

SAN FRANCISCO HAS HAD THE GREATEST YEAR IN ALL HER HISTORY

SAN FRANCISCO TAKES NEW POSITION AMONG GREAT CITIES OF THE WORLD

1912 to Witness Beginning of Exposition Building and Preparations to Care for a Worldwide Commerce and a Population of Millions

THAT San Francisco is facing the greatest year in her history is the universal opinion. This belief is based not simply on the fact that 1912 will witness the start in building the Panama-Pacific exposition. Important as that is, it is exceeded by other far reaching factors. The coming year will see the beginning of a great plan of harbor improvements, made possible by the ten million dollars' worth of bonds recently voted by the state at large for this purpose. This will enable San Francisco to put her water front in condition to receive the vanguard of the fleets of Europe that will come through the Panama canal.

The new city administration is committed to the project of establishing in the near future a civic center, with a monumental city hall, a great auditorium and other public buildings in the heart of the city that will be a pride to every San Franciscan and a permanent attraction to visitors from all parts of the world.

A movement, which it is confidently expected, will be well started this year and will contribute more to the city's increase in population and commercial prosperity than any public work ever undertaken, is the building of the Twin Peaks, Stockton street and Fillmore street tunnels.

Another hopeful feature of the coming year is prospect of the beginning of a great system of boulevards starting at Telegraph hill and extending clear around the northern water front, connecting Lincoln and Golden Gate parks and there extending southward to Sloat boulevard and continuing on to San Mateo county.

Of hardly less importance is the movement which has already been begun to create within San Francisco's boundaries a series of beautiful residential parks that will vie with the handsomest suburban districts to be found anywhere in California. These new residential districts will accommodate hundreds of thousands of people and will add that much to San Francisco's resident population.

With the time close at hand when a tidal wave of immigration will move toward California from the eastern states and when millions of the best class of European emigrants will be making San Francisco their objective point, it is easy to see that population at no distant date will become as dense on this peninsula as on Manhattan island in New York. This means an advance in real estate values to figures that would now seem fabulous.

Today San Francisco is the most discussed word throughout the commercial world. It is being spoken of daily in every tongue of the human race. While San Franciscans have been accustomed to regard their city as the New York of the Pacific coast, it should now be recognized that they have been too modest in their estimate.

It is inevitable that ultimately the relative order of the cities of the American continent in respect to population will be San Francisco, New York and Chicago.

On the western shores of the Pacific are massed the densest populations of the world now waking into new industrial and political life. All of these nations are preparing to open up greater trade relations with their nearest American port, San Francisco.

The cities of Europe will hereafter turn their greatest flood of emigrants to San Francisco, instead of New York, because California offers better opportunities for money making as well as climatic and agricultural conditions more nearly resembling those of Europe, where their people can thrive better than on our Atlantic seaboard.

After the completion of the Panama canal New York's ratio of increase from foreign sources must necessarily decrease, while San Francisco's ratio will steadily increase until this city occupies the same relation to the western hemisphere that London holds in the eastern hemisphere.

Following are the opinions of some of the leading real estate dealers and operators of San Francisco about the city's outlook for the future:

By THOMAS MAGEE of Thomas Magee & Sons
Having just returned from a foreign tour and investigating conditions in other large cities, it appears to me that San Francisco is already having the effect of the Panama canal. The awakening of the far east, and especially the recent quickening in China, means a great increase in the demand for American products. For the first time in history, London capital is investing here. It sees the large prospects for this coast and is investing here. Another reason for California investments is the English income tax, which many capitalists would like to avoid by placing their money here.

Real estate has been very quiet in San Francisco for the reason that most of the local investors have spent all their money and borrowed money, as well, to replace their buildings and related to the general upward movement. This does not command their interest. This condition of our affairs creates a great opportunity for outside capital. The interest of the state was never so active and the movement here is hardly begun.

By EDWARD F. HOAG of Lyon & Hoag
I look forward to a very bright year, the best in the city's history. The coming in of the new administration, the beginning of work on the Panama exposition, the start of the Panama canal, the improvement of the city, the improvement work must have a very stimulating effect on all kinds of business.

Those who invest at present prices have an opportunity of making large profits. Fortunes have been made in the past in San Francisco real estate, and more and more fortunes are going to be made in the future by those who have the foresight and sagacity to take advantage of present opportunities.

By A. L. HARRISON of Harrison, Weddemuller & Co.
The improved political situation is helping the real estate market greatly. The prospect of a new administration, the beginning of the Panama exposition, the start of the Panama canal, the improvement of the city, the improvement work must have a very stimulating effect on all kinds of business.

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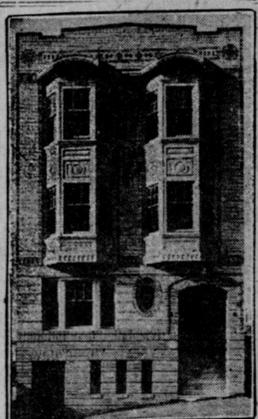
By J. M. KEPNER of Madison & Burke
One of the most hopeful things of the coming year is the change of administration, which will lead people to invest in real estate. The beginning of the Panama exposition, the start of the Panama canal, the improvement of the city, the improvement work must have a very stimulating effect on all kinds of business.

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By HERMAN SHAINWALD of Shainwald, Buckee & Co.
As soon as work begins on the exposition there will be a big real estate market in buying and selling. The city has been growing slowly, while the state and outlying country has been growing rapidly, and we are bound to share in this growth. The political atmosphere has been cleared and the new administration will undoubtedly go ahead with large improvement projects.

There are several things that point to very active conditions in real estate during the coming year. The purchase of the Spring Valley Water company's system by the city, which now seems assured, will release a large amount of money to the bond and stock holders of that company. A considerable part of this money will undoubtedly find its way into real estate investments. The location of the fair at Harbor View as a permanent business of the city, the building of the surrounding districts and of most of the vacant land of the burned district east of Van Ness avenue.

Very Complete Apartment House on Small Lot



APARTMENT HOUSE IN HOUSE SIX NORTH OF POST

U. S. QUARTERMASTER'S BUILDING TO BE BACK OF PALACE HOTEL



U. S. MARINE CORPS BUILDING, CORNER OF JESSIE AND ANNIE STS.

Economy of Space in New Style Flats



NEW STYLE FLATS IN HAYES ST. NEAR DEVIDSIDERO - Wm. Fernbach - Archt.

MARKET IS SOARING AS OLD YEAR DIES

State Jumps Ahead Each Day and Basis Is Material Growth

Pacific Gas Deal Lends Tone to Upward Movement in Local Stocks

By PAUL SINSHEIMER

The last week of the year was brought to a close with a spectacular finish as far as the local financial field is concerned. The far reaching deal in Pacific Gas and Electric bonds has served to stimulate the entire market. It opens up infinite possibilities for the development of the state's resources for the immediate period ahead.

With the end of the year the balance sheet will show to the advantage of the state in almost every line of commercial activity. Clearings have exceeded those of 1910. Larger returns have come from nearly every one of the staple crops of California. The delicious fruit shipments overtopped the record of the previous year. Prunes, barley and hops have attained during the year extraordinary heights. Sugar has been more remunerative to beet grower and to manufacturer than ever before. Scarcely a California industry has failed to reap a plentiful reward. Oil has suffered somewhat from overproduction, but this is not a condition that is likely to endure long. Even now the increasing demand is beginning to approximate the output.

Water transportation has been developed into a real competitive factor, but even at that only the beginning has been made. Another transcontinental railroad has passed from the construction stage into the initial period of operation. New territory is being opened to development, new lands prepared for the settler.

A local banking authority estimates the distribution in dividends and interest at this time in San Francisco at \$10,000,000. This amount at once will be available for reinvestment. The tendency will be toward an easier money market.

Still, with all this, the period just closed has not been classed as a "big" year. It may be said, however, to represent practically the full recovery from the shock of 1907. In the eastern financial centers there are still misgivings as to the days ahead, but as far as California and San Francisco are concerned there is unmistakably a buoyancy of spirit and a feeling that a time of greater commercial activity is just dawning.

Of special importance during the year of 1911 has been the enactment of a public utilities bill designed more strictly to regulate the affairs of the public utility corporations. The clause in this measure enabling the commission to supervise issues of stocks and bonds has awakened the liveliest interest. Such apprehension as at first existed appears to have melted. While the power is wide and a special federal commission did not regard it as advisable at this time for government use, it is recognized that the test really lies in the administration of the law.

The French American bank made a renewal loan of \$104,000 to E. J. B. Stoupe on property at the northeast corner of Post and Larkin streets, and another parcel in the north side of Clay street, 110 feet east of Stockton.

The loan of \$15,000 made by the Savings Union bank to C. W. Kolb on property at the southwest corner of First and Leavenworth streets on lot 27x102 was partly renewal.

The supervisors have been petitioned to provide for the construction of a city fire house in Twelfth street between Geary and Anza streets, instead of the proposed frame building.

The supervisors have set aside \$32,250 for the purchase of lands at the corner of Drumm and Commercial streets for the use of the fire department after the style in vogue in eastern cities, where the aim has been to secure the maximum of light and air on a small plot of ground.

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THIS YEAR PROVES GREATEST SINCE FIRE

Figures just completed for the past year show that 1911 has been the largest in sales of city real estate since the fire.

In reviewing the year's business, Thomas Magee & Sons' real estate circular says as follows:

There were 8,118 sales of real estate recorded in San Francisco during the year 1911, representing a total of \$4,479,406, the last two days to be added. This is an increase of \$5,683,113 over the record for the year 1910, or an increase of 8 1/2 per cent. The totals for the year 1911 are higher than for any year since the fire, and the nearest approach to these figures was for the year 1909, when the total was \$3,879,073. The record for the year just closed is therefore approximately \$1,250,000 higher than for any single year during the last five years. The steady nature of the activity in the real estate market is shown by the following figures:

Year	Sales	Amount
1907	8,304	\$3,818,150
1908	7,418	\$3,083,571
1909	7,972	\$3,879,073
1910	8,328	\$3,201,283
1911	8,118	\$4,479,406

The number of sales recorded for the year just closed is considerably above the average for the last five years. That activity in the real estate market, with increasing volume noted above, is becoming more general in its character. Sales of real estate were recorded over \$400,000 in amount each day for the first ten days of the year, and for any year since the fire, and the total involved in such sales is also greater than for any of the last five years.

The year 1911 witnessed the close of the five year period during which the city of San Francisco has been rebuilt, and nearly entirely with San Francisco capital. Our bonded debt per capita is still among the lowest, while our percentage of mortgages held in the city is by far the lowest of any large city in the United States.

INCREASE IN ASSESSED VALUES
A loss of \$148,000,000 of assessed value was shown by the fire rolls as a result of the fire. This entire loss in our assessment rolls has, however, been restored in the five years since the fire, and the total assessment for the fiscal year 1911-1912 shows, in addition, an increase of nearly \$21,000,000 over the five year period.

The largest sale of the year was that involved in the transfer of the Reldon Iron and Locomotive works property and plant in the Potrero to the United States Steel Products company. This sale was for \$2,100,000. For the purpose of having the largest sale of the year, the fact that the price of the property was \$2,100,000 is not the fact that the price was \$2,100,000, but that the price was \$2,100,000.

LARGEST SALES OF THE YEAR
The largest sale of the year was that involved in the transfer of the Reldon Iron and Locomotive works property and plant in the Potrero to the United States Steel Products company. This sale was for \$2,100,000.

MONTH OF DECEMBER, 1911
The figures for the month of December showed a total of \$2,780,849.

FIFTY VARA SECTION
The principal sales made in this section, in addition to the sales already mentioned, were the following: The southeast corner of O'Farrell street and Taylor street, 12 1/2 by 17 1/2, sold for \$185,000; the north side of O'Farrell street, 18 1/2 by 60, sold for \$185,000; on which an 11 story office building is nearly completed; the north side of O'Farrell street, 12 1/2 by 24 1/2, sold for \$100,000; the east side of Grant street, 85 feet north of Clay street, 24 feet 7 inches front by average depth of 70 feet to Sutter street, sold for \$150,000; the southeast corner of Montgomery street and Vallejo street, 148 feet front by 126 feet depth, sold for \$125,000; the northeast corner of Ellis street, 50 feet east of Mission street, 32 1/2 by 100, sold for \$100,000; the east side of Grant street, 85 feet north of Clay street, 24 feet 7 inches front by average depth of 70 feet to Sutter street, sold for \$150,000.

ONE HUNDRED VARA SECTION
In this section, south of Market street and east of Ninth street, the sales for the year just ended were 230 in number and amounted to \$4,197,535, over \$2,000,000 greater in amount than for either of the years 1908, 1909 and 1910, and over \$600,000 greater in amount than for the year 1907. The totals for five sections, therefore, are higher than for any year since the fire, while the number of sales made during 1911 is also well over the average for the last five years. The principal sales in this section during the

year just closed, not already mentioned, were the following:

The southeast side of Market street, 60 feet front of First, 100 by 155, sold in trade for \$500,000; the southeast side of Mission street, 70 feet front of Fourth, 40 feet front in Mission street by 100 feet deep to Minna and 30 feet front in Minna, was sold in trade on a basis recorded at \$225,000; the north corner of Eighth and Townsend streets, 175 feet square, sold for \$200,000; the south corner of Second and Minna streets, 32 feet 10 inches by 97 1/2 feet, with an extra 17 feet in trade for \$200,000; the northeast side of Third street, 115 1/2 feet southeast of Folson, 150 1/2 by 17 1/2, sold for \$85,000; the southwest side of Third street, 200 1/2 feet northwest of Folson, 68 1/2 by 27 1/2, sold for \$85,000; the east corner of Second and Tolana streets, 75 by 27 1/2, sold in five parcels for \$75,000; the southeast side of Market street, 25 feet front of North street, 125 feet front of North street, 50 by 165, sold in foreclosure for \$172,073; the northeast side of Third street, 115 1/2 feet southeast of Folson, 150 1/2 by 17 1/2, sold for \$85,000; the southwest side of Third street, 200 1/2 feet northwest of Folson, 68 1/2 by 27 1/2, sold for \$85,000; the east corner of Second and Tolana streets, 75 by 27 1/2, sold in five parcels for \$75,000; the southeast side of Market street, 25 feet front of North street, 125 feet front of North street, 50 by 165, sold in foreclosure for \$172,073.

WESTERN ADDITION
The sales in the Western addition were 930 in number and amounted to \$7,882,075, a slight falling off from the totals of the last three years. The principal sales were the following:

The southwest corner of Broadway and Ellis streets, 125 by 124, sold for \$75,000; the southwest corner of Sixteenth street and Broadway, 68 1/2 feet west of Webster street, 68 1/2 by 124, sold for \$75,000; the northeast corner of Mission and Seventeenth streets, 68 1/2 by 124, sold for \$75,000; the northeast corner of Ninth and Seventeenth streets, 68 1/2 by 124, sold for \$75,000; the northeast corner of Ninth and Seventeenth streets, 68 1/2 by 124, sold for \$75,000.

OUTSIDE LANDS AND HOMESTEADS
Sales recorded in the outside lands and homesteads were 6,818 in number and amounted to \$8,014,048, an increase over the figures for the year 1910 of \$3,400,000, as well as an increase over the figures for the year 1909 of \$2,500,000. These figures show much higher totals than for any year in our history by more than 250 per cent. However, this information relates general activity in this home building section.

POTRERO AND SOUTH SAN FRANCISCO
Sales in the Potrero and South San Francisco were 855 in number and amounted to \$1,202,304, an increase over the figures for the year 1910 of \$1,000,000, as well as an increase over the figures for the year 1909 of \$500,000.

BUILDING OPERATIONS
The record for the year 1911 shows a total amount of building contracts entered into of \$24,624,054. This is an increase of \$2,000,000 over the figures for the year 1910.

Adding these figures to the figures for the year 1910, the total amount of building contracts entered into for the year 1911 is \$46,624,054. This is an increase of \$2,000,000 over the figures for the year 1910.

MORTGAGES OF YEAR
There were 8,940 mortgages and deeds of trust recorded against San Francisco real estate during the year 1911, or an increase of 98 per cent of the total for the year 1910, and an increase of \$48,502,083, or an increase of 100 per cent of the total for the year 1910.

MONTH OF DECEMBER
The mortgages for the month of December, as segregated from the yearly figures, were 901 in number, or an increase of 100 per cent of the total for the month of December 1910, and an increase of \$1,967,535 over the amount involved in releases for public information.

BUILDING FOR THE U. S. MARINE CORPS

Sharon Estate to Erect Structure Near Palace Hotel for Quartermaster's Offices

The Sharon Estate company is about to begin construction of a building to be occupied by the United States government as San Francisco headquarters for the quartermaster's department of the marine corps.

The building will be back of the Palace hotel and will have frontages in Annie, Jessie and Stevenson streets. There will be six stories above the basement and the structure will be fireproof, of steel and concrete.

The street fronts will probably be faced with terra cotta to harmonize with the Palace hotel. This is the second of a group of buildings that the Sharon estate proposes to erect on the corner of Geary and Buchanan streets. It is their intention to have the entire group accord in color and general style.

A good illustration of how a small lot can be improved to the best advantage and made a good income producer is shown by the apartment house just completed by Mrs. Honora Conlin in the westerly line of Hyde street, 68 1/2 north of Post, on lot 25x75. The building contains seven apartments of two and three rooms and bath each. Wall beds, steam heat and all conveniences are provided. Smith O'Brien is the architect.

Wolf & Holman, the agents of the property, state that the income will be \$250 a month or more. The cost of the building was \$15,000 and the value of the lot about \$5,000, showing a return of about 10 per cent net on the investment.

An economic arrangement of flats, as well as the installation of proper light and ventilation on a shallow 25 foot lot may be seen in the mission style building in the north side of Hayes street, 112 feet west of Devissadero, built for J. Arkison from the plans of W. M. Fernbach, architect.

There are two flats on each floor, containing three and four rooms with bath. The finish is in hardwood trim, with combination oscillating wall beds and dressers. The main entrance is in pressed brick and white cement. Each apartment has a separate electric device for opening the main entrance door of the building.

The lot is 25x72 feet, while the house is 25x52. All of the rooms have daylight.

The cost of the building was about \$7,000 and the value of the lot a little over \$3,000, or about \$10,000 in all. The flats can be rented at very moderate prices and still return a good income to the owner.

The arrangement of the building is patterned after the style in vogue in eastern cities, where the aim has been to secure the maximum of light and air on a small plot of ground.

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LOANS CONTINUE AT LOW EBB

Some Sales and Building Operations Financed by Aid of Savings Banks

There has been a decided shrinkage in loans on city real estate this week owing to the holiday season. The large loans continue to be renewals. There are, however, several straight new loans of considerable amounts and some building loans. Following are some of the principal loans of the week:

The Hilbernia bank made a straight loan of \$25,000 to Thomas Cuneo on property at the northeast corner of Montgomery avenue and Lombard street on lot 82x88. This loan was secured on account of the recent purchase of the property.

The \$38,000 loan by the German Savings bank to Lizzie M. Donovan on property at the southwest corner of Geary and Wether street and other property out of the city was a renewal. The Mission Savings bank made a loan of \$20,000 to W. E. Turrell, trustee, on property at the southwest corner of Twenty-fifth and Mission streets, lot 80x65.

The Hilbernia bank made a building loan of \$28,000 to George D. Shadburne on property in the south side of California street, 117 1/2 west of Stockton, lot 80x77, situated at the corner of Joyce place. The loan will be used in building a very high class house in colonial style.

The German Savings bank made a building loan of \$5,000 to John T. Quinn on property at the southwest corner of Post and Larkin streets, and another parcel in the north side of Clay street, 110 feet east of Stockton.

The loan of \$15,000 made by the Savings Union bank to C. W. Kolb on property at the southwest corner of First and Leavenworth streets on lot 27x102 was partly renewal.

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