2554

REAL ESTATE DEALER
554 NOTARY PUBLIC and INSURANCE
4003 TELEGRAPH AVENUE, COR. 49th STREET OAKLAND

CALIFORNIA

Tel. HOME A 2514

Phones:-Piedmont 203-Home A 1454

COLUMBUS ELECTRIC AUTOMOBILES

HAY CITIES ELECTRIC AUTO CO., AGENT
1760-62 TELEGRAPH AVE at 33rd Street OAKI
Exclusive Electric Garage Depot for OAKLAND, CALIFORNIA Depot for Exide Batteries

SERPA REALTY CO. Office Phone: Piedmont 3707 Res. Phone: Piedmont 2523

Real Estate and Insurance

Member of the Berkeley Real Estate Exchange
CONTRACTORS AND BUILDERS
Cor. ADELINE ST. and ALCATRAZ AVE., South Berkeley Bank Bldg., BERKELEY