

Builders of Fine Real Estate Property Awake to the Esthetic

OPPORTUNITIES FOR DEARER HOMES

Larger Lots, Building Restrictions and Desirable Neighborhood Influence Buyers

By GEORGE F. LYON

San Francisco is one of the great cities of the country, not only for business but for residences as well. It is especially favored by nature in its abundance of splendid sites for homes, the many hills affording magnificent views, which can not be excelled. This, together with a fine climate and good drainage, makes it possible for it to become the great home city of America.

While we have such admirable locations for homes, it is only within the last few years that one could secure a lot and erect a home with the assurance that it would not be injured or ruined by the erection, adjacent to it, of a business building, high apartment house or something else equally objectionable.

Those who have recently laid out the suburbs across the bay, and down the peninsula have been quick to see the advantages of having a restricted subdivision. There they have numbers of beautiful private parks and places laid out by skilled landscape gardeners with avenues lined with charming houses. The subdivision of blocks in this city heretofore has only looked to quick sales.

It was long the custom when an owner wished to dispose of a large holding to grade the property in an indifferent manner, frequently without any regard to the official grades of the streets, throw some red rock on the roadway and the sidewalk, lay a redwood curb, at last, as a finishing touch, to build a rail fence around the property and then whitewash it. Then the property was offered either at auction or private sale in 25 foot lot subdivisions and the purchaser could erect a building of any character he might desire.

LOOKING ONLY TO PROFIT

While this manner of subdividing and disposing of property was, no doubt, profitable to the owner, it certainly did not add to the beauty of the city. With the exceptions of a few localities the greater part of our most desirable residence sections have been laid out in that manner.

Thus, it is quite a common sight to see an attractive house set back from the street line, surrounded by a beautiful garden, spoiled for a residence by having the sun and light shut off from one side by a high building of flats or apartments, to say nothing of things far more objectionable.

NEW LOANS INDICATE IMPROVEMENT PLANS

Mortgage of \$75,000 Recorded on Ellis and Mason Corner

While all branches of the realty business and all lines connected therewith have been of restricted activity during the Portola week, a sufficient number of loans have been recorded to indicate contemplated improvements in various parts of the city.

BAKERS BEACH TRACT

The nearest approach to it is the Bakers beach tract on Thirty-second avenue, north of Lake street. Here the lots have been cut up in not less than 80 foot frontages, with building restrictions imposed. The cutting up of this property into large lots has attracted a finer class of home builders and the property today is much better in appearance and in value than any of the surrounding land, by reason of the many artistic homes erected.

LEASES FOR BUSINESS PROPERTY, NUMEROUS

Substantial Rentals Involved Show Confidence

Harron, Rickard & McCone have leased from the Haslett warehouse company, at a total rental of \$90,000, the use of the northeast corner of Broadway and Folk street to John H. G. and E. A. Lackmann, the terms are private.

RICHMOND AND SUNSET PROPERTIES ARE SOLD

Chamberlin & Co. report the following recent sales: For the account of George W. Leonard to Louis Hix, 5 room story and a half cottage, 25x120, located at 127 Tenth avenue, price \$8,500.

MONEY AND REALTY

SEEKING SMALL FARMS IN SACRAMENTO VALLEY

Wonderful Change Noted in the Irrigated Lands Districts

Thomas Dowell, secretary of the California irrigated land company, has just returned from a three days' visit to the irrigated lands of the Sacramento valley. During those three days he collected from Missouri, Kansas and Nebraska purchased 680 acres of irrigated land, mostly in pieces of 10 to 40 acres.

"It is not surprising," said Dowell, "that the farmers of the middle west and east are intensely interested in Sacramento valley irrigated land, not that large numbers of them are settled there. Those who have been living in one crop regions with too much or not enough rain, with frosts, snow, hail and storms to contend with, welcome the opportunity to purchase small acreage in the Sacramento valley, where the soil can not be excelled, where the water is absolutely controlled by the farmer, and where the other element of successful farming, sunshine, is on tap practically all the year."

"It is surprising, however, that among the hundreds of thousands of bay city inhabitants, the few that are familiar with the rapid development of the valley, or who appreciate its wonderful and sure opportunities either for land speculation or for homes. Up to a few years ago there was cause for this lethargy, the Sacramento valley was a vast grain ranch, and to many of our people it is one still."

"Today this vast plain is dotted with magnificent alfalfa fields, which yield 10 to 15 crops yearly; orchards that pay \$100 to \$150 per acre annually; vineyards which pay a like amount; fat cattle, fine horses and all that goes to make up a prosperous farming section."

"A few years ago this land sold at the price of wheat land, today the bare land sells for \$85 and \$150 per acre, and improved land, land cultivated, and with fruit trees, grapes and alfalfa, sells for \$150 to \$500. Irrigation has made the change and has made successful the growing of all crops."

"Yet the very ones, the people of our bay cities, who should be the first to recognize the changed conditions and take advantage of them, neglect to look further afield and allow those who are hundreds and in many cases thousands of miles away, to get in on the ground floor."

"Understand I am not deprecating the incoming of the eastern home seeker, we want all we can get, but I am criticizing the short sightedness of many of our local people, who in their present condition are recording nothing to look forward to but the daily grind. There are thousands of persons in San Francisco at the present moment who, by leaving the places they now occupy to accept the changed conditions, could, by adopting agriculture, better their own condition and that of those depending on them. Rarely, indeed, does an energetic California farmer fail to make a comfortable living."

IMPROVEMENT HASTENED

The sudden clearing of this comparatively flat part of the city only hastened the day when its lands would be covered by costly structures. What would have taken many years to accomplish in the slow progress of the market and sale of lots was brought about at once. But there never has been in many years any large amount of flat land available for business and manufacturing purposes, and it is not surprising that the manifest destiny of that part of San Francisco was to become the great business and manufacturing center of the bay.

MANY FINE BUILDINGS

Mark the splendor of downtown business streets in comparison to their former state. Not many days ago a party of prominent capitalists was observed going through Grant avenue. They were attended by strangers, evidently of great intelligence. They were calling attention to the fine buildings which line that thoroughfare on both sides. To the thinking man the rebuilding of Grant avenue, the rebuilding of Market street of East street, of O'Farrell street, of many other streets at the present scale is doubly significant.

The businessmen of San Francisco intend largely because they foresee largely the future of San Francisco. Their demands for superior accommodations and the willingness of owners of San Francisco realty to invest liberally in the required improvements on the part of the city indicate that the holders of real estate in San Francisco are of a high order of intelligence and that the large expectations of the men of business.

LARGE LOANS ON REALTY

This office is naturally in touch with the underwriters, and their views are quite well known. The attention of everybody has been attracted to the lending of large sums of money in San Francisco by prominent insurance companies on the security of local realty. Confidence, therefore, is not entirely local, but it is entirely local. The conditions surrounding them, are compelled to be conservative in their investments. Every large loan that is made in San Francisco by an eastern insurance company involves a discussion of the conditions here, of the new construction, of the spirit of the people of the city, of the general business conditions which might be expected from a seaport located as this is, in view of the Panama canal and the general awakening of world wide commerce.

REVIVAL IN REALTY MARKET

I am confident that underwriters consider the burned over district of San Francisco a good risk on the whole, and largely in view of the improved construction. Brick and stone, steel reinforced concrete—these extend their favoring influence over an underwriter's territory that takes in the old wholesale and retail district, the old manufacturing districts, the old fruit district and the water front. The great crisis through which we passed did not

State Insurance Commissioner Wolf

Rebuilding of San Francisco Inspires Confidence of Conservative Capitalists

By E. MYRON WOLF.

Insurance Commissioner of California

The insurance department of the state of California has been very closely observant of the rebuilding of San Francisco and the reason is obvious. Following the great destruction by fire in 1906 the attention of all insurance-men throughout the United States was focused on San Francisco.

The office of the insurance commissioner of California was daily visited by parties in interest, by those who had lost by fire and by leading insurance-men from all parts of the country. Every phase of material San Francisco was, naturally enough, discussed.

The question of liability for loss from any particular cause and the large number of communicating fires which raged simultaneously became objects of daily consideration. What ever this department could do to secure justice and to promote conservatively all interests that were bound up in the welfare, present and prospective, was attempted with earnestness, if not with entire success.

NEW ERA OF CONSTRUCTION

Downtown San Francisco and the other sections through which the flames raged in 1906, are being rebuilt by the composite construction of the city. There were buildings which were erected in the early fifties; there were structures of the more modern period, all jumbled together. The older and cheaper structures had far been considered by underwriters to be a menace to their more costly and more modern neighbors. Events proved that forecasting in this regard were justifiable for the dire event showed them to be correct.

We have entered into a new era of construction. The most costly buildings and the most perfect contents for such buildings are found in such business sections of the city, both wholesale and retail. Such was the fact, of course, before the big fire, and such will always be the fact. The physical characteristics of San Francisco, especially the steep grades which rise from one plateau to another, naturally bar the business districts within certain easily accessible areas.

EXTENSION OF BUSINESS

There has been naturally an extension of the manufacturing, wholesaling and warehousing business in the region which lies south of Market street and extends toward the bay of San Francisco on the south was one of the most earliest populated. Tens of thousands of houses were built in this section and the Rincon hill residential part of the city still retains some of its old time splendor.

In the thousands of houses were residing families of whom many had been in the city for many years. The covetous eyes of men of business were cast in that direction, for as the transportation companies secured terminal facilities of large size in the region of the south bay and as manufacturing spread its industrial structures southward, it was easy to foresee that the manifest destiny of that part of San Francisco was to become the great business and manufacturing center of the bay.

DEALS PUT ON RECORD FOR BIG PROPERTIES

Fulton Iron Works Conveys Industrial Site Land

Among the sales which have been placed on record in the Portola season are several of general interest. One of these has been recorded by which the Fulton iron works conveys to the San Francisco and Fresno land company its property in the vicinity of the Union iron works. The deal covers buildings and machinery as well as land.

The Gray Brothers crushed rock company has conveyed to the Golden Gate title company a large property, which has been used as a quarry, situated in the northern part of the city. It includes the northwest corner of Green and Sansome streets, 45x10x83.9 feet; the southeast corner of Union and Calhoun streets, 69x64x10 feet; the northwest corner of Green and Calhoun streets, 68x68.9 feet; and also lots in Calhoun and Sansome streets. The Golden Gate title company is a corporation which has been operated by the Gray Brothers for some time.

J. W. Westphal, trustee of Warren R. Payne, has conveyed to Jerome Marks, 78.5x81.10 feet, in the west line of Market street, 31 feet south of Clay, for \$32,000.

William I. and Ruth M. Smith have sold to Louise B. Bruening a lot in the southeast corner of Union and Calhoun streets, having dimensions of 27x61x100 feet.

A prominent business corner in Richmond has been sold by Clinton E. and Evelyn Towne Worden to John J. Quinn. This is the southeast corner of Clement street and Second avenue. It is one block from Jordan park. The size of the lot is 25x22.6 feet. There has been a large appreciation in the value of business properties in Clement street. A lot corresponding to the one secured by Quinn is known to have been sold less than three years ago for some thousands of dollars less than the price Quinn paid.

The improvements on the Quinn lot consist of a one story cottage building. A deed has been recorded by which Mary A. Quinn conveys to John J. Quinn the southeast corner of Bush and Powell streets, 45x76.5 feet.

SUNNYSIDE BUYERS TO ERECT MANY HOMES

Sales in Popular Subdivision Precede Improvements

Rogers & Stone report that Sunnyside property is very active. Building is proceeding with great energy. During the past several weeks the sales amounted to more than \$40,000. Sixty per cent of the purchasers have announced their intention to begin the erection of homes at once.

Four beautiful modern cottages which are being built by Rogers & Stone are nearing completion. The company is planning to build a number of other cottages and bungalows in this section of San Francisco.

Sunday, October 17, notwithstanding the festive season and Portola week, was a banner day at Sunnyside. Thirty-two of the 50 special lots were sold. Sunnyside is adjacent to the great Sutro forest, just directly west of the Mission district, and located on the south slope, with access to six different car lines and is in line of the rapid growth of San Francisco.

PORTOLA FESTIVAL REALTY STIMULUS

Visit of Thousands of Strangers Bound to Have Effect Upon Market

One million persons have had an opportunity, under the most favorable of circumstances, to inspect San Francisco during the last week. Perhaps the number has been even greater, for it included everything that can be described as the tramping region, by which is meant all of San Francisco and every county that borders on the bay from Santa Clara county, northward and eastward, all of interior California in representative numbers, thousands from other states, a large delegation from each of the southern counties of California and many from foreign lands—tourists, official visitors and others.

It is extremely probable that there were thousands of San Franciscans who were not personally familiar with all parts of the city 10 days ago who have since observed the improved streets, the improved class of structures that succeeded those of an older and less advanced architectural time, and now know the city very thoroughly.

VALUE OF INSPECTION

In the opinion of many of the foremost owners and brokers connected with San Francisco's realty interests, the carnival has done more for San Francisco as a means to make known what there is here in material things, and even more important, what the present spirit of the people really is, than could have been accomplished in any ordinary way in years. Consequently no broker deprecates the closing down to a large extent of the brokerage offices during festival times as a general interruption to inquiry for the time being. Indeed, there is not a broker of realty in San Francisco who will not say that the crowds of the week have tended to make an old city new, and to give it a new and greater thing for this city.

In the nature of things the processions that have moved through the streets have passed where the burned district has been most extensively and splendidly improved. On these thoroughfares have congregated by day and by night people from all parts of the world whose curiosity has been stimulated by the history of this city during the last three years, and whose eyes have been gratified by the splendor and glories of the rejuvenated and reconstructed San Francisco.

BUSINESS DIVERSITY SHOWN

Every picture that has been published in a daily newspaper of San Francisco in the past week, in connection with a pageant of any kind, has necessarily included the fine buildings of central portions of the city. Thus a permanent record for world wide distribution has been made up in the way most likely to convince and inform the world of what San Francisco is like now.

The distribution of the hotels to many parts of the city since 1906 has caused a great crowd of visitors to become acquainted with sections of San Francisco which might not have been viewed otherwise. The pleasing weather conditions made tens of thousands visit all points of interest during the earlier part of the week, and whatever the effect it might not have been viewed otherwise. The pleasing weather conditions made tens of thousands visit all points of interest during the earlier part of the week, and whatever the effect it might not have been viewed otherwise.

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DEAL IN EXCHANGE INVOLVES \$175,000

Obear Investment Company Gets Ocean View Tract From E. J. Tobin

One of the largest and most important real estate transactions closed for some time past and involving about \$175,000, affecting a well known subdivision property and a downtown business lot, has just been concluded through the office of J. W. Wright & Co.

By the terms of the agreement, E. J. Tobin conveys to the Obear investment company property known as the Ocean View Park tract, which lies just inside the county line near the southern limits of San Francisco. This tract is bounded on the west by the automobile boulevard, now being constructed, which will run from Golden Gate park to San Jose; on the south by the county line, on the east by St. Charles avenue and on the northeast by Worcester avenue. The tract contains about 225 lots, of which about 70 are under contract of sale.

SALES IN LEVY TRACT EXCEED EXPECTATION

Much Inquiry and Interest by Prospective Buyers

According to Captain Obermeyer, the number of sales in the Levy tract has exceeded his expectation, although the improvements are sufficient to warrant a ready sale. Captain Obermeyer says also that the outlook for the sale of the tract is excellent. There is much inquiry and interest.

LOS ANGELES

BY WAY OF THE GREAT SAN JOAQUIN VALLEY

SOUTHERN PACIFIC

Through the very heart of the Valley en route to the Queen City of the South.

Three Trains Each Way Every Day

Leave San Francisco.....10:20 A. M. Daily
Arrive Los Angeles.....7:05 A. M. Daily

Leave San Francisco.....6:00 P. M. Daily
Arrive Los Angeles.....8:00 A. M. Daily

Leave San Francisco.....11:00 P. M. Daily
Arrive Los Angeles.....8:15 P. M. Daily

SEE ANY AGENT

SOUTHERN PACIFIC

TICKET OFFICES
Flood Building, Market Street Ferry Depot,
Thirteenth and Franklin Streets, Oakland

Are You Land Hungry?

We can satisfy you! See us. We own or control exclusively all of our properties and know and can vouch for them as no broker could. Get details, then see properties and you'll realize why we do more business in high grade tracts than anyone in San Francisco.

Money-Making Little Orchards

Napa Valley—ideal climate, beautiful scenery, fine neighborhood, only a mile from Napa river, healthy, heavy bearing, matured trees that will take care of you for life.
Terms: 1-5 down, balance in four annual payments.
Net proceeds of 1909 crop go to you. This year's crop has netted every purchaser about 50 per cent on his investment after paying all expenses. All purchasers who took care of their own crops have netted more than their annual payments from these farms.

Best of transportation facilities—Vallejo and Napa valley electric line, Southern Pacific, Northwestern Pacific and river transportation—close at hand. New Hotelling line survey runs past property.
\$15,000 Home Place, consisting of 28 acres, with all improvements, consisting of a good 10 room house, modern plumbing, beautiful lawn; large barn, well, windmill, tankhouse and small extra cottage; improvements valued at \$6,000; 21 acres in fruit, of which 15 acres are in full bearing, mostly Bartlett pears; 3 acres in young pear trees; balance in ground around house and grain land. A BARGAIN.

Ideal Alfalfa Land

Glenn county deep loam soil, abundant water at 25 feet for irrigation. Cheap electric power. Beats ditch. Others now producing 10 to 12 tons per acre. Adjoins town. One mile to station. Best at any price, not only for alfalfa. But citrus fruit and general intensive agriculture.
20 ACRE TRACT, \$12,000. \$240 PER YEAR—PAYS MORE THAN THIS IN GRAIN UNIRRIGATED.

WHOLESALE TRACTS FOR COLONIZATION, HOMES OR INVESTMENTS—Near good town in Glenn county, 3 railroads and Sacramento river frontage. No alkali, hardpan or overflow. Has water right and can be irrigated at less than \$10 per acre.
1,000 to 10,000 Acres at \$25.00 to \$35.00 per acre, depending on location. Any terms. Alfalfa, citrus fruits and general agriculture. Ripe now for retailing at \$35 to \$150 per acre with water. Snap and not listed elsewhere.

PATTEN LAND COMPANY

Suite 601, First National Bank Building
Corner Post, Montgomery and Market Sts