

Millions of Home Seekers Will Swarm Over This State

BIG IMMIGRATION INTO CALIFORNIA

Railroads Planning to Bring Thousands of Settlers Into State in 1910

Good crops everywhere with high prices and a general air of prosperity covering the entire country have combined to make the coming season a record breaker for immigration into California. The railroads are planning to bring thousands of settlers into this state in 1910 and the demand for large holdings capable of subdivision is already reaching tremendous proportions.

"Hardly a day passes that we do not receive from one to five letters from big eastern operators inquiring for large acreage suitable for colonization development," said J. E. Green, manager of the country land department of Baldwin & Howell. "The big concern who have been making fortunes by breaking up and colonizing western Canada, Texas, Colorado, Montana and Idaho are now directing their attention to California and are after similar properties in this state."

"These people mean business. They stand ready to put millions of dollars into California lands and it is up to us now to find them the proper acreage. The day of the combined harvester is passing and in its place of the immense ranches covering San Joaquin and Sacramento valleys you will find, 16 years from now, thousands of little irrigated farms. You will see land that can be bought for \$50 an acre selling for \$100 and \$500 an acre. Increase scientific farming, aided by instructions given by experts, will take the place of haphazard methods and steam gang plows. Every acre of ground will be studied and developed along the most productive lines. The conservation of moisture and the rotation of crops will be matters of vital consideration and the 1,000 acre farm we see now will be as much of a relic of the past as the Spanish grant of 100,000 acres is at the present day."

Green has just returned from a trip into San Joaquin valley, where with F. M. Pickering, secretary of Baldwin & Howell, he was called to look into several irrigable properties tributary to the Merced river, his intention being to recommend the same to some of Baldwin & Howell's eastern clients providing the properties came up to expectation. He recently made a trip up the Sacramento valley and into southern Oregon, looking into the possibilities of various irrigation and colonization propositions as he went along.

"The millions of dollars that these big companies bring into California, following the most productive lines that semi-cooperative and intensive farming will result in, will have its effect upon all branches of the real estate business," said Pickering upon his return. "Cities are made possible by the country surrounding them and the richer the strata comes in agricultural productivity the greater San Francisco will become. In fact I would venture to say that the indirect influence of colonization work alone upon the metropolis of California would be sufficient to keep our increase of city realty values up to the standard set during the last 20 years. When you add to this the effect of the Panama canal and of opening up the orient and the natural tendency of development in the interior the static conditions in agricultural productivity the greater San Francisco will become. In fact I would venture to say that the indirect influence of colonization work alone upon the metropolis of California would be sufficient to keep our increase of city realty values up to the standard set during the last 20 years. When you add to this the effect of the Panama canal and of opening up the orient and the natural tendency of development in the interior the static conditions in agricultural productivity the greater San Francisco will become."

LOANS MADE ON REALTY REFLECT CONFIDENCE

Bank Places \$15,000 on Mission Street Lot Near Sixth

Most of the loans negotiated on realty that have been recorded the last week, while small compared to those of a week ago, still show the confidence of the lenders.

A. Komsthoft has loaned \$7,000 to William and Augusta Grandeman on a lot in the Golden Gate, Central avenue, 100 feet south of East Gate.

The Humboldt savings bank has loaned to Thomas and Emily J. Tobin \$20,000 on property in the northwest line of Mission street, 275 feet northeast of Sixth, the sum of \$15,000.

W. Rogers & Sons company has loaned \$10,000 to the Homestead company on lots in hills at Suisun.

Nathan Dunsenbury has loaned \$7,000 to Adolph Harris on property in the east line of Folsom street, south of Sixteenth.

Solomon G. Miah has loaned to Alice and George Walker \$6,000 on the northeast corner of Modesto street and Central avenue.

Catherine K. Fories has loaned \$12,000 to Lou L. Ross, lot in the west line of Locust street, 27 feet north of Jackson.

The Humboldt savings bank has loaned to John D. and Catharina D. Bullwinkel, on the northeast corner of Geary and Webster streets, the sum of \$12,000.

The West Coast Life Insurance company has loaned to Edward J. Tobin \$20,000 on the southeast corner of Montgomery and Commercial streets.

The San Francisco savings union has loaned \$74,000 to the United Realty company on the east line of Sansome street, 97 feet south of Bond.

The Banca Popolare Operaia Italiana has loaned to Umberto and Maria 75,000 on property in the south line of Pine street, 130 feet west of Leavenworth.

CONCORDIA CLUB WANTS TO BORROW \$75,000

Permission Sought to Mortgage Van Ness Avenue Lot

The Concordia social and literary club, having perfected plans for the erection of a building upon the lot at the southeast corner of Van Ness avenue and Post street, applied to the superior court yesterday for permission to mortgage the land to the Mutual Savings bank for \$75,000. A loan of \$60,000 had already been authorized, but the club finds that \$75,000 will be required to pay the cost of its building. The clubhouse is to be a structure of brick, iron and stone.

IONA CLUB DANCE IS SET FOR THIS EVENING

Popular Social Organization to Hold Third Annual Ball

The Iona club will give its third annual ball at Golden Gate Commandery hall, 2137 Sutter street, this evening. The floor will be in charge of Miss Clara Pankow, assisted by Miss Marie Lingelger and Miss Edna Ingram, and the officers of the organization, Hazel G. E. Woods, president; M. Orabel Pay, vice president; Martha Pankow, secretary; and May Parker, treasurer, are uniting in an effort to make the dance the most successful one the club ever has had.

FOREIGN NAVY OFFICERS PAY FAREWELL CALLS

Captain Schroder and officers of the German battleship Arcona paid an official farewell visit yesterday to Collector of the Port Fred Stratton. An official farewell call was also paid by Captain Casanova and officers of the Italian cruiser Calabria, which leaves port on the 10th of this month.

SHOWS THE VALUE OF ADVERTISING

Beaumont One of Greatest Successes in Southern California Development Enterprises

John D. Reavis, a director of the Beaumont land and water company and secretary of the San Geronimo water company, which last mentioned corporation is one of the most successful real estate concerns in Southern California, is at the St. Francis hotel. He is looking about San Francisco and vicinity with appreciative eyes and is convinced that there are great opportunities to create a large growth of population and prosperity in San Francisco and all of its suburbs. There is no doubt that Reavis could accomplish much by following out the lines that have made Beaumont one of the great successes in southern California.

A few years ago Beaumont was a place of small population and was inactive. What has happened since was told by Reavis in an interview last evening. "We have put 1,300 families in there and every man you meet is paying for a home, or has paid for one, and every single woman is paying in installments and dreaming of the time when she shall own her own piece of land with a house upon it. In the last two years we have expended \$83,000 in advertising, of which \$16,000 was spent for excursions. We have distributed 400,000 pieces of literature and have given stereoscopic lectures to 12,000 persons in the same time in Los Angeles."

"When President Taft was in California we sent him a box of Beaumont apples. He was so pleased that he wrote me a personal letter commending them.

"In a short time 125 houses have been built at Beaumont by settlers. There is a savings bank there with deposits of \$70,000. We are building a high school and grammar school. Not long ago there were but 75 school children at Beaumont. Now there are 265. We have laid 40 miles of water pipes since October, 1907, when all the banks were in trouble. People bought Beaumont land and achieved their independence."

OPPORTUNITIES HERE

"I am greatly pleased with the possibilities for development that I see here, San Francisco can be made much more attractive architecturally. The country surrounding San Francisco is splendidly picturesque and inviting and can be wonderfully developed.

"The acquisition of property by the operating company at Beaumont, which is more than 80 miles from Los Angeles, a distance which requires three hours to travel, was on a large scale. The purchase, which was made from the German savings and loan society of San Francisco, covered 1,100 town lots, 4,200 acres of land additional and \$100,000 worth of water rights. Advertising, intelligence, pluck and good business judgment have made of Beaumont a shining example and its fame is spread all over a large part of the United States."

POLICE TO SUPPRESS GLEN PARK ROWDYISM

Two Dancers Heavily Fined for Carrying Concealed Weapons

Residents in the vicinity of Glen Park have been terrorized for some time on Sunday nights by Italians attending dances shooting off revolvers and shouting and yelling. Complaints were made to Chief of Police Cook, and on Sunday night, October 21, Alfred Liji and Giovanni Jordan were arrested for carrying concealed weapons.

The cases were assigned to Police Judge Shortall's court and the chief asked the judge to make an example of them.

When arrested Liji had a loaded revolver in his pocket and Jordan a loaded revolver and knife. They were unable to give a satisfactory explanation of why they were armed, and the judge convicted them and ordered them to pay a fine of \$200 each, with the alternative of 100 days in the county jail.

BISHOP SCADDING TO LECTURE ON THE CHURCH

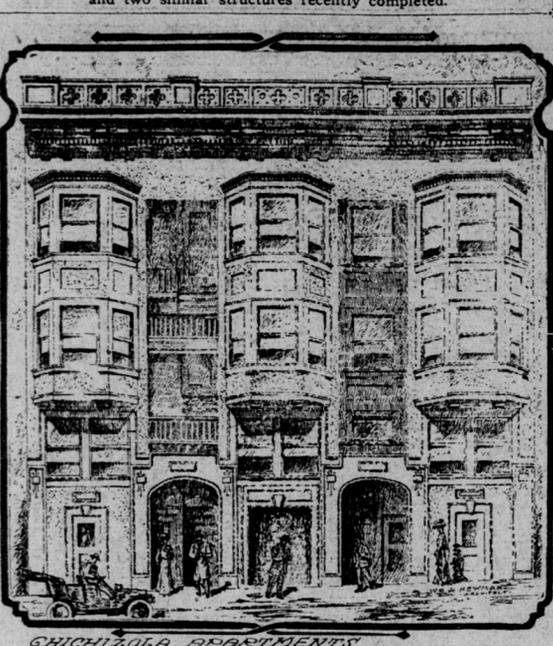
Right Rev. Charles Scadding, D. D., Bishop of Oregon, Will Deliver a Lecture on "The Church in America,"

Right Rev. Charles Scadding, D. D., bishop of Oregon, will deliver a lecture on "The Church in America," illustrated with colored lantern slides, in the Sunday school room of Trinity church, Bush and Gough streets, this afternoon at 2:30 o'clock. The lecture is given under the auspices of the Women's Auxiliary of the Diocese of California. Admission is free, but a collection will be taken up to advance the work of the Oregon associate mission.

SCHWEITZER FORTUNE \$741,325

An inventory of the estate of Bernhard Schweitzer, commission merchant, who died September 14, 1909, was filed with the county clerk yesterday, showing he left possessions worth \$741,325. Included in the assets are real estate valued at \$241,856, stocks and bonds worth \$172,325, \$5,000 in money and two seats in Emanu-El temple inventoried at \$200 each.

Three story apartment house to be constructed for Mrs. H. E. Mentz, and two similar structures recently completed.



CHICHIZOLA APARTMENTS



AREINHOLD DENKE, ARCHITECT



LEONARD & RUSSELL ARCHITECTS

APARTMENT HOUSE PLANS ACCEPTED

Structure to Be Erected for Mrs. H. E. Mentz at Washington and Larkin

The famous L. M. Hickman ranch of 12,000 acres in Stanislaus county at the head of the Turlock Irrigation district, between the Santa Fe and Southern Pacific branch from Stockton via Hickman to Merced, has been opened up for settlement. The first tract of 1,000 acres placed on the market nearly two years ago is already dotted with homes of contented people. Over six miles of ditches were built to irrigate the lands and more ditches are now being made.

The rich, loamy soil has responded in abundant crops of alfalfa, corn and garden truck, such as sweet potatoes, tomatoes, melons, etc.

There is an electric power plant located near the La Grange dam, which has its lines to all the towns in the valley. This line runs through the Hickman land and in the near future this whole valley will have electric car lines, one of which is now being built from the county seat, Modesto, east to the Santa Fe railroad.

The climate at Hickman is claimed to be absolutely free from malaria and its soil free from alkali. Oranges and lemons are also grown at Hickman. Who knows but this will soon be one of the citrus belts of central California?

Eastern people can well afford to investigate the Hickman land. L. W. Jefferson realty company, 650 Market street, San Francisco, agents for the tract, report that great interest has lately been aroused because of the success of the first settlers, and sales have been made to Berkeley, Oakland, San Jose, Colma as well as eastern people.

FLATS IN ENGLISH STYLE

Two sets of five room flats, finished in the attractive old English style both as to exterior and interior, have been constructed on the west side of Eighth avenue between California and Clement streets. The flats were designed by Leonard & Russell, architects, and cost \$15,000. Joseph A. Leonard was the builder.

WHAT CITY IS DOING TOWARD REBUILDING

Score of Schools, Great Hospital, Fire and Police Stations Are Achievements

By Loring P. Rixford, City Architect

In the last three and a half years since the fire the city has been extremely active in its building operations. With the advent of Mayor Taylor's administration the city established an architectural bureau connected with the board of public works for the handling of this work.

When the people began to recover themselves after the fire it was found that 29 schoolhouses had been burned. The first move was made to establish temporary schoolhouses to house pupils and after this the officials lost no time in building permanent buildings.

There remained in the fund of the bond issue of 1904 considerable money. This money was used in the building of 10 schoolhouses, to wit, Washington grammar, Sunnyside, Golden Gate, Winfield Scott, Oceanside, Monroe, Laguna Honda, Bergerot, Glen Park and Bay View. The cost of these schoolhouses was \$700,000. To these was added the Yerba Buena school at a cost of \$54,243, \$30,000 of which was donated in small amounts by the school children of the United States, sufficient money being taken out of the yearly budget to complete the amount. When these buildings were well under way money became available by the bond issue of 1908 and the bureau of architecture busied itself with the construction of these new schools.

Seven new schools—Mission, South End, Bryant Cosmopolitan, Madison, Garfield, Sutro, Frank McCoppin, at a cost of \$779,500—were contracted for and will be completed by December 25, 1909.

Seven schools costing an aggregate of \$1,093,550—the Newton J. Tharp commercial school, Hancock grammar, Jean Parker grammar, McKinley primary, Sheridan primary, Lakeview primary—have been contracted for and will be completed by April 1.

Four other schools, namely, the Denman grammar, Holly Park primary, West End primary, Spring Valley grammar, at a cost of \$455,000, are ready for taking bids and the contracts will be awarded in the months of November and December. These buildings will be ready for occupancy by July 1 next.

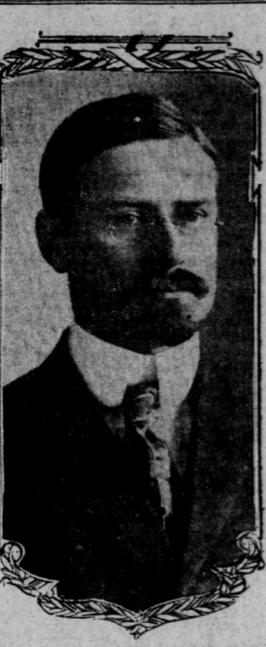
Plans are under way for seven additional schools, including the Polytechnic high school, at an aggregate cost of \$1,455,000, the contracts for which will all be let by April 1. These buildings will all be ready for occupancy by the end of a year and some of them sooner.

As money became available through the sale of hospital bonds, issue of 1908, steps were taken in designing buildings for the new San Francisco hospital. This hospital is one of the finest in America, if not in the world, and will be thoroughly modern in all its appointments. It will cost when completed and equipped \$2,000,000, and it is designed to house about 900 patients. The main group, consisting of a central administration building, service building, four ward buildings, nurses' home and receiving building, are of class A construction and are well under way. All of the foundations have been in place some time and the Pacific rolling mills are at work erecting the steel. Seventy per cent of the steel has already been shipped. The contractors have erected seven large derricks, a spur track from the Ocean Shore has been installed and it is expected that the steel work will be erected very rapidly and it will be completed by January 1. Contracts for the concrete fire proofing will be let this month and other contracts in December. It is expected that the hospital will be ready for occupancy at the end of the year 1910.

The hall of justice and county jail, at a cost of \$1,000,000, will house the three criminal departments of the superior court, the four police courts, the police department city prison, the district attorney's offices in the hall of justice, and the county jail, the morgue, and central emergency hospital in the county jail building. The foundations of the hall of justice have been completed for some time and the steel work is nearing completion. Additional contracts are being awarded and it is expected that the building will be ready for occupancy about the first of September, 1910. The contracts for the foundation and steel work of the jail building are being estimated by the contractors and it is expected that this building, being somewhat simpler in construction than the hall of justice, will be completed about the same time.

After the fire a number of temporary wooden structures were built to house the fire department in all parts of the burned district. With the advent of the Taylor administration money was set aside out of the yearly tax levy for the building of permanent firehouses. Eight firehouses, namely, engine 1, Pacific street; truck 1, O'Farrell near

Loring P. Rixford, City's Architect



Grant avenue; truck 10, Sacramento near Maple; truck 7, Seventeenth and Division; engine 10, Bush street near Kearny; engine 40, Camel near Ashbury; chemical 11, Twenty-second and Noe; firehouse, Sixteenth and Albion avenue, have been completed and are now occupied, the cost of these buildings aggregating \$153,246. Contracts have been awarded and work is nearing completion on the fire department corporation yard, Francisco and Stockton, and three other firehouses, Duncan street; engine 41 and battery 4, at a cost of \$156,455.

These will be ready for occupancy about January 1. Contracts will be let during the month of November for chemical engine 12 at a cost of \$28,000, which will be completed March 1. Drawings are being made for engine 42, at a cost of \$23,000.

The brick building to house the central fire alarm station has been built in Fulton street between Polk and Larkin, at a cost of \$15,000.

Besides the frame buildings which were put up to house the police department, the harbor station and southern street station and the repairs on the mission street station, which was badly damaged by the earthquake, steps have been taken for the construction of two new police stations, which will be permanent in character and fireproof, one at Golden Gate park and the other at Ingleside. These two stations, with adjoining stables, will cost approximately \$75,000. Contracts will be awarded for these buildings in December, and it is expected they will be ready for occupancy about the first of May.

A fine group of buildings, fireproof in every way, of reinforced concrete, is being built on the almshouse tract, to house chronic and infirm patients as well as convalescents from the San Francisco hospital. This group of buildings will cost, when completed, \$252,000. They are nearing completion and will be ready for occupancy about February 1. They are designed to accommodate 300 patients.

Besides the permanent buildings above mentioned a great deal of work has been done by the municipality in building frame buildings, some of which will remain as permanent buildings:

The isolation hospital, at a cost of \$3,675; Mission emergency hospital, \$5,000; smallpox hospital, \$30,000; leper hospital, \$25,000; fitting up the board of health offices, \$4,000.

Temporary schools have been built as follows:

Girls' high school, \$24,452; Brazil-Moscow, \$2,000; Lafayette school, \$5,000.

Extensive repairs and improvements have been made on the old wooden schoolhouses by providing adequate staircases and fire escapes.

SUCCESS IN LOANS MADE TO FARMERS

Millions Advanced and Without Foreclosure Resulting in Any Case Is Record

Lombard & Son, incorporated, in the Monadhock building, have been doing an active business, without making much attempt to secure credit for dealing in California farm mortgage exclusively.

At the time of the great fire in April, 1906, the San Francisco savings banks were the largest lenders on California farms, but the disaster made it necessary for them to change their loaning field. They felt compelled, through business reasons, as well as through a feeling of sentiment, to help rebuild the city from which they secured their deposits.

When it is remembered that the San Francisco savings banks have deposits which fluctuate around the \$150,000,000 mark it will be seen that the withdrawal of this amount of money from that particular field would naturally produce a dearth of funds.

Those who had money to loan to farmers began to realize that the demand was in excess of the supply and raised their interest rates accordingly. This condition attracted Lombard & Son, incorporated, to this state, and they proceeded to reproduce their eastern organization for bringing the borrowing farmer and the lending investor together.

The firm has over 30 agents located in all of the five towns in the agricultural districts of the state, and is constantly in receipt of the very best applications to be obtained. The details necessary to be looked after are numerous in connection with each loan. When the difficulty is multiplied several hundred fold by the number of loans negotiated it will be seen that the detail is enormous. The firm was equal to the demand, however, for all of its members are experienced in the same business, having devoted their attention to it for a great many years.

The firm has offices in Kansas City, St. Louis, Boston and San Francisco, and is attracting capital to this state in a very appreciable quantity. One client is just now commencing to round out the first \$1,000,000 of investments in this state negotiated by Lombard & Son, incorporated, and as this same client has been doing business with the men composing the firm for about 15 years, during which time over \$6,000,000 has been invested, and never a single acre of ground taken under foreclosure, it is presumed that this client will continue to send money to this state to be invested by Lombard & Son, incorporated. This client's experience is not an exceptional one, however, as no loan negotiated by Lombard & Son, incorporated, has ever been foreclosed.

HOMES AND LOTS ARE TAKEN BY PURCHASERS

Moderate Priced Residences Find Favor With Buyers

Chamberlain & Co. report an improved tone in the market, and the sales of homes and other properties are good. The following are the most important sales negotiated by this firm during the month of October.

For the account of George W. Lerond to Louis Hines, five room story and a half cottage, 25x120, located at 127 Tenth avenue, price \$4,750.

For the account of Johanna E. Hanson to Paul E. Mack, seven room bungalow and lot 50x120, located at 123 Twenty-seventh avenue, \$8,750.

For the account of James H. Kelley to Charles and Thomas Brady, eight room residence and lot 25x120, located at 280 Elizabeth avenue, \$5,500.

For the account of Henry C. Owens to Mary E. Owens, six room cottage and lot 25x100, located at 424-426 Frederick street, \$6,925.

For the account of F. J. Bischoff to Anna Sundheim, three room cottage and lot 37-6x120, located at 447 Twenty-fourth avenue, \$1,900.

For the account of Henry E. Judah to Martha Pickhardt, lot of land situated on Forty-eighth avenue, 25x120, 282-6 feet south of L street, \$800.

For the account of Henry R. Judah to Martha Pickhardt, lot of land 25x120, situated in east line of Sixteenth avenue, 125 feet north of T street, \$450.

For the account of William J. Smith to a client of our office, three six and seven room flats, located at 1325-1327-1329 McAllister street; terms private.



In the cocoa bean nature has cunningly stored nutrition and health-giving properties which are released in their natural fullness in

Ghirardelli's COCOA

Rich, fragrant, nourishing.

Don't ask merely for cocoa—ask for Ghirardelli's.

The little Portuguese island of St. Thome, has climate and soil both peculiarly suited to cocoa culture. With a total area of only 355 square miles, of which only one-third is actually cultivated, it supplies one-fifth of the world's cocoa crop.