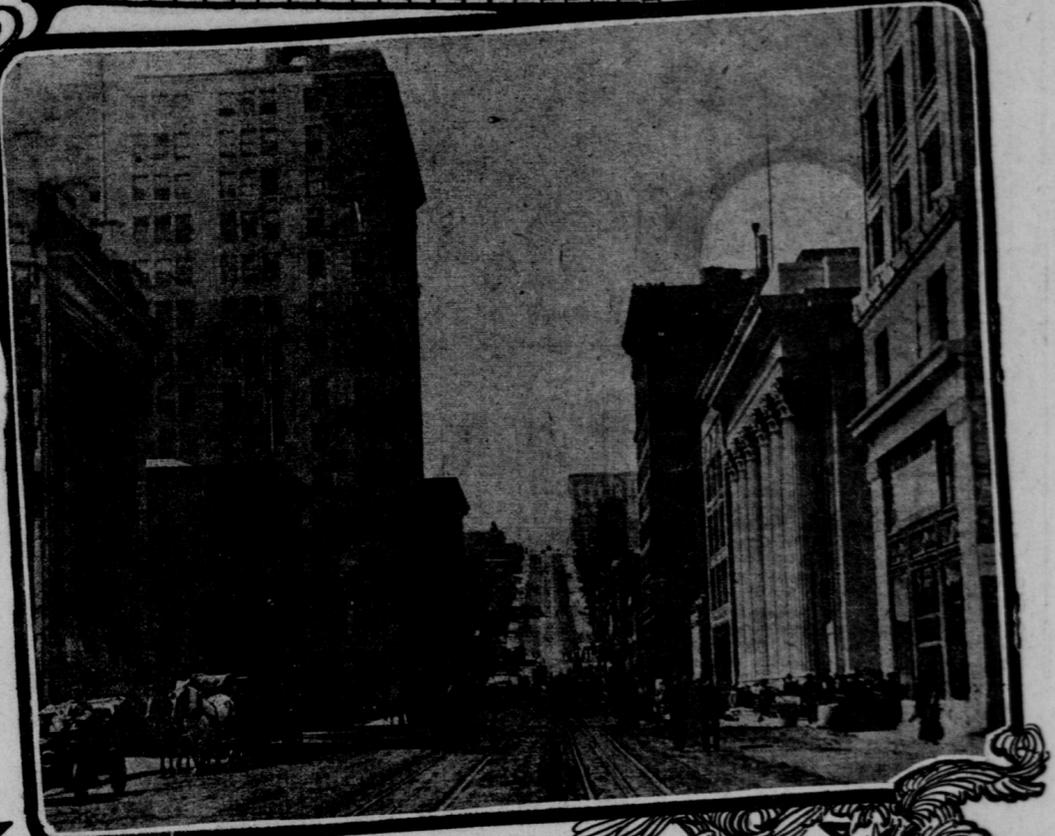
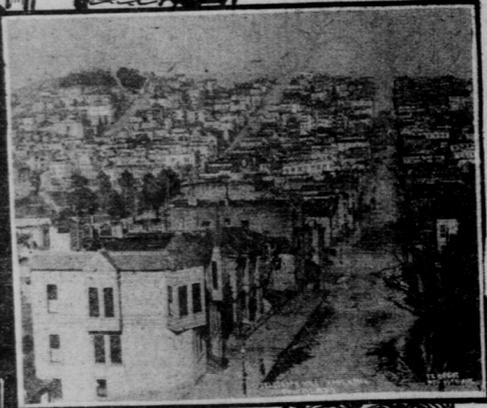


In the Marts of the Brokers

The Metamorphosis
of Pine California
Sacramento and
Clay Streets.



CALIFORNIA STREET WEST OF SANSOME TODAY



TELEGRAPH HILL FROM GREEN AND TAYLOR STREETS BEFORE THE FIRE



TELEGRAPH HILL FROM GREEN AND TAYLOR STREETS TODAY



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SAME VIEW FROM TELEGRAPH HILL TODAY

VIEW FROM TELEGRAPH HILL BEFORE THE FIRE

Mills building, the Kohl and the Merchants' Exchange, which could not easily be more satisfactory, for they have been tried by fire and not found wanting. The improvement along Montgomery, on Clay, Sacramento, California, Pine and Bush streets is remarkable. Some of the best of the new work is by Bliss & Faville, architects, who are putting up the Bank of California on the northwest corner of California and Sansome streets. There is not a finer counting house in the country than this beautiful granite structure, with its single room 55 feet high, 80 wide and nearly 120 feet deep lighted by windows thirty-five feet from top to bottom. There are six columns in front weighing nearly 100 tons each. Over in the northeast corner there is a little elevator running to the roof, where the directors meet and where the legal and the land departments have their quarters. The interior is finished in marble and is so beautiful that almost any one will be glad to have a large deposit there. The Bank of California will be an architectural education to the public, well worth the \$900,000 that the building costs.

Only All Granite Building
Not of so grand dimensions as the Bank of California but decidedly worthy of inspection is the Italian-American bank which John Galen Howard has built at the southeast corner of Montgomery and Sacramento streets. It is the only all granite building that has been ordered in San Francisco since the fire. It has a flat roof 50 feet high to 42 feet wide and 137 feet deep. It is finished in verde antique and white Italian marble. The check desk is a single slab of verde antique finished in bronze and there is much effective bronze work in the decoration. In all it represents an outlay of perhaps \$250,000.

Moyer & Ward have put up a splendid building for the Alaska commercial company at the northeast corner of California and Sansome streets. It is a class A structure, with a frontage of 124 feet in Sansome street and is 45 feet deep. The Bank of Italy at the southeast corner of Montgomery and Clay streets has a ground area of 3,000 square feet and rises eight stories. The lower part is of granite. The Mills building annex is completed and the building now represents an outlay of \$300,000. The Postal telegraph at the corner of Bush and Battery streets is a 10 story, class A structure, 90 feet by 100, estimated to cost \$450,000. The building at the corner of Bush and Sansome streets is a five story, class A structure, with a pressed brick facing. Its ground measurement is 137 1/2 feet each way. It is valued at about \$300,000. The Welch building has a 54 foot frontage in California street near Battery. It is an eight story, class A building worth \$300,000. There is the Levi Strauss building, five stories high, class A and B, with about 62,000 square feet of floor area.

The Clunie building on the southwest corner of Montgomery and California streets represents an outlay of \$250,000. It is of Raymond granite, and while perhaps not an architectural triumph as regards beauty is certainly class A. Other buildings that one notices are the Halsey in California street, the Macdonough at Kearny and Pine streets, the Adam Grant at Bush and Sansome streets, the Mergenthaler, the Alta at Bush and Kearny streets, costing \$120,000, being class A and eight stories in height, the West Coast Life in Pine street between Montgomery and Sansome, the Lane at Bush and Sansome streets, the Marvin at California and Drumm streets, the Luning and the Koshland at California and Market streets.

SAN FRANCISCO'S business center is just where it was before the fire. The money is exactly where it used to be. The same men have it and are to be found on the same streets, only many of them carry it in different pockets than in former days, and are wearing far handsomer suits of clothes. If you wish to make a touch you may have to study the new garments for a moment, but otherwise conditions are as they were before the notorious 15th of April, 1906.

The clothing is different, but the contents of the pockets are not. With one or two exceptions everything is in better fashion. The little "hand me downs" have disappeared. No one would think of doing business today in a wooden frame with a cast iron front and no elevator. No one proposes to go down into the basement, either. Business will be on the level. No more descents into where the waters of the bay once were, but a direct and even step from the pavement into the office, or the lift, and there you are in a room generously windowed and probably with air in it. These simple betterments in the conditions for doing business make for prosperity and San Francisco is to be congratulated.

With a few exceptions, such as the

Most of these buildings are class A. There is nothing in them to burn, excepting the office furniture. They are so much more commodious than their predecessors in the business center that, though they represent numerically a third of the number of buildings destroyed by the fire two years ago, they supply a larger area of office room. Heretofore San Francisco was always a little cramped for space in the business district, but now the condition has changed, and soon there will be more space than is urgently demanded. There are still many vacant spaces whereon buildings will presently arise, and their rents will be lower, much lower, than they are today. Shops and stores that have been "away uptown" since the conflagration will be moving back to near their old quarters in a steady stream. The uptown centers will become a memory, something for those who can look back to talk about; but it will be difficult for those who were not here to see this with their own eyes or to understand.



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