Haight and Ashbury Section Attracts Scores of Home Seekers

HANDSOME HOMES ADORN DISTRICT

Fine Marine View and Proximity to Park Features Haight and Ashbury Section

All the houses at sufficient elevation in the Ashbury and Haight district get a fine marine view. The others at less elevations are fortunate in overlooking or snuggling close up to Golden Gate park. In fact, on the south line of the park for a short distance extends a row of houses which actually make the park their back door yard, precisely as the remainder of the district regards the world famous pleasure ground as its front yard. In the comprehensive area that is described as the Ashbury and Haight district there is included Baker street, and this fronts the park panhandle, or the beginning of the playground. In Stanyan street is the old time main entrance to the delights that have resulted from the city's vast landscape gardening in that region. The Ashbury and Haight street section has for the enjoyment and material benefit of its population a string of advantages that entitle it to rank with any part of San Francisco in the number of allurements it holds out as a place of residence.

NEW BUSINESS DISTRICT

The western end of Haight street is the beginning of a business street that is gaining in importance with each year. The line of stores grows annually and the class of buildings used to house stocks of goods for sale has improved until the appearance of Haight street's business area compares well with that of any retail part of this city outside of the principal thoroughfares like Market and the other downtown streets.

MANY HANDSOME HOMES

A large share of the population of San Francisco has purchased lots and erected handsome homes on the Ashbury heights hills. Some little attention has been previously paid to the collection of more than 200 picturesque houses that Mrs. Fritz has financed and erected. While they are exceptional in being the work of one woman, assisted by her architect son, they stand in a district where costly buildings of good construction are so much the rule that the entire section is admirable in the nature of its improvements.

The rapid advance in the value of real estate in the entire region west of Baker street, and especially along the line of Haight street and in the Ashbury street heights, in the last four years has been a matter for general comment among the realty brokers and property owners.

The juxtaposition of the Sunset and Ashbury heights districts gives to both adjoining sections great advantages in the matter of schools and collegiate facilities, which influence people to make their homes in that part of the city. The park, acting as even a greater magnet, has drawn thousands to this favored region.

In addition to the Golden Gate park the Haight and Ashbury heights section has a parked area exclusively its own, which has a peculiar charm in that it is kept practically in its native state of wildness and is covered with a native growth which is unusual to find in any settled part of a great American city.

FINE EDUCATIONAL BUILDINGS

When Adolph Sutro selected Parnassus heights as the site of the affiliated colleges, subject to acceptance by the University of California, he started in motion an educational drift in a south of the park direction that has resulted in centering there sites for the costliest collection of educational structures to be found in any part of the municipal boundaries. These include the three colleges of the group of those affiliated with the University of California, the Lowell high school, the Polytechnic high school and some of the finest school buildings that house grammar and primary grades. To these has been added the great establishment connected with St. Ignatius church, which was removed from the downtown site by fire and which sought room and has found it in the Haight and Ashbury region, where plans have been made for the erection of structures of the permanent sort at large expense.

Less than 25 years ago scarcely a house was standing on the present Ashbury heights and there were few streets that were cut through.

Communications are printed elsewhere from men identified with the improvement of the city west of Devisadero street and between Hayes street and the top of Ashbury heights that give brief summaries of the part of the city in which they have their homes and do business. These are worthy of attention and will be read with interest by a great army of citizens who are directly concerned.

BUSINESS LEASES CLOSED AGGREGATING $100,000

Building in Clay Street Rented for 15 Years at $65,000

Leases aggregating $100,000 have been closed by Wolf & Hollman as follows:

For Jane T. Dowling to Constantine Demetrak, two story and basement building to be erected in south line of Clay street, 75 feet east of Drumm, lot 50x120, to Commercial street, for a term of 15 years at a total rental of $65,000.

For Callaghan Curtin to a client, a one story and basement brick building to be erected at the northwest corner of Sixth and Stevenson streets, lot 30x70 feet, for a period of five years at a total rental of $18,500.

For Louis Gassner to Muhs & Lochbaum, the fifth floor of the Gassner building, 114 Kearny street, for three years at a total rental of about $4,000.

For the Levi Strauss realty company to the Laverne studio, office space on the fifth floor of the Baldwin building, 25 Kearny street, for five years at a total rental of $7,750.

For Levi Strauss realty company to Oppenheimer & Levy of New York, office space on the fifth floor of the Baldwin building for five years at a rental of $3,000.

For Wasserman & Rosseter, the fourth floor of the Rosseter building, 47 Kearny street, to the Smith Cassidy company for two years at a total rental of $800.

For Axelrod, Rude & Levy to Alfred Raymond, store at 1967 Sutter street for two years at a total rental of $1,500.

For same owners to Margaret Martins, lodging house at 1965 Sutter street for two years.

SALE OF TIMBER IN SHASTA FOREST RESERVE

Government Approves the Disposal of 14,000,000 Feet

The local bureau of the forestry service of the department of agriculture has approved the sale of 14,000,000 feet of standing timber in the Shasta national forest reserve.

The sale was made for $31,000 to the Castle Lake lumber company of Castella and consists of a quantity of yellow pine at $3 per 1,000 feet, sugar pine at $4 per 1,000 feet and Douglas fir at $1.50 per 1,000 feet.

The object of the sale is to remove the dead, dying and matured timber in the reserve, leaving sufficient standing timber to reproduce a supply of the particular kind most desired.

DISTRICT SHOWS STEADY PROGRESS

Many Valuable Improvements Accomplished in Haight and Ashbury District

By E. H. GOTTSCHALK

Secretary of Haight and Ashbury District Improvement Club

The district with which we are concerned and which we are trying to promote is a very large one. It is bounded by Devisadero and Stanyan streets and by Hayes street and Carmel avenue. The last is on the crest of the Ashbury heights hills. Altogether the area includes about 70 blocks. In this district there are many fine residences, a fine business street that is well developed and also parts of other streets upon which business has secured a foothold and is thriving.

The greatest business development in this section is in Haight street, and the stores extend from Central avenue to Stanyan street. There is a new business section in Waller street from Shrader to Stanyan, in Cole street from Carl to Stanyan and in Stanyan street from Oak to Frederick. The district enjoys the unique advantage of three frontages on Golden Gate park—along the panhandle in Oak street, on the eastern boundary of the main body of the park in Stanyan street and also on the south side of the park from Stanyan street extending westward until our boundary meets the Sunset district line at First avenue. In addition to this there is another park—Buena Vista which fronts in Haight street. These are some of the advantages that tend to make this section attractive.

EDUCATIONAL ADVANTAGES

In addition to this the educational advantages existing and those to be provided in the near future are of high class. The district adjoins the grounds of the Affiliated colleges and in the immediate neighborhood are the sites which have been selected for the Lowell high school and for the Polytechnic high school. In addition to these there are other schools. These include the Crocker grammar school at Page and Lyon street, the Dudley Stone primary school at Haight street and Masonic avenue, the Jackson primary school at Haight and Stanyan streets, the McKinley grammar school at Fourteenth and Castro streets, which the city is about to dedicate, and the Grattan primary school at Grattan and Broderick streets. This last mentioned school will be supplanted by a larger one, to improve both the grammar and primary grades. The cost of the structure will be $100,000. The plans are under consideration and the structure will be erected during the next year.

There are many churches in the district. The St. Agnes Catholic church has recently been constructed at the corner of Masonic avenue and Page street. In the near future the St. Ignatius church and college will be constructed at a very large cost, succeeding the present temporary structure. The institution will cover an entire block bounded by Fulton and Grove and Cole and Shrader streets. These last are mentioned particularly, because they are the newest in construction.

AMUSEMENT PLACES

The district does not lack for amusements. A class A theater at Haight and Cole streets has been nearly completed at a cost of about $40,000. It will be ready to open within the next two months. There are two nickelodeons to help furnish the people with entertainment.

First among our attractions naturally will be mentioned the location of this district. Its nearness to the park supplies a great pleasure ground for the thousands of residents, absolutely without cost and with the expenditure of very little exertion. The hills that slope upward from Oak street furnish a great abundance of sites for handsome residences. The class of architecture is good and the buildings are so uniformly good that the entire section is high class. That fact has determined the nature of the population. There is no better set of citizens in San Francisco.

HISTORY OF CLUB

The Haight and Ashbury district improvement club has been in existence since May, 1907. Immediately after the fire of 1906 there was a great growth in the population and also in the business section along Haight street. The work that we first had in hand and which was accomplished during the first year of our existence included the daily cleaning of Haight street, the securing of 27 additional lights, the expenditure of $16,000 which the San Francisco gas and electric company was persuaded to make for the purpose of giving us better gas and sufficient pressure through the extension of the large main on Devisadero street and making connection with the Oak street main; the improvement of the car service on the Masonic avenue line; the establishment of a permanent meeting hall in Masonic avenue near Haight; the work that resulted in the erection of a fire engine house at a cost of $20,000; the securing of an appropriation of $17,000 for the establishment of a branch public library; the sanitation of this part of the city; a project for the improvement of the park panhandle; the securing of the Polytechnic high school, which was situated at Bush and Stockton streets before the great fire, the Lowell high school and the work for the Parkside franchise.

MANY IMPROVEMENTS MADE

A great deal has been accomplished. The chief improvements accomplished in the district consist in the establishment of the firehouse at Ashbury and Carmel streets for engine 40; the installation of the public library branch at Page and Cole streets, and the McKinley school at Castro and Fourteenth streets.

The association now has 325 members. The officers are: President, H. E. Coffey; vice presidents, George Breck and C. P. Martin; secretary, E. H. Gottschalk; treasurer, C. L. Keen; sergeant at arms, J. H. Flimm; executive committee, T. A. Brown, J. J. Daly, J. D. Garrison, A. E. Lacey and S. Zemansky.

The great population immediately adjoining Haight and other business streets in this district insures the maintenance of our retail business in many lines for all time. The foregoing sums up some of our advantages. Our business is sure to grow with the growth of our population and that is constant.

SCALES ESTATE BUYS GWYNN APARTMENTS

A sale of the Gwynn apartments in Hyde street has been consummated through the office of William E. Doud & Co. This apartment house is in the west line of Hyde street 87:6 feet north of California. The consideration paid is reported as $20,000. The sellers are Samuel G. and Mary G. Beckett. The Scales estate is the buyer.

E. H. Gottschalk, Secretary of Club

BIG DEAL IN FAIR OAKS REALTY CLOSED

Large Portion of Mezes Rancho Sold to San Franciscan

The University realty company of Palo Alto closed a big deal in Fair Oaks residence property last week. The land transferred consists of 32 acres directly in back of Atherton avenue.

This is one of the last of the larger holdings in that fashionable residence district, and has been held in the same family for many years. The seller is Sydney Mezes, the astronomer, who retained it from the large original grant known as the Mezes rancho, comprising several thousand acres. The deed was signed in New York December 27, and represents the culmination of months of negotiation by the brokers. The purchaser is a San Franciscan, who will probably build upon one of the several sites comprised in the purchase.

Alexander Hamilton recently bought five acres directly opposite the Mezes land, and is building a residence there. Other neighboring villa sites are owned by Fred Sharon, Melvin Dodge, J. Henry Meyer, A. Sprague and Christopher Riis, some of whom have recently built.

During the last eight years the Fair Oaks district has become very fashionable, and some of the better frontages upon Atherton avenue and Fair Oaks avenue have commanded figures approximating $5,000 per acre. One of the interesting features at Fair Oaks is that, while there is a station, there is no town, no store, only lanes, upon which are located some of the most beautiful places in the Santa Clara valley.

MANY LOANS MADE ON REALTY IN THIS CITY

Banks and Individuals Make the Advances

The German savings bank has lent to Frederic J. and Amelia M. McWilliams $19,000 on a lot in the south line of Jackson street, 50 feet east of Buchanan, 116x137:6 feet.

Thomas A. McCormick has lent $10,000 to Robert D. Porter on a lot 32x115 feet in the south line of Main street southeast of Folsom.

Richard O. Bliss has lent to Clyde S. and Charlotte E. Payne $15,000 on property in the south line of Clay street, 80 feet west of Hyde.

The German savings bank has lent to Charles and Emilie Koenig $10,000 on properties in Church and Vallejo streets.

The German savings bank has lent $40,000 to the Knights of Pythias castle association on the association's property at the southeast corner of Hermann and Valencia streets, which will be used as a building fund for the erection of a building for which contracts have been awarded.

The Columbus savings and loan society has lent $25,000 to Isaac F. Stein on a lot 25x100 feet in the southeast line of Mission street, 100 feet northeast of Fourth.

The Firemen's Fund insurance company has lent $50,000 to Isaac F. Stein on property at the southwest corner of Clay and Kearny streets; and John Rosenfeld's Sons has lent to Stein $15,700 on property in the southeast line of Mission street, 100 feet northeast of Fourth.

The German savings bank has lent $10,000 to M. and Bertha Fisher on property at the southwest corner of Hayes street and Masonic avenue and adjoining property.

The San Francisco savings union has lent $10,000 to William Harvey on property in Sutter and California streets.

The Firemen's Fund insurance company has lent $45,000 to M. A. and Sarah Jane Dorn on property at the southeast corner of Clay and Davis streets.

ARMY AND NAVY CLUB SEEKING A NEW HOME

Present Lease Expires at the End of Next Month

The Army and Navy club is to have a new home, but where? That is the question agitating the club at the moment.

The lease on the present location (the former home of Mrs. Voorhies) will expire February 28. The club made arrangements last November to take rooms at the new Palace hotel, but when the committee looked over the proposition after the hotel was opened it was found that it was impossible to make the alterations to suit the club's requirements.

At a meeting of the club yesterday two sites were proposed. One was the top floor of the Rosenstock building at 28 Geary street and the other the fifth floor of the Curtaz building at 115 Kearny street. Both met with favor and a decision will be reached next week.

The following registered at headquarters yesterday: Captain Henry L. Kinnison, quartermaster of the transport Sheridan; Lieutenant Arthur N. Tasker, medical corps; Colonel Matthias W. Day, Sixth cavalry; Captain F. G. Lawton, Nineteenth infantry; Lieutenant Myron S. Crissy, coast artillery.

ITALIAN-AMERICAN BANK HAD GOOD YEAR

The Italian-American bank had a prosperous year during 1909, according to the report of the president, read at the annual meeting January 12. The deposits increased more than $350,000 and the dividend to the stock holders was increased from 5 to 6 per cent. Four per cent interest was paid on savings accounts.

The stock holders elected the following directors for the ensuing year: A. Sbarbaro, M. J. Fontana, G. Garibaldi, H. J. Crocker, A. J. Merle, Luigi Demartini, D. Friedenrich, P. C. Rossi, Luigi Bottano and C. A. Malm. The directors elected Andrea Sbarbaro president, Henry J. Crocker vice president, A. E. Sbarboro cashier, and R. A. Sbarboro assistant cashier.

FIRE PROTECTION GREATLY IMPROVED

Mission Promotion Committee Secures Better Service for District

In a report to the Mission promotion association on what has been accomplished through its efforts during the year 1909, the committee on water supply for domestic use and fire purposes of the association makes a showing of unusual progress.

For the protection of the Ingleside, Lakeview, Sunnyside and Excelsior homestead districts, an engine house was procured at San Jose and Ocean avenues during 1906 and in the course of the year just past light combination chemicals and hose wagons were installed in these quarters as well as in engine company 33 located at Broad and Plymouth avenues in the Ocean View section.

FIRE HOUSES IMPROVED

An addition to the engine house at Seventeenth and Division streets is now being built in order to provide for a monitor battery for the protection of the factory and business districts of the Mission. In the western and southern portions of the Mission protection will be afforded by engine company 18, which will be quartered in the house now being erected at Duncan and Church streets, for which an appropriation of $19,700 was obtained.

The Eureka valley and Ashbury heights district is afforded protection by the firehouse at Ashbury and Carmel streets, for which the committee obtained an appropriation of $17,000. In the Excelsior homestead section the committee recommended that a lot be purchased at Brazil avenue near Athens street, and the recommendation was approved by Fire Chief Shaughnessy. The land has been purchased by the city and a chemical engine will be installed on the site as soon as chemical engine house 13 has been completed. At San Bruno avenue and Silliman street, also, a lot has been purchased and engine house 42 will be built thereon as soon as an appropriation is made for the purpose by the board of supervisors.

BIG APPROPRIATION

The latest success of the committee is the securing of an appropriation to repair the dormitory of engine company 13 at Valencia and Twenty-fifth streets. The committee also secured an appropriation of $14,675 to construct a combination chemical engine and hose cart building at Noe and Twenty-second streets, particularly for the protection of the Liberty hill section between Eighteenth and Twenty-second, Church and Castro streets.

The committee, in its report, which will be submitted to the association at Monday evening's meeting, acknowledges the active and consistent support given by P. H. Shaughnessy, chief engineer of the San Francisco fire department.

IMPROVEMENTS PLANNED

Among the projects which the committee pledges itself to work for during the year 1910 are the securing of adequate fire protection for the Peralta heights and vicinity district and for the Louis and Levy tracts, recently apportioned into lots, which are adjacent to the Excelsior homestead district east of the Mission road and south of Russia avenue. Recommendations are made to the association, also, that Potrero avenue, Folsom and Eighteenth streets be repaired at once, so that fire apparatus may more safely and expeditiously travel to fires liable to occur in these vicinities. A recommendation is also made that Fifteenth avenue South be repaired at once, so that the district contiguous to San Bruno and Railroad avenues may be afforded protection. The report alleges that the main of the Spring Valley water company on Fifteenth avenue is uncovered and exposed to breakage by vehicles passing over this thoroughfare.

MANY SALES REPORTED BY BIG REALTY FIRM

Sites for Homes and Apartment Houses Sold

Lipman & Hirschler, Inc., of 255 Montgomery street report the following recent sales:

Annie A. Kelly to Albert Meyer, the northeast corner of B street and Forty-third avenue, 450x120, on private terms.

H. E. Landerkin to Albert Meyer, lot in the east line of Forty-fourth avenue, 150 feet south of B street, 40x120 feet.

Lillian G. MacBain to N. B. Rickoff, lot at northwest corner of O street and Tenth avenue, 25x107:6 feet.

Carl Stahl to M. R. Bruemmer, lot and improvements in the west line of Sixteenth avenue, 250 feet north of I street, 25x120 feet.

W. A. Freeman to E. Eberhardt, lot and improvements in the east line of Tenth avenue, 210 feet south of I street, 25x120 feet.

For the account of Eugene B. Hallett to a client of the firm, two flats to be erected on one of the lots in Seventh avenue between H and I streets in the block formerly known as the Japanese tea garden. Price of lot and improvements $8,500.

S. B. Hewitt to E. Laich, lot in the west line of Thirtieth avenue, 172 feet south of B street, 26 by irregular depth, for $750.

M. Willard to Leo C. Tuck, lot in the east line of Forty-sixth avenue, 275 feet south of C street, 25x120 feet.

H. B. Rickoff to Alice McGranaghan, the northwest corner of O street and Tenth avenue, 25x107:6 feet.

For the account of Albert Meyer the following lots were sold:

To A. W. Byron, lot in the east line of Forty-fourth avenue, 130 feet south of B street, 40x120 feet.

To Mary E. Connelly, lot in the west line of Forty-sixth avenue, 180 feet south of B street, 30x120 feet; price $1,650.

To E. Olivier, lot in the west line of Fortieth avenue, 225 feet north of B street, 50x120 feet; price $2,200.

To J. M. Harper, lot in south line of A street, 90 feet east of Thirty-fifth avenue, 25x100 feet; price $750.

To Marcellus O. Anderson, lot in west line of Forty-first avenue, 85 feet 3 inches north of Point Lobos avenue, 187:10 by irregular depth.

NOTABLE REALTY SALES RECORDED DURING WEEK

Christopher Buckley Transfers Property to Company

Several sales of real estate of sufficient size to receive individual mention have taken place in the current week:

Dr. Clyde S. Payne has bought 37:6x71:3 feet in the south line of Clay street, 80 feet west of Hyde, from Caroline Nelson and others.

Through W. B. McGerry & Co. six flats in two seperate buildings have been sold by Arthur F. Rousseau for $30,000. The flats are in the south line of California street, 137:6 feet east of Polk.

Christopher Buckley has conveyed to the Montgomery vineyard company a number of properties in San Francisco. The vineyard company is controlled by Buckley. The supposition is that he is about to incorporate his estate. The properties that are transferred to the vineyard company include Blanco's, the building at the southeast corner of Market and Spear streets, which is under a lease, and properties at Lombard and Devisadero streets, at Post and Baker streets, at Second and Point Lobos avenues and at Forty-fourth avenue and B street.

P. M. Reeves has conveyed 47x75 feet in the east line of Second street, 118 feet north of Howard, to Eugene de Sabla Jr. Reeves bought the property from Barker, Knickerbocker & Bostwick some time ago.

Alfred H. Wilcox has sold to J. R. Selfridge 45:10x137:6 feet in the north line of Howard street east of Spear.

Isaac F. and Martin P. Stein have bought from John Rosenfeld's Sons 25x100 feet in the south line of Mission street, 100 feet east of Fourth.

DISTRICT ENJOYS MANY ADVANTAGES

Haight-Ashbury Section Logical Portion of City for Erection of Residences

By T. A. BROWN

Director of the Haight and Ashbury District Improvement Club.

Haight street will soon be brilliant by night with large flaming arc lights. The cost of these, amounting to $3,600, has been provided by property owners in this district, with the proviso that the merchants shall provide the money to pay for their maintenance. This work can be credited to the Haight and Ashbury district improvement club, which is a body of citizens representing the business interests of the section.

We have several wants. In the first place we are desirous of having the bulkhead, which has been talked about for some time, placed along the line of the panhandle from Baker to Stanyan streets and between Oak and Fell streets. The old board of supervisors promised to construct this bulkhead, which was planned to be two feet high, and would supplant the old countrylike fence that has existed there so long.

We also desire to have the park emergency hospital re-established in Stanyan street. Other matters that we have in hand will be brought to the attention of the board of supervisors. We have been assured that the new administration will take an interest in having the outlying districts improved and we believe that that promise will be fulfilled.

GROWTH OF ORGANIZATION

Our association has grown until it has a large membership and overtures have been made for a fusion of the Haight street merchants' association with this body. The Haight street merchants' association also has quite a large membership. It includes the following business men and women:

C. A. Allen, I. W. Allen, Thomas A. Brown, George D. Bunker, Charles Buyer, William Buchholz, E. Belim, Dr. C. M. Carter, S. Caleman, Clark & Dickson, George B. Doyle, J. de Lucca, Berton Etter, Flemer & Grauffel, Dr. C. O. Forester, William Fabian, the Graves-Taylor company, J. F. Gallagher, R. E. Gleason, R. Groves, E. H. Gottschalk, Goldberg, Bowen & Co., H. Hughes, H. I. Himes, W. S. Hoffman, Harrison & Esiner, F. W. Held, J. Hanak, S. Israel, E. Istacescu, Frank W. Jackson, H. Kispert, James E. Leyden, William Meyer & Co., A. C. Moench, Alex. Mayer, J. A. McCormick, A. McBarnes, B. C. McMillan, P. J. McGuinn, Nathan Sisters, Oppenheimer & Karsky, D. Rygel, E. Rathburn, Sunset drug company, A. A. Schau, E. P. Sullivan, S. Schweitzer, W. E. Secombe, W. A. Smith, A. J. Weber, G. M. Withers, Mrs. M. Westhaus, Dr. Francis Williams, F. L. Welbel, Mrs. R. S. Weir, August Walters and the Bon Marche renovatory.

MANY STORES OPENED

Before the fire there were practically no stores in this section, excepting a few in Haight street. There are now in the district about 180 business houses, occupying good buildings. The building up of the district is progressing satisfactorily.

In the last few years the most of the Pope & Talbot tract, including about 20 square blocks, bounded by Carl and Carmel streets, and extending from Clayton to Stanyan, has been sold and is now held by a great number of persons. One property owner, Mrs. Fritz, has erected more than 200 houses in this district, on handsome designs, collectively representing an investment of a great deal of money. Probably the handsomest apartment house in San Francisco, known as the Casa Madrona, which stands in Frederic street, near Masonic avenue, is owned by Mrs. Fritz.

FINE BUSINESS DISTRICT

These indications show that the people of this district see the opportunities that are afforded for profitable investment. The desirability as a residence district has been established since the creation of Golden Gate park, and the big fire which compelled people to seek new and pleasing homes. There is probably no place in any large American city that has an equal area of free pleasure grounds at its door. The residents of our district are all in favor of improvements. They desire to make this the best section of the city. We watch everything carefully, and whenever there is even an opening up of a street we see that it is closed as soon as possible.

TRANSPORTATION

It is desirable that we should have additional car facilities and the United Railroads management has under consideration our petition for a loop service or something of that sort that shall serve parts of the district that have not yet a full measure of accommodation.

OBJECT OF CLUB

This is a nonpolitical organization. The membership is made up of property owners and businessmen and others who have affiliated with us. The exact boundaries of the district over which we have a care and also our general purposes are defined in our constitution, as follows:

"The improvement of the district bounded by a line commencing at Hayes and Devisadero streets, thence along Devisadero to Fourteenth, to Castro, to Sixteenth, to Lower Terrace, to Uranus, to Eighteenth, to Ashbury, to Carmel, to Seventeenth, to First avenue, to Frederick street, to Stanyan, to Hayes, to the point of commencement, and to promote the interests of the district in every legitimate way."

From Ashbury heights the marine view is superb. This may be considered as a business asset of the district as well as a source of enjoyment. We do not think that we are saying too much when we assert that, taking all things into consideration, this is one of the best parts of San Francisco.

INCREASING INTEREST IN POINT RICHMOND

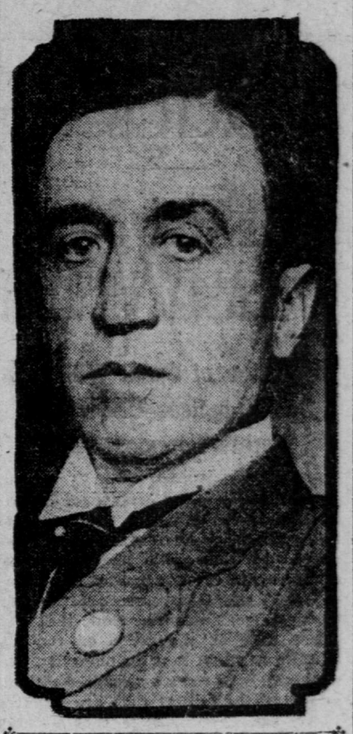
Location of Southern Pacific Shops Stirs Realty

Since the Southern Pacific company has taken the deed to the property at Point Richmond and it has been finally decided to locate works there a renewed interest has centered in the town. McEwen Brothers of the Santa Fe tract report an increasing inquiry for lots in addition to numerous sales.

The transportation companies are covetous of the territory, as they realize the great future of the city and even furnish it a good service, which is shortly to be augmented and improved. The electric cars furnish communication every 20 minutes to Oakland and the city.

There are hourly trains during the day by the Santa Fe suburban service to Oakland, in addition to half a dozen direct trains to San Francisco. Added to these the Southern Pacific runs trains nearly every hour.

T. A. Brown, Who Is Director of Club



IMPORTANT SALES IN THE NORTHERN DISTRICT

W. B. McGerry & Co. report the following sales for the last week:

Six flats on the south side of California street, 137:6 feet east of Polk, lot 47x137:6; price $30,000.

Lot on the south side of Sacramento street, 200 feet east of Larkin; price $6,100.

Lot on the north side of Jackson street, 87 feet west of Jones, lot 50x112; price $10,000.

Lot in the south line of Beach street, 68 feet east of Larkin, size 68:9x137:6 feet; price $5,145.

Lot on the south side of California street, 20 feet west of Leavenworth, size 20x57:6; price $4,000.

Lot on the north side of Twentieth street, 129 feet west of Guerrero; price $3,500.

Lot in the south line of Bush street, 84 feet east of Larkin, size 53x137:6; price $12,500.

Lot in the west line of Dupont street, 30 feet south of Jackson, size 18x100, two story building; price $21,000.

Lot in the south line of Clay street, 115 feet west of Mason, size 22x58 feet; $2,800.

Lot in the south line of Vallejo street, 100 feet east of Polk, size 33x87:6; terms private.

REAL ESTATE TRANSACTIONS

John J. Drescher to Henry Drescher, half interest in lot in E line of Sanchez street, 124 N of Palmer, N 25 by E 125; gift.

Parkside realty company to George Dannemark, lot in E line of Thirteenth avenue, 100 S of Quintana (Q) street, S 25 by E 120, and one other piece; $10.

Same to Edwinna Perkins, lot in E line of Twenty-second avenue, 59:7 S of Santiago (S) street, S 50, E 120, N 13:11½, NW 120:2 to beginning; $10.

Real Estate and Development company to John Lundeberg, lot at NE corner of Twentieth and De Haro streets, N 100 by E 25; grant.

Same to W. A. Sterling, lot in E line of Wisconsin street, 200 S of Twenty-second, S 25 by E 100; grant.

Thomas F. Flynn and wife to Thomas G. Swain, lots 779 and 780, gift map 2; $10.

California title insurance and trust company to Henry Falk (for Falke) and wife, lot at SE corner of Moultrie and Tompkins (Union avenue) streets, E 50 by S 50; $10.

The Hind estate company to J. E. Hunsicker and wife, lot in S line of Fulton street, 96:3 E of Central (Lott) avenue, E 25 by S 100; $10.

The McCarthy company to Philomena McKenna, lots 1 and 2, block A, Lakeview; $10.

Jacob Heyman company to Thomas MacMurchy and wife, lot at SW corner of Nineteenth street and Pennsylvania avenue, S 75 by W 100; $10.

Gustav Peterson and wife to Frank D. Morrell and wife, lot in E line of Eighth avenue, 125 S of Lake street, S 25 by W 100; $10.

Joseph Socolov and wife to Louis Haas, lot in NE line of Russ street, 80 NW of Folsom, NW 30 by NE 100; $10.

William Wertsch Jr. to Erik A. Brann et al., lot 813, gift map 3; $10.

Elenor L. White and wife to Mattie Isabella White, lot in W line of Moscow street, 100 S of France avenue, S 50 by W 100, and two other pieces; $10.

Alice E. Kedon to George D. and Ella C. Burge, lot in S line of Hayes street, 67:6 E of Fillmore, E 0:1½ by S 70; $10.

Dimetrios E. Velissaratos and wife to John D. Velissaratos and wife, lot in W line of Thirty-fifth avenue, 200 S of Point Lobos, S 25 by W 120; $10.

Bernhard Geiz and wife to Joseph Sims Jr., lot in E line of Eleventh avenue, 225 S of O street, S 25 by E 120; $10.

Antonio Buchignagni to Antonio Giorgi, lot in S line of Broadway, 100 W of Polk, W 23:6 by S 137:6; $10.

Antero Giorgi to Antonio Buchignagni, same; $10.

Helena L. Madden to Margaret A. Madden, half interest in lot at SW corner of Forty-third avenue and L street, W 32:6 by S 100, and half of four other pieces; $10.

Margaret A. Madden to Helena L. Madden, half interest in lot in N line of T street, 82:6 E of Forty-sixth avenue, E 25 by N 100, and half of two other pieces; $10.

San Francisco and Suburban home building society to Silveria Garat, lot in W line of Commonwealth avenue, 433:4 N of Euclid avenue (Richmond), N 33:4 by W 120; $10.

Tucker, Lynch & Coldwell Inc. to Harvey A. Mathiot, lot in SE line of Silver street, 72 SW of Third, SW 28, SE 80, NE 25, NW 25, NE 3, NW 55; $10.

Harvey A. Mathiot to Lillie Catherine Mertens, lot in SE line of Silver (or Catherine, or Luconia) street, 72 SW of Third, SW 28, SE 80, NE 25, NW 25, NE 3, NW 55; $10.

M. J. Merteus to Lillie Catherine Mertens, same; gift.

Fernando Nelson and wife to Zena J. Elsea, lot in N line of B street, 54 E of Ninth avenue, E 25 by N 75; $10.

Ereneste Lepori to Rinaldo Melani, lot in S line of Jackson street, 91:6 W of Powell, W 23 by S 68:9; $10.

Rinaldo Milani and wife to Ereneste Lepori, lot in S line of Jackson street, 114:6 W of Powell, W 23 by S 68:9; $10.

A. G. Glenn to Ella Glenn Leonard, lot in S line of Vallejo street, 112:6 W of Broderick, W 25 by S 137:6; $10.

C. H. Strother to Nannie C. Strother, lot in E line of Forty-second avenue, 200 N of A street, N 25 by E 120; gift.

Manuel Mitchell and wife to Edgar J. Malgren, lot at SW corner of Thirty-fifth avenue and I street, S 100 by W 32:6; $10.

I. and Natalia Rosenberg to Luciana Luaiza, lot in E line of Eighth avenue South, 60 NW of L street, NW 30 by NE 100; $10.

Mary Darrimon Haake to Franklin W. Manning, lot in N line of Clement street, 52:6 E of Thirty-second avenue, E 25 by N 100; $10.

Juliana M. Duncan to Carrie A. Duncan, lot at NW corner of Forty-second avenue and V street, W 32:6 by N 100, and two other pieces; $10.

Elizabeth Cunningham to Henry Cunningham, lot in S line of Elizabeth street, 155 E of Castro, E 25 by S 114, and one other piece; gift.

Julius Klein and wife to Oscar R. McGee, lot in E line of Sixteenth avenue, 175 S of H street, S 25 by E 100; $10.

Ella M. Leigh et al. to Denis B. Foley, lot in E line of Chenery street, 75 N of Randall, N 25 by E 125; $10.

Maude A. Hoag to Charles Stockholm et al., lot in S line of Commercial street (central wharf), 80 E of Front, E 40 by S 59:6; $10.

Emily A. P. Smith to Charles Stockholm and Burton C. Allyn, lot in S line of Commercial street, 80 E of Front, E 40 by S 59:6; $10.

Matilda S. Anderson et al. to Louis R. Mertle, lots 37 and 38, block 14, City land association; $10.

John A. Almquist and wife to Bernard Neyt and wife, lot in N line of Wolfe street, 75 E of Franconia avenue, E 25 by N 70; $10.

Building Contracts

Harriette de Witt Kittle with Kittle construction company—To erect a two story brick building in N line of Sacramento street, 110:4½ W of Montgomery, W 20:1½ by N 60; $5,000.

William Caesar with Gus Anderson—All work except plumbing and gas fixtures for a one story and basement store (brick) in N line of Sutter street, 149 W of Grant avenue, W 23 by N 65; $6,850.

C. L. Wold and M. A. Pilhstrom with Hangerud and Hustredt—Manufacture and installation of interior fittings for cigar stand, barroom, etc., in building at SE corner of Haight and Fillmore streets; $1,950.

David Bibbero with W. R. Eaton, Levy electric company, Boscus Brothers and Pacific blower and heater company—Painting, etc., electric work, plumbing, furnaces, etc., for a two story and basement and attic frame building in S line of Pacific street, 110 E of Baker, E 55 by S 127:8¼; $6,027.40.

Clyde S. Payne with Fidelity construction company—To erect a four story frame apartment house in S line of Clay street, 80 W of Hyde, W 37:6 by S 71:3; $22,600.

EFFORT TO REDUCE INSURANCE RATES

Arguments to Be Presented to the Fire Underwriters by Real Estate Board

The San Francisco real estate board is about to present to the fire underwriters' board the reasons why, in their opinion, the fire insurance rates in San Francisco should be lowered. In this they will have the support of the other commercial organizations in this city. The way has been paved by an application that was made, some time ago, to the Insurance Brokers' exchange, in which many convincing facts were set forth. By the Brokers' exchange a communication was sent to the Board of Fire Underwriters of the Pacific with certain favorable suggestions. Since then no action has been taken.

In view of the great importance to the public that every measure shall be adopted that will assist in the rebuilding of San Francisco and will conduce to business prosperity in this city, the real estate board has been considering what steps are the best to pursue. A meeting was held by the members of the real estate board last week and a tentative program was outlined.

Samuel G. Buckbee, president of the real estate board; John T. Harmes and George D. Toy, are a committee of three of the real estate board to take the matter up. They are firmly convinced that the time is opportune to ask for reductions and that the matter is of great importance. The first step will be to have a meeting with the fire underwriters. Preliminary to this, a large amount of information has been collected and compiled, relating to the betterment of conditions in building construction, in the providing of additional means to prevent the spread of fires, the water available in fire cisterns for immediate use, the construction of the fireboats and the contracts for pumping stations and the great reservoirs at Twin peaks, and the like. This will be available for use at the coming hearing and it constitutes a strong showing for all the real estate men of San Francisco who are seeking relief.

The hope is strongly entertained by the real estate board and by the allied owners of real estate in San Francisco, representing many millions of dollars of invested capital, that the outcome will be favorable. President Buckbee of the real estate board says that there are many reasons why fire insurance rates should be reduced. Among them are the following:

1. The physical conditions, generally, in San Francisco are better than they were prior to April, 1906, when the insurance rates were much lower.

2. Fireboats have been constructed and are in commission.

3. More fire apparatus than was in use in 1906 is now provided for the fire department.

4. More cisterns are filled with water that is immediately available for putting out fires.

5. The streets are in better shape than they ever were before.

6. A modern fire alarm system has been constructed and is in good working order.

"In our opinion," so said Buckbee in an interview, "the fire insurance rates in San Francisco ought to be lower than they were in 1905, for the reasons mentioned and also for other reasons, among them being the much improved class of construction since 1906 and the large open spaces that act as gaps to prevent the spread of fires. The auxiliary fire system that is to be installed should be considered in the making of rates.

"Rents have been reduced and incomes have been depleted, yet the fire insurance companies ask rates which are, we think, unfair. Such rates are a drawback to the progress of the city and they are not beneficial to the insurance brokers or to the companies in the long run, for property owners carry less insurance than they would under normal conditions."

As soon as a date is fixed for the hearing the real estate board will be ready to proceed and submit its facts.

Money Making Little Farms on Easy Payments

We specialize on choice small orchard and alfalfa tracts which we personally know to be productive and properly priced. We do not do a general brokerage business, but choose only such tracts as we know can pay for themselves and support you at the same time. For this reason we sell on easy terms.

At Hume, on the Northern Electric Ry., near Biggs, Butte county, in richest part of the Sacramento valley; soil a deep sandy loam, naturally subirrigated, growing 3 to 5 crops of alfalfa per season; numerous neighbors; with every convenience at hand and electric passenger freight and express service at your door.

$3,500—20 acres, greater part in bearing apples; clean, healthy, heavy bearing trees, profitable varieties; balance in bearing cherries, peaches, pears and alfalfa; new barn and small house; everything complete; will produce an income from start; only $700 cash, bal. 1-2-3-4 years.

$1,500—10 acres in alfalfa, facing electric railway; only few rods from station, store and postoffice; fine shipping facilities; ideal for few cows and large poultry plant; ¼ cash, balance 1-2-3 years; smaller or larger tracts partly in bearing alm