

March 1919

New Era Edition

RICHMOND DAILY INDEPENDENT



ONE ambition inspired in the hearts of Richmond's citizens by the Spirit of Achievement, was fulfilled when the U. S. Naval Supply Ship "Peter H. Crowell" docked at Municipal Wharf No. 1, Richmond Harbor Project. This was the first deep water ship to enter the Inner Harbor and take on a cargo at the new wharf—an event looked forward to by Richmond people for many years. That same Spirit of Achievement which guided to this signal event bids us see in it the dawn of a New Era in which commercial growth shall compete with industrial activity to rear the imposing Marvel City of the West.

The Men Behind the Gun

Behind every great enterprise there is found the Man or Men who do things. It is but another exemplification of the old rule of Cause and Effect. The Richmond Harbor Project is the greatest attempt in a decade upon this Coast by the people of any city of the size of Richmond. The nine citizens of this city who were chosen by the electors of Richmond to handle its affairs—to plan and to direct the projects that would make for the upbuilding of the city are the Men Behind the Gun. Born in the minds of men who in their private lives have their all invested in Richmond—by men whose faith in the

The building of the harbor, the choosing of the site wherein the wharves, the highway, the channels and the reclaimed area should be was not the work of a day, but of many a day and a night of conference with engineers, harbor experts, leading citizens of Richmond and other great cities. Carefully, conscientiously, diligently, the members of the City Board felt their way in determining the scope and the size of the Harbor Project. Once this plan was agreed upon, the Board has stood fearlessly for the fulfillment of their hopes. The docking of the United States Naval Cargo Carrier Crowell to take a cargo for

the members of the present Board by a grateful populace.

Almost from the beginning has there been selfish opposition to the work of the Board. No opportunity to belittle the council, to create doubt in the minds of the public over the work undertaken by their servants at the City Hall has been overlooked. Every known legal and political axe that could be found has been hurled at the Board and at the Project. Every known crime that the whispering propaganist could think has been used. In spite of all of these efforts, the work is nearing culmination upon the first unit of the greater harbor.

floor to dome with foodstuffs owned by the United States government. A great government transport has called and taken away a full cargo. The government contract is being carried out by a gigantic dredger that is at work in the inner harbor digging a wide swath in the clay and mud to make way for the ships of commerce that are ready to enter the inner portals of our waterfront.

The rail connection with the outer system of steel bands that reach to all sections of America is used daily to bring in and take out goods brought to the wharf for sea transportation. In addition



VIEW OF THE BIG NAVAL CARGO CARRIER PETER CROWELL TAKING A CARGO AT WHARF NO. 1, RICHMOND

future of their city has surmounted every obstacle—that have withstood the criticism of the jealous both at home and abroad, the harbor project is nearing completion. These men have not been halted by the harping knocker that infests every community. Having decided upon their plans and having received at the polls on bond election day, the almost unanimous support of their fellow citizens, the City Council has plodded on through sunshine and cloud in the construction of a harbor that would be worthy of a great city—the city that Richmond is to be—the city that will soon be one of the most important in all the Golden State.

the Atlantic seaboard is the first of the fleet of great ocean going vessels that will use Wharf No. 1.

Deep thinking citizens and those who by experience know the hard labors that the City Council has given to this great harbor project are appreciative of the untiring zeal shown by members of the city board and of the success that has come out of a chaos of opposition from great private enterprises and from nearby cities jealous of the creation of a great harbor here. In the years to come, as a better realization of the work that has been accomplished is clearly shown to all, the full measure of esteem, of praise and of honor will be heaped upon

The United States Government engineers have examined the plan for defects. These engineers were met both on the Coast and at Washington by opponents of the harbor in a fruitless effort to block the securing of a federal appropriation to be used in conjunction with the city's bond issue. Even to the floors of Congress has this fight been carried. The world loves a fighting man. Its honors men who fight fair and win. It is now getting ready both in and out of Richmond to accord honor to the valiant little band of nine men who stood by their guns and won. Today the first great steel and concrete dock is crowded from

to the rail connection a wide paved boulevard leads from the outer harbor to the city proper.

Wharf Number one is now ready and is being used. The inner harbor factory sites and landing places will follow just as soon as Uncle Sam completes the channel to that section of the harbor project.

This edition to acquaint the world with the first opening of the publicly owned harbor has been dedicated to the members of the City Council as a slight appreciation for their splendid labors in behalf of Richmond and all of its people.

THE CITY OF RICHMOND AND ITS FUTURE

By GEORGE S. WALL,
President Richmond Industrial Commission

Should one attempt to write on the subject "Looking Into the Future of Richmond," one would have to pose as a prophet, and that I am not, but I do not think it is hard for anyone to show, just from existing facts and conditions plain to all, that Richmond's future is all that any of us interested in this wonderful new city of ours could wish.

The restricted vision in a city like Richmond, that from every material evidence is destined to push along to a prominent place among our foremost manufacturing seaports, is injurious. For the quickest and biggest development it is necessary that everybody take stock of what we have to assure progress and get the spirit that builds cities. The man with the restricted vision can always do a certain amount of damage to a city intended to grow. He can't stop the growth, but he can obstruct, and when he goes abroad he certainly isn't going to help his home city by overstating its possibilities.

Now then we all know why Richmond is the city it is today—why a city started here at all. The natural conditions that did all this are still as potent for growth as ever. There is no use detailing here all our advantages of deep water and rail and power and fuel and right location. These we are all familiar with and they make up the foundation on which we are to build.

It costs money to carry on the work necessary to give a city its best growth and it takes steady, hard work along the various lines of development. Up to the present, fortunately, enough money has been forthcoming from a limited number of citizens to keep the real constructive work of development moving, but much more could be done if a larger fund could be raised. Richmond is such a big proposition that the field from which forces of growth can be drawn is a wide one. We must bring from the outside world those enterprises that build, and at the same time should handle with spirit and enthusiasm all home matters of betterment.

Everywhere we read the statements from financiers, manufacturers and others that we may believe know of what they are speaking, that the United States is about to enter upon a greater era of prosperity and development than it has ever known before. There are a few areas where this development must necessarily reach a surpassing stage. One of these is San Francisco Bay. At the same time there are sections of the bay which will get the cream of the development. One of these we can easily figure from conditions is Richmond. Therefore from just the general wave of new prosperity, if it materializes on the scale that experts say it will, Richmond will have a splendid



progress during 1919.

During this year we should see also a stimulating movement in building. The demand for homes is so great that the very force of this demand must produce a large amount of construction, even though prices of material do not drop rapidly this year.

Much harbor work will be done in 1919. The time has arrived when the property owners of Richmond must be considering another bond issue for harbor work. While the mention of more bonds will not at first bring a unanimous assent by any means, study of the situation will appeal to the intelligence of the community and bring the decision that it is only a necessary business move to save what we have already spent and to also save to us the money appropriated by the Government, and this can be done only by a bond issue. It need not be large—probably \$250,000. That will keep us on the safe side and prevent a loss of the effort and cash already put into the project, which is the one thing that will make Richmond a real city.

Railroad development should also be extensive in 1919. The Southern Pacific needs more trackage room here and the Santa Fe has extensive plans. It is even now adding more trackage. Filling of the lagoon along its line near the terminal wharves will provide room for more trackage convenient to water and it is understood that the covering of this acreage with tracks is embraced in plans of development.

On waterfront sites and on the

manufacturing land along the railroads in the northern part of the Richmond section we will see new plants, some of Western origin, but the major ones the Pacific Coast branches of Eastern manufacturing corporations. There is a general knowledge in industrial centers that the time has come when much manufacturing now done in the East to supply this Coast can more profitably be done by branches out here. The time has come also when factories in many more lines can compete with the East, which justifies the forming of companies in the West to enter the field.

In much less than five years we will have deep water steamers tying at wharves along the southern edge of the city and it looks as if similar shipping development would take place in that time in the northern section of Richmond through a harbor dredged in from San Pablo Bay. It is no secret that much deep dredging that could very reasonably be embraced in a plan for such a harbor has already been done in behind the ridge that extends out to the Richmond Belt Railroad wharves.

We are at the point now of realizing something of magnitude from our Inner Harbor, which during the next two years even should yield a powerful influence in building up Richmond.

Vast quantities of silt are being sucked up to deepen the water and deposited to make industrial land. Deep water and new land are created at the same time.

Gradually now, but with an ever increasing speed as even one or two years go by this deep water harbor will extend until it reaches the end of the big shipping basin at Pt. Isabel. There will be merely deep water and level land, but along this, corporations will build wharves and piers from which the commerce of this splendid new port will be handled.

Provide the sites where they can place the foundations and where their steamers can float and the enterprises that need waterfront sites will do the developing. That is why Richmond can gain so vastly from a minimum outlay by pushing with all the speed possible the dredging of the area surveyed by Colonel Thomas H. Rees as the Inner Harbor. Warehousing, manufacturing, rail road, wholesaling and other interests must all have locations as the new era of commerce moves on. Richmond can supply them if she keeps her harbor work going on.

Now that the channel inside has become an actual fact, there are other influences that may push our harbor forward with a jump. Look at what the Bay Counties Land Company, at the head of which is F. C. Morgan, a big, progressive business man, has already done in a private way to help in the construction of this harbor. You see fine bulkheads raised and much filling done. This company has shared largely in this work. You see a clamshell dredger throwing up more bulkheads. Another dredger is to be put on by this company to pump silt and deepen the water and fill land.

Preliminary steps have been taken in deals affecting tidelands at the southern edge of the city that may bring about deep dredging the entire length of the main harbor basin within the next two years or less, and the establishment of a big terminal project. Eastern millions are interested in this.

The project for establishing a great freight, manufacturing and warehousing terminal on the reclaimed lands along the entrance channel of the harbor seems very much alive again since the war ended. The famous New York firm of dock builders that was behind this project has written that it will take it up again actively this year.

We must not overlook our natural deep water front by which Richmond sprang into being. It can hardly be long before some great enterprise takes over the Shrimp Camp, one of the finest natural locations in America for a plant of great dimensions. There are other locations for enterprises along this frontage. From what we hear we will soon see the Richmond Belt Railroad extended all along this natural deep water, closing the gap from Winhaven to the present long pier of Standard Oil.

BANKS MAKE FINANCIAL RECORD

(By Charles J. Crary.)

The outstanding factor of the banks of Richmond is the wonderfully splendid service performed to this community and the cause of Freedom by the four banks of Richmond. Under normal conditions the banks not only did their full service to the city by expending thousands of dollars of their own funds to handle the great Liberty Loan drives and the various drives, but came through the



CHARLES J. CRARY
President First National Bank

siege of uncertainty with increased assets and greater respect and honor to those whom they served so well. That they did their work to the utmost is shown by the cold figures that bankers are apt to use in cinching any argument with you—in the Fourth Loan, Richmond by the aid of its financial institutions stood fourth in percentage of subscriptions attained in the quotas assigned to the larger cities on the Pacific Coast.

Despite the heavy drains of the War period the Banks face the coming year with increased resources and more than ever determined to do their share in loaning money for the upbuilding of the city.

There are four banks in Richmond. The Bank of Richmond organized in 1902, Mechanics Bank organized in 1907, First National Bank organized in 1910, Richmond Savings Bank organized in 1911. The total banking strength of Richmond is \$3,866,348.55 with capital stock, undivided surplus and profits amounting to \$491,288.94. There are approximately 10,000 depositors in this city. These figures probably do not show as large as other cities of a similar population which is accounted for by the fact that people here are mostly wage earners and do not have large surpluses in the banks as do farmers and also to the fact that Richmond is the largest "new" city in California. These deposits also represent those of actual residents of Richmond and not outsiders.

HISTORY OF BANKS

The Bank of Richmond was organized at Richmond by a number of early time residents with Wm. Mintzer as its first president, the late W. F. Belding as its second president and John Nicholl as its third president. Wm. Stairley, now postmaster, and E. M. Tilden were prominent in its early history. George Lee, now local representative of the John Nicholl Company was for a long time connected with this bank. The present officers are: C. S. Downing, president; W. K. Cole, vice president; Clarence Allen as cashier. The present directors are: Lewis I. Cogswill, W. S. McCracken, W. S. Lucas, Joseph L. Silveria and Messrs. Downing and Cole.

THE MECHANICS BANK

The Mechanics Bank succeeded the Iversen Banking Company in which A. F. Hoestman and Josiah Iversen were the principals. The first president was Lewis I. Cogswill and J. Iversen, vice-president. Later Cogswill sold his interest to B. H. Griffins who became President and a few years ago Griffins disposed of his interest and John Nicholl became President of the Bank. E. M. Downer of Pinole, Vice-President and manager, J. F. Carlston, Vice-President, W.



C. S. DOWNING
President Bank of Richmond

L. Ballenger has been cashier of the bank for the past 9 years. Chris Escobar and Willard Poage are Assistant Cashiers. In December 1918, Nicholl resigned as President and was succeeded by Mr. E. M. Downer.

This bank at the close of business, December 31st, 1918, showed assets of \$1,410,295.61 with combined capital, surplus, and undivided profits of \$148,176.99.

The present directors are C. M. Brewer, H. A. Johnston, J. F. Carlston, E. M. Downer, J. F. Brooks, E. M. Tilden.

The First National Bank of Richmond was organized with the following officers: Clinton E. Worden, President; E. A. Gowe,

Vice-President; Charles J. Crary, Cashier. The Richmond Savings Bank which is affiliated with the First National Bank of Richmond and occupies the same quarters was organized the following year and has always had practically the same officers.

Mr. Gowe died shortly after the organization of the First National Bank and was succeeded by L. D. Dimm as Vice-President. Crary in turn became Vice-President and



E. M. DOWNER
President of Mechanics Bank

in 1917 succeeded Clinton E. Worden as President, which position he now holds.

C. G. LeMasters was for a short time cashier of the bank, succeeded by C. J. Shepherd who served in that capacity until he became connected with the Federal Reserve Bank. In 1917, Arba J. Heald became cashier of the Richmond Savings Bank and Larkin J. Younce, Cashier of the First National Bank. These men were succeeded by Mr. Fred Caudle as Cashier of the Richmond Savings Bank and Mr. L. A. Stevenson as Cashier of the First National Bank. In January, 1919, on the return of Mr. Younce from the army he was elected a Vice-President and Cashier, and Mr. Stevenson was also elected a Vice-President.

This bank has been honored, and indirectly the City of Richmond, by having on its Board of Directors until recently, Governor James K. Lynch, of the Federal Reserve Bank, who has also held the following positions: President, American Bankers' Association; President, Clearing House, San Francisco; Vice-President, First National Bank, San Francisco; President, Citizens National Bank, Alameda.

The present Directors are: Messrs. F. E. Beck, Charles J. Crary, H. W. Pulse, C. S. Renwick, W. T. Helms, L. D. Dimm, V. A. Fenner, W. W. Worden, L. C. Pontious, C. H. Robertson, Warren H. McBryde.

The First National Bank and

the Richmond Savings Bank showed assets at the close of business December 31st, 1918 of \$1,838,052.94, with capital, surplus, and undivided profits of \$196,584.20.

Mechanics Bank

Founded in 1904 in the days when the eastern section of the city and what is now the principal business district was without banking facilities, The Mechanics Bank has enjoyed a career of prosperity, expansion and established a record for conservative investment and business methods that may well be envied by financial institutions many times the age of this bank.

The real big growth of the bank dates from 1912 when its assets were \$292,071.36. Each year marked a growth until on December 31st last it had grown to a corporation with assets totaling one million four hundred and ten thousand and three hundred dollars. The growth of the bank year by year from December thirty first nineteen and thirteen to date is most interesting reading to every well wisher of Richmond and its business enterprises. On December 31, 1913 its assets were \$336,524.06. A year later the growth reached \$413,315.76 and a year later it was \$558,950.71. Then came the great increase with added business management when the resources reached \$1,023,849.03 or almost double by December 31, 1916. A gain of \$200,000 was registered in 1917 and now the bank is near the Million and a Half Dollars in resources. This handsome prosperity has been the result of the work of its new officers and board of directors. E. M. Downer, one of the rising men in the financial world of the Pacific Coast is the President with Joseph F. Carlston, president of the Central National Bank of Oakland and E. M. Tilden, a power in the wholesale lumber business of California, as the vice presidents. In W. L. Ballenger, cashier, the bank has a splendid man who holds the respect of all of the people of Richmond. The directors in addition to the officers are, Joseph F. Brooks, superintendent of the Standard Oil Company; C. M. Brewer, the power magnate and H. A. Johnston, a capitalist with large holdings in this county.

Building ordinances of the city require class-A buildings for the business districts and first-class construction in the homes. Hence a city is being built which has nothing of the shabbiness of poor building.

Fishing is one of the great sports in the bay near Richmond. Men who like bass fishing come for miles to cast their lines toward Angel Island.

Richmond's Realization

The occasion of the arrival of the first vessel to dock at the Richmond Municipal Wharf was certainly the most momentous in the history of the City of Richmond, being the first real opportunity of bringing home to the people the hard and earnest work that has been done by the City Officials and Prominent Citizens in order that Richmond may occupy its natural place as one of the leading Harbors of the Pacific Coast.

Many financial, legal and other stumbling blocks have appeared, but the people of Richmond have overcome them all, and, with the

Richmond as a Terminal.

Having been associated with Richmond's Harbor Project from its infancy, as Harbor Engineer, I am thoroughly familiar with its possibilities and believe that if Richmond, with all its natural advantages, puts its shoulder to the wheel and follows out the plans now made, increasing its facilities as business warrants, there is nothing that can keep it back.

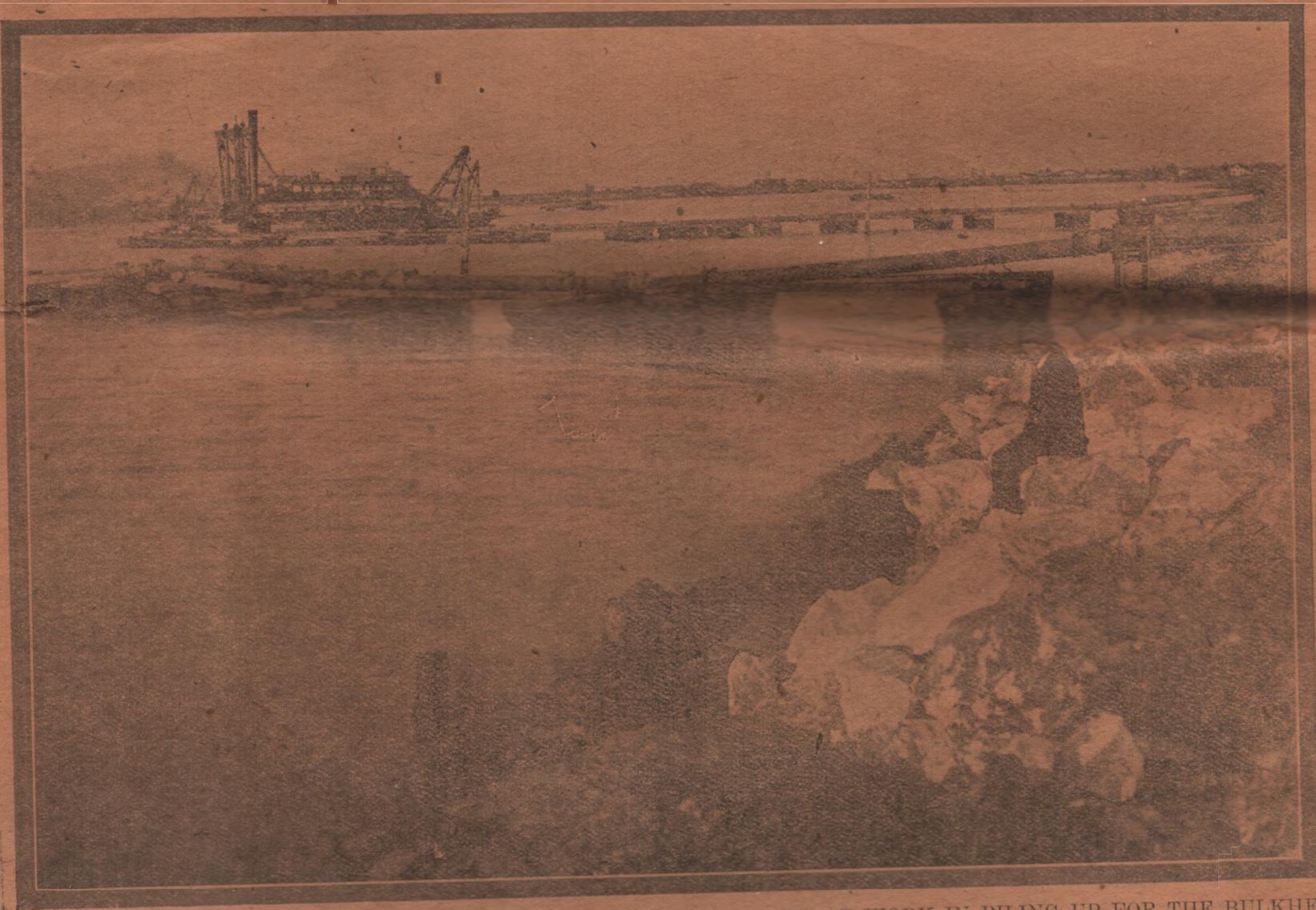
Now is the time to act, not tomorrow. This great nation is just starting to reach out for the world's trade. Cargo-carrying vessels are being built by the hundreds, terminal facilities are

Richmond the Terminal. With the coming of warehouses, similar to the Bush Terminals, means the coming of industries, population and big business. Richmond's watchword, as has always been, "WHERE SHIP AND RAIL MEET," should now be realized. Let us have a ship for every day and a train for every minute.

The story of the engineering side of this project extends from 1912 to the present time. In January 1912, authorization was given to prepare a report and general plan for the development of the Harbor of the City of Richmond, that its building would be in ac-

Summarizing, the City of Richmond, has, in the very short period of six years, built a Tunnel nearly 800 feet long; a Highway over a mile; constructed a modern steel and reinforced concrete Wharf and Shed; with water supply; spur tracks; trestles; leveed and riprapped both sides of the northern arm of the Richmond Inner Harbor, and dredged nearly a million yards of material.

At the present time the Government and City have combined under the terms of the Federal Appropriation and a 200 foot approach channel is being dredged to a depth of 24 feet at low tide.



SCENE TAKEN IN INNER HARBOR SHOWING THE GIGANTIC DREDGER AT WORK IN PILING UP FOR THE BULKHEADS

help from the United States Government, have provided one of the best equipped Terminal facilities on San Francisco Bay with the result that the City of Richmond is now coming into its own as a Seaport.

The geographical position of Richmond makes it an ideal location for a big Terminal, so let us not stop at this small beginning, which has been so successful and has proven the wisdom of those who originated and first started the idea of a Harbor Project, but continue that their good work may not be for naught. No harbor can develop without proper facilities, but, provided with wharves, piers and warehouses, there can be no limit to the ultimate growth of

needed on this Coast, and San Francisco bay region bids fair to out-distance all others.

Many other projects are being planned or started on other portions of the bay region; but Richmond, with her foresight, has provided the most modern, best equipped Terminal Wharf on San Francisco Bay. With this start and the undoubted backing of the people of Richmond and the city officials for her further facilities, Richmond can never fall behind in the race for supremacy.

The people of Richmond are now awake to what it means to the city to have its waterfront humming with activity; ships from every land and trainloads from every State will make Rich-

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Under our present efficient Government Engineer, Colonel Heuer, this work is being vigorously prosecuted.

P. A. HAVILAND,
Engineer in Charge.

The Standard Oil Company now has 3600 men and women upon its payroll at the Richmond refinery.

Richmond went over the top more than fifty per cent on every war drive.

Richmond has fourteen modern places of worship.

Richmond has one of the best equipped belt railways in California.

Public Schools Represent Newest Educational Ideas

That the stories of Richmond's rapid growth are not the fairy legends of over-enthusiastic friends is shown in undeniable form by the growth of the schools of Richmond. Not in ten years, despite the constant erection of the finest and most up to date school buildings to be found in any city anywhere, has the school

speaks in eloquent and uncontested language the story of the increase in the population of this city.

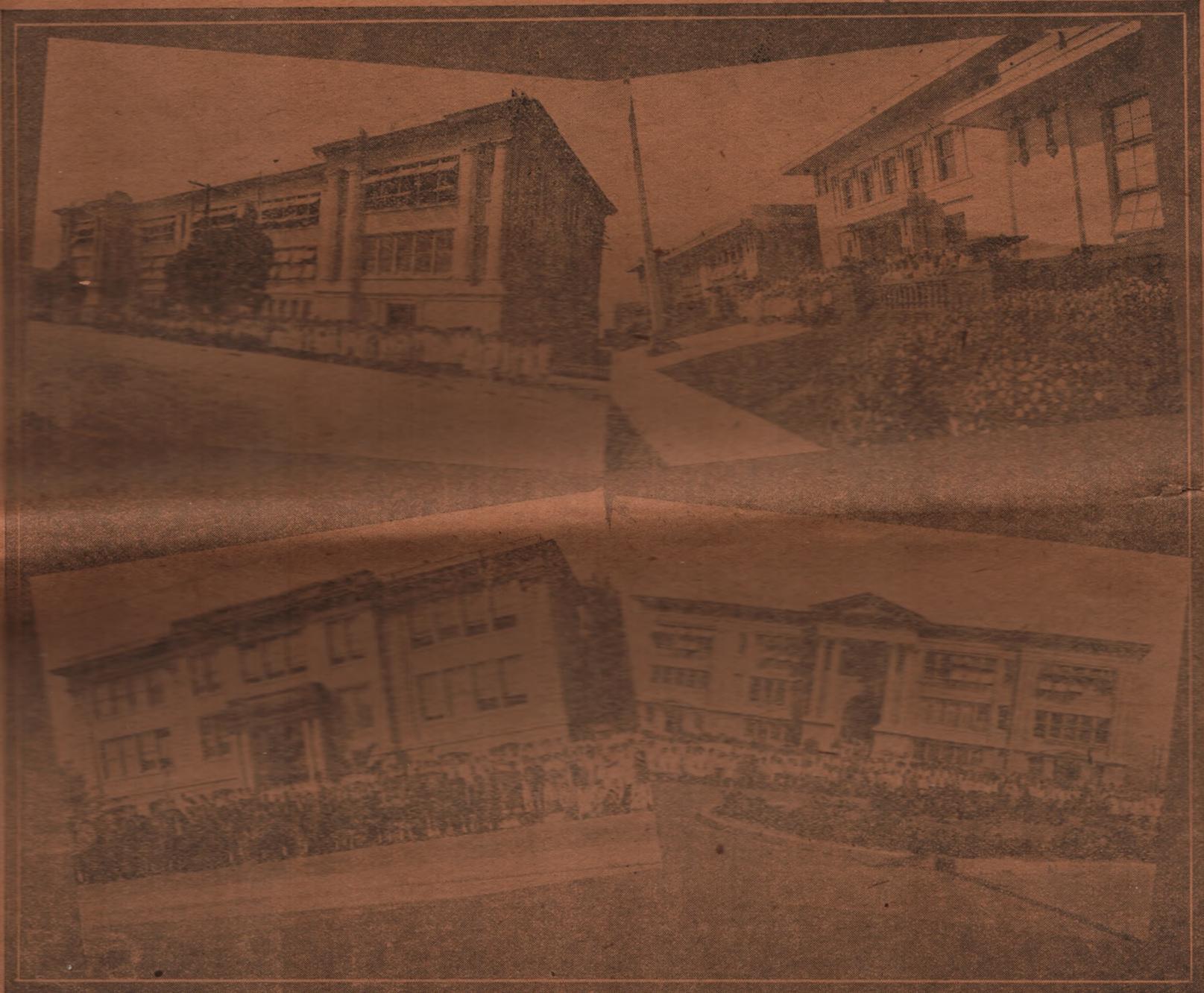
So widely known has become the reputation of the buildings of the Richmond schools that today hardly any progressive city in Northern California breaks ground for new school houses

Board of Education has found it necessary to again place temporary class rooms in the various school yards until it can plan and erect more buildings.

SCHOLARSHIP IS HIGH

But it is not in concrete or marble that the growth of Richmond schools is most expressed. It is in the personnel of its teachers and

Situated as we are almost within the shadows of the great University of California, the premier institution of higher education in Western America and on the shores of the great Pacific Ocean, the graduates of the Richmond high school have been accredited to the University and some of the most brilliant students that have



NEW PICTURES OF FOUR OF RICHMOND'S PRINCIPAL SCHOOL BUILDINGS—Reading from left to right: Upper row, Lincoln School in Tenth street; Grant School in Grant Avenue; Lower row, High School in Twenty Third Street and Washington Grammar School on the West Side.

Department of Richmond, been able to keep pace with the demands for housing for the children of the people who make this city their home. From the little frame shacks erected only a dozen years ago on Standard avenue and in Tenth street to the magnificent new buildings that now dot every section of the city is a stride that

Richmond Baking Co.

A year ago F. Ketelhut reopened this pioneer baking stand located at 1 Park Place and has made an unqualified success of his venture. Mr. Ketelhut believes

without first coming to Richmond to see the type of structures that have been erected. In the last dozen years more than a half million dollars has been invested in new buildings. And today on the threshold of the new year, there is not a vacant class room in Richmond and with additions being built to the Peres school, the

in advertising and by the liberal use of printers ink, by his energetic business methods and by turning out a high class product of the baker's art has already won for himself a permanent place in the Richmond business world.

the success which has attended the young people who are being sent forth from the Department. Under the direction of Walter T. Helms, city superintendent of schools has Richmond's school system developed, expanded and become a matter of real pride and satisfaction to the people of this city.

Not only in Richmond, but also in the vast surrounding territory the new fame of the Richmond Baking Company has been spread by this wideawake, hustling, bakery magnate. First class products, good service and modern business methods have made his

been produced by the State school are the boys and girls who have started and completed their academic education in the schools of Richmond.

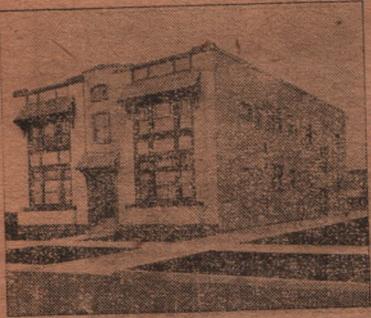
Nine grammar school buildings and two modern structures at the Richmond High school are at present crowded with the youngsters of this city.

name known wherever bread is eaten in this territory.

A new venture in Richmond is the installation of a modern bread mixing machine, by the addition of other equipment, the Richmond Baking company now has a model plant.

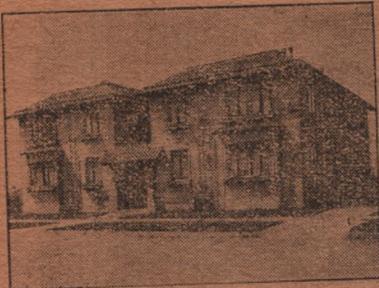
Fulfilling a Prophecy

East of the Southern Pacific Railroad, where the majority of the people are living, or will live, are the "ANDRADE TRACTS," properties of THE RICHMOND COMPANY, INCORPORATED. There you will find the big buildings, apartment houses, and industrial plants, which were prophesied a few years ago, but which were at that time considered by



WATSON APARTMENTS

the so called "wise men" as merely the dream of the owners. In describing a few of the more important buildings, we give you some vague idea of the way in which these dreams have materialized; and we might say in addition, that the owners are still dreaming dreams that when they will materialize, as they surely will, are going to make the "ANDRADE TRACTS" the most desirable section in Richmond.



PRINCETON APARTMENTS

On Dunn Avenue, in the Fay Andrade Tract, are situated, The Princeton Apartments, an attractive building with eight, beautifully furnished apartments, equipped with every modern convenience, including garages.

A short distance East of the Princeton Apartments, located on



HUMBOLDT APARTMENTS

the Andrade Central Tract, are the Watson apartments; a six-apartment building, erected by an Arizona business man, who, by the way, has proven this to be an interest-paying investment of more than 12 per cent.

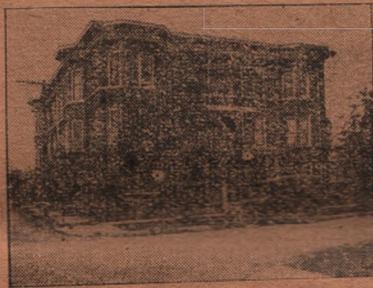
On 23d and Humphrey Avenue, a short distance South of the

Watson Apartments, is the new Humboldt Apartment building. These are considered the highest class in Richmond, containing 12 modern, well furnished apartments, with every modern convenience. This building is located on the Andrade Boulevard tract.

On Gaynor Avenue, in the Brown Andrade Tract, are the Andrade Apartments, one of the best and most centrally located Apartment Houses in Richmond.

At 23d and Tulare Streets, The Princeton Knitting Mills have built their new building, which is filled with intricate Swiss machinery, of the latest model. It is a great pleasure to the onlooker when in operation. The building itself, with its flower bordered walks, is an asset to 23d street and the entire vicinity.

Another important industry, which adds considerably to Rich-



ANDRADE APARTMENTS

mond's payroll, is the Western States Porcelain Company. The only plant of its kind on the Pacific Coast, and if its growth continues with its present rate, it will soon be listed as one of the world's largest potteries. This plant is located on the Rivers & Rose Andrade Tracts. Near it are the San Pablo Lumber Company's plant, and the Capital Art Metal Building, an immense iron build-



PRINCETON KNITTING MILLS

ing, erected by The Richmond Company for manufacturing industries.

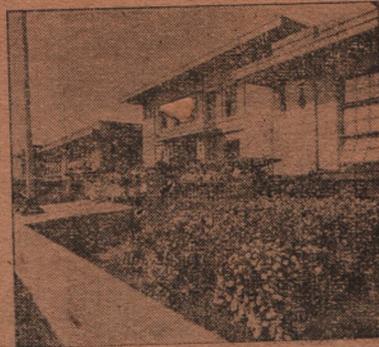
The employees of the above factories have, many of them, built their homes on these tracts, and the many other houses, as well as the Hotel, in this vicinity, rent readily. There being in fact, an increasing demand for bungalows, to meet which demand, the Richmond Company has arranged to loan money on deeded lots for building purposes, to their customers.

In describing these buildings to you, we have been gradually taking you out 23d street; now, let us bring you back to the Lincoln Boulevard Tract, on Kearney

Street, a few minutes walk from the central portion of the city, and show you some of our beautiful bungalows. Here recently has been built the homes of Mr. Bovey, Mr. McKenzie and Mr. Kilbourne. Mr. Gatto and Mr. Heber, the Superintendent of the Princeton Knitting Mills, have homes in the same vicinity.



The greatest building activity in the near future, in Richmond, will be in the Richmond Company's Andrade Tracts, which are so logically located, that the principal retail business section and income property, must occupy this location. They are central between the hills and the Bay from East to West; and central between the new inner harbor and the hills from North to South. Another favorable feature is, that the largest buyers of the property in this section, are well to do, and even wealthy lawyers, merchants, doctors and others. A number of



GRANT SCHOOL

conservative bankers have invested in this property, which will be improved very soon.

No mention has been made of the Brown Andrade No. 3 Tract, the Andrade Home and the Andrade Exposition Tracts, but they will soon be brought into prominent attention, because some \$265,000.00 worth of property in



GRAND CANYON PARK

this vicinity has been taken over by the Richmond Homes, Incorporated, a building company organized for the purpose of handling houses for rent and sale extensively.

The Andrade Garden and An-

drade Park Tracts are located in close proximity to the Grant Grammar School, one of Richmond's fine schools.

Richmond also has Parks which are worthy of mention, among them Grand Canyon Park. This photo shows one of the beautiful garden spots therein.

Tilden Lumber Co.

"Great Oaks from Little Acorns Grow" has been wonderfully exemplified in Richmond by the success that has come to E. M. Tilden. Coming to Richmond when there was only a collection of shacks, he has built himself into being rated as the most successful business man that Richmond has developed in its onward march. Tilden engaged in the lumber and mill business at first in a very modest way on the old Santa Fe siding. He had been trained in the hard school of experience. He knew the lumber business in every angle. He believed in the future of the community.

Success could not escape him. His lumber business grew. He took part in many other public and private enterprises. He was one of the leaders in the Bank of Richmond. His lumber business caused him to look for a large location and he opened the big mill and lumber yards at Nevin avenue and Fifteenth street. Today his business is the largest in his line in Contra Costa county. He purchased a few years ago the Heywood Lumber Company of Berkeley. His success attracted attention far beyond the confines of his own circles and when the big Hogan Lumber Company was taken over by a company composed of the largest mill and lumber men on the coast, Tilden was offered a large block of stock in the concern and its management. Today he operates the big Hogan plant, his own plants at Berkeley, Richmond and Crockett. He is a director in the Mechanics Bank. He is interested in many other enterprises. He was one of the financial geniuses selected by Richmond lodge of Elks to handle its hundred thousand home investment.

His activities are almost without number and in all he has succeeded by his natural business ability and his knowledge of men and conditions.

More than 100 persons are now employed in the nine local public schools.

Richmond Chamber of Commerce is now ready to ask the federal government for a \$200,000 post office building.

Richmond Lodge of Elks hall and clubhouse represents an investment of \$96,000.

Early Harbor History

So closely linked are the various communities of the rapidly growing Eastbay District that the development of any single locality contributes to the progress and prosperity of all. Oakland congratulates the citizens of Richmond on the splendid spirit they have displayed, and the faith they have evinced, in initiating and successfully carrying out a comprehensive and intelligent plan of harbor improvement. Events have justified the faith of those who early realized Richmond's possibilities.

It is a keen satisfaction to the writer to feel that as a member of the United States Congress he contributed, in a small way at least, towards securing Government aid for the Richmond harbor project. I recall with great pleasure the visit made to Richmond in August 1910 at which time a tour of inspection was made of the proposed harbor improvement. In an address delivered at that time, I made the statement that no projected harbor improvement in California offered greater possibilities or was more deserving of Federal appropriation. The growth of Richmond since that time has succeeded my most sanguine expectations.

Soon after that visit I had inserted in the River and Harbor Bill an authorization for a preliminary survey of Richmond Harbor looking to future Government aid. A preliminary survey was made and a detailed survey was recommended. It might be explained in this connection that the Government makes no appropriation for harbor improvement until the district engineer reports that the project is worthy of consideration. Even after a detailed survey has been made the report is submitted to the River and Harbor Board in

Hon. Joseph R. Knowland who tells of fight for Richmond's harbor.



Washington, composed of Government Engineers, who finally pass upon the recommendation of the district engineer, and the report is submitted to the Secretary of War and by him to Congress.

The report of Col. Reese, local engineer, was favorable, the Board of River and Harbor Engineers endorsed the project, and, largely through the efforts of Congressman Curry, an appropriation was finally made for Richmond Harbor. While I was not then a member of Congress the interests of the district were in good hands.

Richmond's project secured good standing in Washington because of the attitude displayed by the citizens of the community. They did not ask, as do many localities, that the Government furnish all the funds. Possessing ample faith in the community's future, they were willing to back that faith by money. All they asked the Government was to assist.

The theory under which the Government appropriates money for harbor improvement is to develop commerce. Judged by this standard the money invested in Richmond will bring ample return. Never has the future of the Pacific Coast been brighter. In developing the commerce of the Pacific, San Francisco Bay must play an important part. On the continental side of that bay the development will be phenomenal within the next ten years. Here "rail and water meet" and wherever this advantage exists progress is certain. Eastern manufacturers are being attracted to this locality and the development is bound to be rapid. Recognizing this situation Richmond has planned intelligently and will be in a position to obtain the fullest possible benefit. Opportunity is knocking at your doors and fortunately you are ready.

Richmond Annex Invites Homes

Overlooking San Francisco Bay, Richmond and the East Bay cities and reached by the most up to date railway transportation systems on the western coast, E. J. Henderson's Richmond Annex is one of the most beautifully ideal and yet practical homesites in California.

E. J. Henderson's record as a city builder and a man of affairs is the Power behind this tract that was laid out without regard to expense by the most skilled tract engineers to be found. Henderson is now devoting his attention to building homes upon this panorama of well located land for the man and the woman of moderate means. Homes that can be designed by the prospective buyers to suit their own tastes and size and means. There are restrictions

in this tract that admits of no shacks which means that cosy, modern bungalows and residences will be the rule here.

The Henderson company is seeking to interest the residents of the East Bay cities, Richmond, Albany, Berkeley and Oakland in making their homes here. There have just been completed and sold the first dozen of a hundred new homes that Henderson is to place on the tract this year. Tract Manager A. C. Wagner is anxious to meet those seeking homes and to explain the plan under which it is hoped will build up this subdivision faster than any other around the bay. Here the improvements are all in. No waits or promises. Complete sanitary sewers with outlets, paved streets, curbs, cement gutters, cement sidewalks, storm sewers, water mains, etc.,

are all completed. Miles of hardy trees are already growing and beautifying the tract. Flower bordered walks are another pretty feature of this well kept tract.

The Annex is located convenient to all of the great industrial plants of Richmond and yet removed so that you are in a home section and not a factory district.

Plans are now under way for the erection at once of many new homes. It takes only a little money down and the balance like rent to be able soon to move into a cosy, modern bungalow of your own planning.

One of the greatest needs of Richmond today is more homes to house its people and houses to rent and apartments are a most profitable investment here.

Central Pool Hall

This is one of the well known old time places of Richmond. It was established in the days when Macdonald avenue was but a "cow trail." Under the ownership of Charles Russell it has become even better known and more popular with the lovers of the weed. Russell carries one of the largest stocks of tobacco to be found in any city on the east bay shore and enjoys a splendid patronage.

Charley is a great baseball fan and the lovers of the National pastime find this a most interesting place to keep in touch with the leading sporting topics of the day. Mr. Russell is an old time baseball player and still is always to be found on hand when there is a good contest on hand.

When you want the best in smokes visit Mr. Russell at 517 Macdonald avenue.

Richmond's Future Water Supply Assured



Control tower of the outlet tunnel from reservoir, great San Pablo project, East Bay Water Company, Richmond, California. The lower opening is the entrance to the main tunnel, through which an ordinary automobile can be driven.

In Richmond, the big industrial city, the East Bay Water Company distributed to consumers during the year 1918 one billion eighty-eight million nine hundred three thousand nine hundred (1,088,903,900) gallons of water, an increase over the amount distributed in 1917 of two hundred three million two hundred one thousand nine hundred (203,201,900) gallons, which clearly indicates not only growth in population, but activity in all lines of industry.

This volume of water was served to Richmond's population through ninety-two (92) miles of pipe line underground, in what is known as the Richmond division, and was measured through 3203 meters.

Properly to take care of the City of Richmond's water requirements in the future, the East Bay Water Company is developing an additional source of supply six miles east of Richmond, known as

the great San Pablo project. The big dam, which will be completed the latter part of 1919, will have a maximum storage capacity of thirteen thousand million gallons. A tunnel nearly three miles long through the Contra Costa County hills from San Pablo Canyon to a point a few miles southeast of Richmond is nearing completion.

At the San Pablo Canyon end of the tunnel a concrete control tower 125 feet high has been constructed, with seven controlling gates, one of which is the gate covering the entrance to the main tunnel. At the west end of the tunnel, southeast of Richmond, a rapid sand filter is being constructed of concrete, which will cover fifteen acres, with a maximum capacity of twenty million gallons daily. The tunnel will permit the water to be brought by gravity from the great San Pablo project reservoir to the rapid sand filter, where it will be filtered and sterilized by the most improved methods and distributed to the

industrial plants and the business and residence sections in the City of Richmond. The seven gates on the control tower of the outlet tunnel, San Pablo reservoir, are placed about eighteen feet apart, to permit of taking from the reservoir into the tunnel water at various depths, which will be governed entirely by climatic conditions due to the different seasons of the year.

The construction of the big earth dam is under the supervision of G. H. Wilhelm, Chief Engineer and General Manager of the East Bay Water Company. He has called to his assistance the ablest consulting engineers to be found.

The height of the dam from the bed of the canyon will be 170 feet and when filled the surface area will cover 860 acres.

When the great San Pablo project is completed a beautiful scenic highway will be built along the reservoir and hills, which can be utilized by the citizens of Richmond for outdoor pleasure.

James N. Long

The standing of James N. Long with the people of this city may well be shown by the fact that he is the only man who is a member of two important boards, the City Council and the Board of Education by which he was elected by large majorities in keenly contested fights.

Mr. Long was born in San Francisco in 1883 and spent his boyhood days in the Napa Valley and



COUNCILMAN JAMES N. LONG

in Vallejo where his parents were pioneers and very prominent. He came to Richmond in 1909 to follow his business, that of a plastering contractor, one in which he has been most successful.

He attracted attention to himself as a member of the Board of Education by his battle to give the construction work on the many public school buildings to Richmond workers and Richmond contractors. He is prominent in many fields of civic activity.

A. J. ABRAHAM

It has often been said that Richmond is a City of Young Men and while this is undoubtedly true there is no younger or better known business man in this growing city than Alfred J. Abraham, proprietor of the big women's furnishing goods store, The Fashion, Macdonald avenue and Seventh street. Mr. Abraham a few years ago established what at once became one of the smartest millinery and ladies goods stores to be found in any of the cities about the bay without regard to size. That he builded well upon giving substantial values in the very latest of fashion's creations is shown by the acid test of continued success. The store is a model of attractiveness which is very often shown to visitors not only as an example of the progress that Richmond's mercantile world has achieved, but because of the close care given to the stock carried and the uniform business courtesy and fair dealing with the public.

Mr. Abraham is also one of the most active members of the Richmond Merchants Association which has done so much for the upbuilding not only of the local business world, but also for the advancement of the civic needs of Richmond. Mr. Abraham numbers his friends by the legions and is considered one of the most reliable and best liked of local business men.

MEN OF VISION

When the Standard Oil Company located at Point Richmond about nineteen years ago, and the Santa Fe Railway Company decided that the same location looked good to them few people at that time believed there would ever be a city on the wind swept wheat fields between Point Richmond and the foothills to the east.

Notwithstanding that, the men at the head of this movement had given the best years of their lives to city planning and knew from experience that nature had laid the foundation for one of the greatest cities on the Pacific Coast by providing deep water at the very doors, and from the day that Tract No. 1 was opened in

mond's City Hall

Since that time this enterprising firm has successfully marketed seven tracts of land in the city of Richmond, adding modern improvements to their subdivisions until the most beautiful property in all of Richmond—the Civic Center and Grand View Terrace tracts—were ready for the mar-

districts, in absolute protection against the class of structure so detrimental to property in the less fortunate sections, and a number of beautiful homes adorn that most favored spot "Nob Hill" in Grand View Terrace, which is destined to be one of Richmond's exclusive residence districts within the next few years.



RICHMOND CITY HALL, CIVIC CENTER TRACT, OWNED BY BURG BROTHERS, THE BIG PIONEER REAL ESTATE DEALERS

However, within a few years the small area suitable for business and residence districts at the Point was compactly built up and realty operators had commenced to look around for subdivision property; but when it was said they would go east of the Santa Fe holdings to what is now First street, those less optimistic predicted failure from the beginning.

S. B. KURTZ

In every walk of life and in every business in every community there is always one firm that by its attention to details, by its pursuing a broad public policy of one price to all and by its knowledge of the business operated soon wins and maintains its position as the leader in its line. In Richmond when the stories of business success are told the name of S. B. Kurtz is always mentioned. There is an ample reason for this. It is not only that Mr. Kurtz is a splen-

November, 1901, BURG BROS., with their knowledge of city building, realized that this was only the beginning of a city of 150,000 people and at once took steps to secure control of the very best property between First street and the foothills, believing that the principal section of the city would ultimately be at or near the present site of Rich-

did type of an American citizen, whose personal qualifications and character has won for him a legion of friends in all walks of life, but because when he took up the clothing business as a young man he determined to thoroughly familiarize himself with every branch and he associated himself with some of the largest and most progressive firms in America.

So when he came to Richmond in 1911 and established himself at Macdonald avenue and Fifth street his store soon became known far and wide for its up to

date stock, its fair business methods and its progressive policy. A few years ago he leased the new building at Macdonald avenue and Ninth street and has today a store that is one of the show places of the local business colony. It is a store that meets every need in men's wear. Mr. Kurtz is also an owner of some very attractive property which has been highly improved. He is prominent in local fraternal organizations being a Mason and an Elk.

ket, and as they predicted, the business section has built rapidly in an easterly direction until now, Macdonald avenue is built up in almost solid blocks to 23rd street, the very heart of Greater Richmond.

This choice property is not only the future business center, but the high class restrictions secure home builders in the residence

The scenic and atmospheric surroundings are unexcelled from this point which not only affords the marine view but also that beautiful hill view so pleasing to the eye of those who love nature. This property is sold at reasonable figures, and for those who plan to build, special inducements are offered.

Promotion of the inner harbor project does not mean that Richmond does not already possess shipping. Richmond already had a big annual shipping tonnage from points on the outer harbor controlled by private enterprise.

Every kind of vegetable flourishes in the Richmond climate. The war garden plan has been adopted as a regular means of helping the family larder. In some places the soil is naturally fertile, in others enrichment is necessary.



VIEW FROM THE SOUTH SHOWING ONE SECTION OF RICHMOND PLANT OF CERTAIN-TEED PRODUCTS CORPORATION.

The City of Richmond Today

Richmond faces the After The War era in a most substantial and prosperous condition. Richmond had practically no war industries and therefore has no silent factories with the coming of Peace. It can be most truthfully said that every industry in this city has enjoyed unusual prosperity and that each is in a position to face the future with every encouragement.

Richmond's greatest industry is the Standard Oil Company. Its plant has grown to a position where it now employs upward of 3,600 people. Despite the war it purchased from the Mintzer estate 90 additional acres of land which has been reclaimed and filled and is now ready to receive the additions planned to the greatest oil refinery west of New Jersey. It has recently completed the erection of a mammoth can factory to handle its increased production. It is dredging out an inland harbor to reach San Pablo Bay to the north of the company's great holdings and where it is understood a splendid inner harbor will be created and where wharves and docks will be erected. The Standard does not herald to the world its improvements but that it will continue unabated can be said on the best of authority.

Another great addition to the city's manufacturing colony is the new plant of the Certain-Teed

Company which is one of the largest concerns of its kind in the world. During the year just closed the company spent hundreds of thousands of dollars in adding a felt factory, in erecting a modern two story office building and in every way improving its plant which is yet a new one.

The change of management in the Santa Fe Railway company has been a benefit to Richmond instead of a set-back. Increased pay for all employees, the establishment of an eight hour day with increased men to care for the change made necessary by shorter hours amongst the force already employed have all worked to the advantage of Richmond.

OIL INDUSTRY

Oil-Petroleum has taken the place of coal as the great fuel product of the Western World and Richmond as the premier oil city of California stands at the head of the oil refining sections of Contra Costa, a subdivision of California which leads the State in petroleum refining and shipping. In the year just closed more than twenty four million dollars worth of oil was shipped from the San Francisco bay region and Richmond as the home of the Standard Oil company led all of the bay section in this great trade.

Distance has been overcome in the transportation of oil to the farthest parts of the world from Richmond. From the southern end of the Pacific side of South America to as far north as steamships venture toward the North Pole will be found the products of the Richmond Refinery of the Standard Oil Company. Into all of the isles of the South Seas, to Asia and the Orient go the goods made up at the Richmond refinery.

In the dim outposts of China the most familiar sign to the venturesome traveler are the cans of the Standard Oil company. In the summer land of the South Seas you will find the goods which Richmond residents helped to manufacture. Every known product of the gigantic plant of the world's great petroleum corporation is exported from this city. All of the Western Hemisphere draws its supply from Richmond. So vast had grown the products of the great corporation that to mention them would be to mention almost everything that is made from petroleum.

AFTER THE WAR PROSPECTS

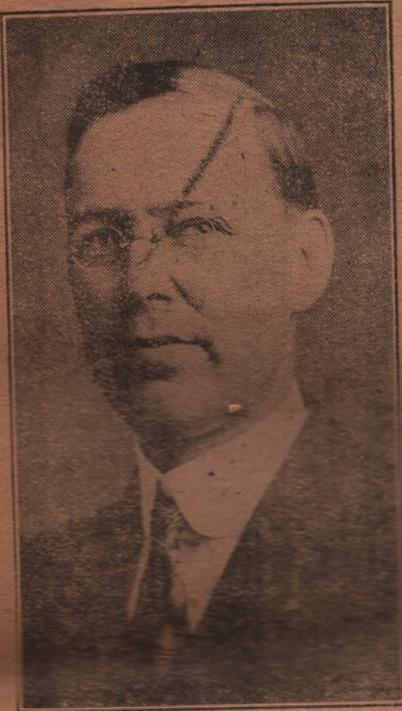
With the coming of peace and the returning to the Standard Oil company of its fleet patriotically turned over to the Allies to prosecute the war a service even great-

er than before will be established. Building and buying tankers and other crafts to carry products of the company means that the already immense refinery is to see an even greater expansion. The Standard Oil Company is not given to boasting. Performing is its motto and delivering the goods as widely known as the name of the company.

The steady consistent development of the Standard Oil Refinery alone would insure Richmond's growth to a great city—an industrial community on the shores of San Francisco bay, but Richmond has many other large and growing concerns. With the growth of automobile and the gasoline driven engines of pleasure, business and commerce, the demands to be made on the Richmond refinery can not even be estimated. And over and beyond all of these is the constant work of the world's most capable chemists employed by the Rockefeller company in finding new by-products of petroleum and which as these new products are separated, perfected and manufactured, will cause the refinery to grow and expand into an industry in the years not far distant when ten thousand instead of four thousand men will be employed in this city by this one company alone.

Promotion and War Work

For its size it is admitted in all Boosterdom that Richmond is the best known city. All over the West, in Alaska, in the money and industrial centers of the East and in the Orient keen people know the story of Richmond. Publicity and promotion work have done it.



CLAUDE E. CLARK,
President Richmond Chamber of Commerce and manager East Bay Water Company

Richmond's leading home booster body is naturally our Chamber of Commerce.

While it has been keen to every possibility that might attract new people and new wealth to the city its efforts during the past two years have been devoted to War Work. It has been the clearing house for all local activities. When some one was needed to undertake a new "job" or to complete a needed one begun, but not finished—the Chamber of Commerce was enlisted and under the untiring zeal of its President, Claude E. Clark, and its officers and Board of Directors it has more than made good.

It maintains cosy quarters in the Elks building in Tenth street where an up-to-date display of the industrial and other products of the city and county are maintained. Its assembly room has always been most generously given to every public need and every public work. In addition to the promotion of various drives during the last two busy years, it took the lead in the campaign to build more homes for local workers. Its efforts caused more than 300 homes and a half a dozen apartments to rise here. It joined with the surrounding war plants in housing employes. It had at all times information on hand that was needed by the prospective factory or homeseeker.

A notable battle is now being waged by the Chamber for the extension of paved highways in the section about Richmond. It has on its program the opening of a

short cut from the present northern terminal of Twenty-third street to connect with the State Highway, the paving of a highway through San Pablo valley to connect with Walnut Creek and the opening of an automobile ferry service between Richmond and San Francisco.

The officers of the Chamber are: President, Claude E. Clark; first vice-president, Harry W. Pulse; second vice-president, Charles G. Bacon; treasurer, L. A. Stevenson; directors, Edward J. Garrard, C. S. Downing, Mayor William Lane, W. L. Ballenger, Harry Marcus, Fred B. LaMoine, Charles T. Walker and J. A. Long.

DR. C. R. BLAKE

Dr. Charles R. Blake, health commissioner of Richmond since 1907 is known as one of the most eminent municipal health guardians on the Pacific Coast. In the fulfillment of his public duties he is relentless in his battles against disease. Amongst his marked efforts has been the successful battle against Spanish Influenza in



DR. C. R. BLAKE
HEALTH COMMISSIONER

this city. Richmond was one of the first cities on the Coast to be stricken and yet the death rate here was the lowest of any city in this state. Dr. Blake's success as city health officer caused the Board of Supervisors to name him county health officer without any solicitation upon his part. Dr. Blake is a native of Visalia, California and a graduate of a University of California Medical College.

The Richmond Daily Independent maintains the largest newspaper and printing plant in Contra Costa county.

Lumber and material dealers report every indication for the best year in new construction in the history of the city.

A satisfied prosperous community of workers has made Richmond a real prosperity city—in and out of war times.

City is Proud of Churches

Churches which have kept pace in building improvements and in growth of membership with the other crowding activities of the city are a splendid indication of the many sided life which can exist only in a community such as Richmond where the life is neither narrow nor circumscribed. A visit to any of the established churches of Richmond during services is like a tonic in the effect which it has in reviving faith and stimulating to good works.

The reason for this is probably in the character of the city which has been going through that building-up stage which calls for the young and ambitious and forward-looking people. The churches, as well as other expressions of civic life, have all partaken of this strength and even under the trying conditions of war time, when many members were drawn away to war or busied with the many benevolences and drives, the churches of Richmond have maintained their financial and religious strength almost unimpaired.

It is the forward look which is now animating the churches of the city under the conditions which have arisen from the victorious result of the war. Several of the denominations are now engaged in campaigns for a larger and more active church life on the part of their members. All of them see with joy the interferences of war time swept away and its great outpouring of generous giving and service capitalized in a church life which reaches to every home in the city.

Richmond is fortunate in having a fairly representative variety of denominations. Many of them have new and modern buildings capable of serving the growing needs of the city. Others contemplate buildings and have plans already prepared for the work.

In the high class ministry which has been called or sent to lead the religious efforts of the city as well as in a broad minded and sincere lay leadership the churches of Richmond promise to keep the pace which everywhere makes certain a city of large population and of commercial importance.

HOME LAUNDRY

It was only a few years ago that Oakland washed all of Richmond's dirty linen. Then a few men of vision headed by that indefatigable worker, Jack Best decided that Richmond had reached a place in its career when it would support a first class steam laundry of its own. A large modern laundry building was erected in Sixteenth street near Nevin and the most up to date laundry machinery installed. It was a battle at first but soon service plus good work and fair treatment swept into the doors of the new enterprise all of the work that it could handle. Less ambitious men would have been satisfied with the showing, but not so with Best and his associates. They have continued to enlarge their equipment and to improve the service given to their patrons.

It was only a few short weeks ago that the laundry suffered a severe loss by fire that cost its owners many thousands of dollars. Not a day was lost and while wreckers were busy preparing the building for its new equipment, the Home Laundry was on the job and cared for all of its patrons by sending the work to Oakland laundries to be handled pending the re-opening of the new plant. The new and enlarged plant is again humming away. That is only one incident of the progressive "never say die" spirit of the owners of the home laundry.

There are no better marine views than can be seen from the higher points in Richmond. Standing on the hills of the west side or in the eastern part of the city one obtains a vision of bays and inlets unexcelled in all the world.

Councilman J.

N. Hartnett

Councilman John N. Hartnett is one of the oldest men in point of service to be found upon the City Council. He was recently elected for another six year term and has already completed a ten years of duty in doing his utmost for the upbuilding of Richmond. He is a native of Pennsylvania. His early years were spent in that State and in Indiana in learning the oil business from the ground up and he is rated as one of the most capable still men in the services of the Standard Oil Company.

Mr. Hartnett came to Richmond in 1902 as an employee of the oil company and has steadily advanced to positions of trust and responsibility. He has won for himself the respect of the people of this city by his work on the city board. Fair to all men and all classes, he has the backbone to do what he believes to be the right thing under all conditions and cannot be shaken in his opinions by threats or flattery. He is one of the ablest men ever elected to a position on the Council and his advice and judgment have been factors in the proper handling of the city's affairs.

Richmond is having sunshine while other bay cities are wrapped in fog. The air currents drive all fog over the hills, leaving the skies clear and sunny.

One of the early improvements of Richmond will be for a complete electrolier system for the business section of the city.

The Richmond Daily Independent is the only newspaper in Contra Costa county operating an automatic web newspaper press and a battery of linotypes.

Contra Costa County Highway

Contra Costa County's Board of Supervisors faced war conditions of last year and found a happy medium of keeping abreast of their work and also patriotically keep the Nation's edict that economy should prevail and that all energies should be devoted to the winning of the war.

While our Board has done many things to commend itself to the people of its own county and the world at large, looming high in the work of counties of the Golden State is the wonderfully splendid highway system that is the admiration of public officials, tourists, farmers and automobile owners throughout the West. It was only a very few years ago that the Board with the aid of County Engineer Ralph Arnold outlined a comprehensive plan whereby the principal highways of the county should be paved with concrete and made inviting and economical to the traveling public. The results already obtained by the placing of a small tax of 25 cents per year and without any bond issue are a matter of congratulation to every lover of Contra Costa county.

Chairman J. H. Trythall who has been chairman of the Board and a leader in substantial progress, Supervisor William Buchanan of Pittsburg, Supervisor J. P. Casey of Pittsburg, Supervisor Zeb Knott of Richmond and the new member of the Board, Charles H. Hayden of Martinez have ever been active in good road work. First, the "Tunnel" highway, the important link connecting Central Contra Costa with Oakland by the Alameda county tunnel was completed. Now the highway system inaugurated by the county practically reaches from the Tunnel through the heart of the county to the San Joaquin county line. In comparison of cost, of the easy grades, scenic beauty and durability of construction this system of roads will compare favorably with any in America.

It will be only another year or two at the outside that every important town and farming district in the county will be linked with the outside world by wide paved concrete roads. These roads in conjunction with the State Highway extending from the county seat along the manufacturing waterfront district to Richmond make Contra Costa a peer in highway work amongst the counties of the State. Tourists and pleasure seekers desiring a delightful drive can find no more attractive route for a day's outing than to enter the county by the Alameda-Contra Costa county tunnel and to motor through the county to its eastern end—to the famous Byron Hot Springs, to Mt. Diablo or the heart of the county and to return along the waterfront route overlooking San Pablo bay to Richmond and back into Oakland or San Francisco by paved road entirely.

SHERIFF R. R. VEALE

Contra Costa county has always been noted for the splendid promotion and public spirited work of its sheriff, Richard R. Veale. Not only is he the best known sheriff and peace officer of all of the men in his position in California, but far beyond the confines of California and in business and political circles is he popular as a Man Amongst Men. No one man has done more to bring the name of Contra Costa to the world. No man in this county has done more for progress, no man possesses a heart that is bigger or truer than our genial Sheriff. Always is his purse and his energy given to the succor of the down-trodden and the unfortunate. It has been truly said that while he is rigorous in enforcing the law, that he would rather uplift and to find a job for a prisoner and send him back to his family and his former place in society than to prison.

THE BOARD MEMBERS

What Contra Costa's own people think of our Board of Supervisors is best shown by the fact that every member except Judge Hayden who has just taken office for the first time, has been re-elected. Chairman J. H. Trythall is a successful fruit grower of the Antioch district and has served on the board for many years. Supervisor Wm. Buchanan's home is at Pittsburg, the thriving new manufacturing city in the eastern waterfront section. He is a prosperous merchant, bank director and a leader in his community. Supervisor J. P. Casey of Port Costa is one of the pioneers of Contra Costa county whose word is his bond, whose friends are thousands in all parties and who is beloved and esteemed for his splendid character.

Supervisor Zeb Knott represents the City of Richmond and the wealthiest and most populous district. He is a successful contractor and paint manufacturer. He is a leader in fraternal work and is one of the best known members of the Loyal Order of Moose on the Pacific Coast and has been signalingly honored by that organization.

Supervisor Charles H. Hayden is one of Martinez's leading citizens. For many years he was justice of the peace, is at present a member of the Martinez Board of Trustees and is known for his ability as a realty operator upon a large scale, as a man of the highest integrity and honor.

All in all, the county has a board of the type that would win attention and recognition anywhere.

The Richmond Industrial Commission, premier boosters for the welfare and development of Richmond, is one of the most unique and successful organizations of its kind in America. The benefits that it has conferred upon the city are numerous. Long may it thrive and prosper.

PIONEER BANK

When the Atchison, Topeka & Santa Fe Railway Company built its terminal and shops and when the Standard Oil Company of California began the erection of the largest oil refinery in the West, a number of our leading citizens at once saw the necessity for the establishment of a financial institution to assist in and facilitate the upbuilding of our city. The Bank of Richmond was therefore established in 1902 to do this pioneering work and it located its building at Point Richmond between the plants of these two great industries.

The Bank has always kept well abreast of the times and from its inception has been well to the front in matters pertaining to the development and general welfare of our city. It is therefore with much pride and satisfaction that it now looks upon the remarkable growth and accomplishments during the past seventeen years of our young city of 20,000 inhabitants.

The Bank of Richmond has an able and active Board of Directors, the membership of which gives its personal attention to affairs of the Bank. The Board consists of W. S. McRacken of the firm of Adkison and McRacken and proprietor of The Hub, who is one of our heavy property owners, Dr. W. S. Lucas, one of our best prominent physicians and surgeons, also heavily interested in Richmond property, B. D. Marx Greene, who, during the past few years has materially assisted in providing for our factory workers by the building of new homes, W. K. Cole, President of the Vallejo Commercial National and Vallejo Bank of Savings, a Director in the Oakland Bank of Savings and a number of other Banks around the bay and President of the Western Mortgage and Guaranty Company and C. S. Downing, who for the past four years has given his entire time and energy to the management of the Bank. The Officers are: C. S. Downing, President; Dr. W. S. Lucas, Vice President and Clarence E. Allen, Secretary-Cashier.

The assets of this institution have made a rapid and consistent growth, having shown an increase of thirty per cent during the past year, notwithstanding the heavy demands incident to our country's war financing.

In order to keep pace with the increase of deposits and the general growth of the City, the Bank has recently increased its capital stock and it is the policy of the stockholders to create and maintain a leading organization capable at any and all times of rendering service befitting an industrial community with such a phenomenal record as that to the credit of our healthy and vigorous young city.

Boost Richmond by sending a copy of the New Era Edition to your friends.

The Richmond Daily Independent guarantees three times the circulation of any newspaper in Contra Costa county.

EBERHART'S

A store beautiful that is a credit to Richmond and which is rated as one of the most modern and attractive to be found in any of the San Francisco bay cities is Eberhart's Gift Shop in Macdonald avenue. Owned and operated by P. M. Eberhart, one of the best known stationery men on the Coast the store has been a success from the first day that the doors opened to fill a long felt need in Richmond. Mr. Eberhart brought to his new store here a few years ago a knowledge of business generally and of his line in particular that he had gained through years of experience in the largest cities of the land.

His stock includes a complete line of stationery and office supplies, toys, pianos and sheet music, gift novelties, framed pictures, religious goods, etc. Through a splendidly established system of buying and keeping in touch with the Eastern markets, Mr. Eberhart is always to the fore with the newest in his big line and he successfully competes with San Francisco and Oakland in price, quality and in the goods carried. Mr. Eberhart has won a wide circle of friends both in business and social circles and is rated as one of the substantial business men of Richmond.

CALIFORNIA CAP COMPANY

For thirty-six years the California Cap Company, located in what is now known as the Stege section of Richmond, has been an important industrial concern in Western America. Founded away back in 1883 the company has withstood the exacting test of time through all of these years by successful management and by putting forth a product that has defied all competition. The company at its well equipped and modern plant employs about 250 men and women and manufactures detonators for high explosives and blasting caps for mixing purposes. It is the only concern of its kind west of the Mississippi river and its market is the entire Pacific Coast, the west coast of South America, the Orient and the Far East.

During the recent war the California Cap Company filled many orders for the United States government and its war record is another splendid example of industrial service and preparedness of which California is mighty well proud.

The company and its management, R. L. Oliver, general manager and W. L. Oliver, assistant manager, are well and favorably known to the people of Contra Costa county. These gentlemen have always done their utmost for the growth and development and welfare of their home section and both in their business and personal life have made legions of sterling friends by their board-minded and progressive American ideas.

The Board of Education has outlined a comprehensive system of playgrounds for the public schools of the city.

E. J. Garrard

Edward J. Garrard, Councilman and former mayor, may truly be said to be the keystone of the city government of Richmond. First elected in 1905, he served the city continuously as a member of its legislative body for thirteen years with four more years of his present term unexpired. Mr. Garrard is a native of Pennsylvania and has lived also in Indiana before coming to Richmond in 1900 with the Standard Oil Company to have charge of a section of the construction of the local plant. He has been with the great company for twenty-two years. Both his



COUNCILMAN E. J. GARRARD

public and private record bespeak that his services are indispensable.

In addition to his duties as Councilman, Garrard has served four years as Mayor of Richmond, retiring from the position at his own request. Notable projects for which the people are grateful to his farsightedness are the Municipal Harbor and Tunnel, Opening and Paving of Cutting and Garrard Boulevards and the early day fight for the paving of Macdonald avenue in a day when such improvement meant much for Richmond.

It would require pages to narrate all of the projects which Garrard has advocated and accomplished as a public servant. In conclusion it may truthfully be said that no public official in the county stands higher with the people than "Ed" Garrard.

The Richmond Municipal Band is one of the city's helpful institutions. During the summer months the band gives concerts in the open air at the bandstands on Tenth street and on Richmond avenue. The band has been most generous in donating its services for war drives and every good cause.

Boost Richmond by sending a copy of the New Era edition to your friends.

THE SQUARE DEAL HARDWARE CO.



R. B. DOUGALL

R. G. ARMSTEAD

A firm that has grown in public confidence and esteem yearly by its successful business methods and its right treatment to the public is that of the Square Deal Hardware Company whose motto is found in the name of the firm which is composed of Robert B. Dougall and R. G. Armstead, both men versed by many years training in the selling of hardware, builders tools, sporting goods and household necessities.

The firm has a very smart store at 333 Macdonald avenue where an up to date stock of hardware, builders tools, sporting goods, stoves, ranges, etc., is carried in

stock. The attention given to the sporting goods department has won for the firm a wide patronage from hunters, fishermen, baseball enthusiasts and other followers of the various sports so popular with the men of America.

Amongst the large colony of builders in this city and vicinity the firm has developed a large business by carrying only the very best of standard goods in these lines. Both of the gentlemen are well known in fraternal and business circles and are rated as amongst Richmond's leading citizens.

E. H. KUEFFER—The Home Builder

Intensive home building has marked the successful career in this city of the E. H. Kueffer Company of which E. H. Kueffer is the president and manager and the directing force. Kueffer came to this city to make his home and to build up his fortune with the growth of the city after several years experience as a sales manager for one of the largest subdividing firms in this territory. With his knowledge of local conditions and his unbounded faith in the future of Richmond he opened the most attractive sales office to be found in any city about the San Francisco Bay region.

While he has handled general property he has devoted his attention mostly to the Turpin and Overland tracts, two projects that are well located within the center of the city, but from indifferent management had lagged behind other sections of Richmond in development.

What Kueffer has done in the Turpin tract, his pioneer venture is best indicated by the action of the Board of Education which twice within three years has been forced to build large additions to the Peres school building located in the Turpin tract to house the youngsters of families that have purchased homes erected and



E. F. KUEFFER

sold by the Kueffer Company. Kueffer's success in handling his affairs has caused him to plan this year to expend \$100,000 in home building alone. His company has secured one half of this amount of money from one of the largest banking firms about the bay and the other half is being put up by the firm itself and just as soon as the weather clears will inaugurate a campaign to satisfy the needs of Richmond for more homes.

Kueffer's plan of building

J. G. GERLACH

Councilman John G. Gerlach has lived in Richmond for the past eleven years coming here from Los Angeles to take over the superintendency of the Richmond Pressed Brick Company, one of the largest of local industrial concerns. He was for many years a resident of the southern metropolis where he was superintendent for the Los Angeles Stone Ware Manufacturing company for ten years and seven years superintendent for the Pacific Clay Manufacturing Company. He was elected to the City Council in 1915 and has always taken a strong position on all matters looking to the interest of the taxpayers and in keeping down unnecessary expenses. He has also fought for



COUNCILMAN J. G. GERLACH

improvements and has won attention and friends amongst conservative people for his ability to do the right thing at the right time in promoting the development of the city and yet in keeping down the expense budget.

Red sunset in the sky
Dark mountains looming high
And nearer still than sky or hill
The smoking factories lie.

through his own building corporation, of cosy, modern homes to be sold at fair prices upon the easy payment plan has made it possible for hundreds of Richmond people to become tax payers and home owners. In this project he has not only been successful for his concern, but has been a benefactor to the people of his Home Town.

Kueffer recently took over the development of the Overland Tract and has already erected a dozen houses there which have been sold to local people. The desirability of the Kueffer property, and of his homes may best be judged by the fact that his sales are practically all to people who live in Richmond and who know the most desirable section in which to pick their residence.

In addition to his realty operations, Kueffer has taken an active interest in the various civic projects in which he has shown the same business talent and public spiritedness which has made his private business a substantial proposition.

POWER CO.'S NEW SHARING PLAN

Nearly every man has a few suggestions of his own to offer about how some of the big economic problems should be settled. More is being heard just now about the future of the wage earner and the relations of capital and labor than ever before. That everything is not just right is freely admitted on every hand. Proposed solutions abound, but when you examine most of them you find that the majority fail to get down to earth and offer anything definite or workable.

All of these discussions get back to one thing—the distribution of wealth. The man without property feels that the big corporations and their owners are making too much and getting more than their share. He realizes, of course, that most of these big organizations really perform valuable services and effect great economies. The average man is willing to agree that service as well as labor is worthy of its hire—should be well paid—but he cannot help thinking that the lion's share of this pay or reward goes to a few big stockholders who already have enough of this world's goods, while he himself does not share in the earnings in the proportion he should. He doesn't want all the profits for himself but he would like to have a fair opportunity to accumulate enough to see him and his dependents through in comfort when the day comes for him to lay down his tools.

Not so very long ago a firm of engineers and managers who are heavily interested right here in Richmond, began to give some attention to the subjects under discussion. This firm—H. M. Byllesby & Company—operates quite a number of electric and gas properties, one of which is the Western States Gas & Electric Company. Additions and extensions have to be added to these properties from year to year to meet the demands for more service in growing communities. These improvements cost large sums of money. The custom has been to raise the money from year to year by the sale of bonds or stock to people who had money—capitalists and large investors.

Now, Byllesby & Company have always prided themselves on giving satisfaction to the people served by their companies and getting along well with the public. The chief obstacle they bumped into here and there was the feeling on the part of the public that the property was owned by outsiders and that the money earned by the business went to non-residents instead of staying at home.

Recognizing these facts Byllesby & Company said—"Our growing properties need money all the time for extension. We would like to see a large proportion of the customers of these companies own the companies' stock and bonds and share in the earnings. Why not cultivate the home investor and make these properties mutually owned by the people they serve? Let's make it just as easy

as we can for a wage earner to put his money in these enterprises and acquire part ownership.

The plan was put into effect by the Western States Gas & Electric Company and other Byllesby properties and it has been a success. Millions of dollars of preferred stock and bonds are now owned by people served with electricity and gas by these companies, and the average holdings are small, showing that the investment has been made by many people of small means. These home investors regularly receive from 6 per cent to 8 per cent on their money and many have bought in by paying a small amount down and saving a few dollars each month.

One feature of the Byllesby savings and investment plan is this: The investor gets back his money with interest in case he falls down on the undertaking and by reason of sickness or otherwise cannot complete his payments.

A good deal of study is being given the Byllesby customer-ownership plan by wideawake investigators all over the United States and it is receiving much praise as a practical step towards a broader distribution of wealth among the people and a movement leading to the popular ownership of the utility corporations while retaining all the benefits of private, efficient operation.

H. J. BEYER



H. J. BEYER

An emporium of good things to eat and drink and smoke has made the business of Mr. H. J. Beyer, 1010 Macdonald avenue, one of the fastest growing enterprises of this city. It was only a few years ago that Mr. Beyer took over his present establishment with a very small stock and a very modest trade. He has by sheer ability and good business sense surpassed the expectation of his warmest friends. He carries a line of candies, ice creams, tobaccos, magazines and periodicals that is a credit to this rapidly growing city.

Mr. Beyer is one of the recognized leaders in fraternal activities in this section of California and stands high as a citizen of Richmond.

Smith and Crane

Rated as one of the leading firms in Contra Costa county is that of Smith & Crane who operate one of the largest men's furnishing goods and clothing businesses in Contra Costa county. Clinton B. Smith and Edward Crane are the keen young businessmen who own and operate the big store at 622 Macdonald avenue.

Messrs. Smith and Crane after having learned the furnishing goods business in some of the most up to date stores in the largest cities in America came here two years ago and purchased the pioneer store of A. A. Winfree. They immediately enlarged the stock of goods in all lines and put forth a determined campaign to enlarge the already successful business of Mr. Winfree. How well they succeeded is best shown by the fact that last year they purchased the large business of Charles G. Yonce, located at 620 Macdonald avenue and almost across the street from their former store. The two stores were consolidated into one fine store at the Yonce location. This building having been erected especially for a men's store is equipped to the last minute and designed for the best exposition of the immense stock of merchandise, products of the best manufacturers of men's wearables, such as is carried by this prosperous firm.

Messrs. Crane and Smith have

Richmond Abstract And Title Co.

Organized, owned and managed by Richmond people, the Richmond Abstract and Title Company has taken its place as one of the leading enterprises in this city. The company was founded on September 1, 1914 with Charles G. Bacon, a thoroughly experienced and able abstract and title expert as its president and manager. Under the guidance of Mr. Bacon and by keeping abreast with the modern trend in this business the company now ranks high in its chosen line in California. The company maintains a splendid equipment in its brick building in Twenty Second street where a large force is kept at work handling the business offered to the company by local banks, realty men and property owners.

The company uses the modern system of searching and keeping records and issues unlimited certificates of title, limited and title insurance in all of their branches. The company is affiliated with the pioneer Martinez Abstract and Title Company at the county seat.

also taken their position in the business world of the city being active in the Richmond Merchants Association and other bodies working for the city's advancement.

Pacific Gas and Electric Company

A CALIFORNIA CORPORATION

Managed by Californians

Operated by Californians

"PACIFIC SERVICE" REPRESENTS

- 4,738 employees in all departments.
- \$134,000,000 capital invested in gas, electricity, railroads and water plants.
- 33,775 square miles of territory in which it operates.
- 8,100 stockholders.
- 32 counties of the State in which it transacts business.
- 450,657 consumers served with gas, electricity, water and steam as of Dec. 31st, 1917.
- 1,803,108 people served in 32 counties.
- 178 cities and towns in which it transacts business.
- \$5,750,000 annual wages paid employees in 1917.
- \$1,017,099 taxes paid to the State of California in 1917.
- \$236,140 taxes paid to the Federal Government in 1917.
- 164,075 horsepower developed in 14 electric water-power plants.
- 106,568 horsepower developed in 3 electric steam plants.
- 270,643 total horsepower developed in 17 plants.
- 587,144,061 k. w. hrs. sold in 1917.
- 8,537,925,100 cubic feet of gas sold in 1917.
- 30,000 miles of wire used in distributing electricity.
- 2,878.6 miles of mains used in distributing gas.
- 835 miles of mains and ditches used in distributing water.
- 700 miles of track of street railways operated and supplied with power.
- 47,858,362,262 gallons of water stored in 70 lakes and reservoirs. This amount of water would supply the city of San Francisco for 950 days.
- 53,672 acres of land owned in California.
- 2,923,932 barrels of California oil used in 1917.
- 70,318 horsepower in agricultural motors depending on "Pacific Service."
- 294,299 horsepower in mining, electric railways, manufacturing and other motors depending on "Pacific Service."
- 59,216 street lamps, gas and electric, lighted by "Pacific Service."
- 3,983,042 incandescent lamps nightly lighted.
- 636,855 horsepower connected to system. This represents the equivalent of 5,095,000 men.

Pacific Gas and Electric Company

Head Office: 455 Sutter Street
SAN FRANCISCO

Branches in all principal cities and towns of thirty-two counties in North-Central California.

KRATZER'S SERVICE STATION



Showing nook in interior of salesroom of C. C. Kratzer Service Station, distributor of Buick and Chevrolet

C. C. Kratzer, the Buick agent for Richmond and vicinity, took the Buick agency March 25, 1918. Just after he had sold out his business in Coalinga, one of the best businesses in Fresno county, Kratzer, May 15th of the same year, took on the agency for the famous Chevrolet cars which are made in Oakland. He has been obliged to put on a salesman to assist him in his sales end.

On the first day of December, Kratzer was awarded, by the Howard Automobile Company, Buick distributors for the Pacific Coast, the rest of Contra Costa County; and, also on even date the Chevrolet Motor Car Company extended Kratzer's territory to include both parts of Contra Costa County as far north to include Pittsburg. Looking over the territory, in order to make the service of the sales end up to the standard in Richmond and vicinity, it was necessary for Kratzer to open a branch at Martinez at which point he was very successful in securing the garage on Main Street in the Blum Building, formerly occupied by Mr. Sloan, and on the 15th day of December same was opened for business in the northern part of the county.

When Kratzer took the agency for the Buick in Richmond it was taken as a place where he might be able to have business and something to occupy his mind the two years of which time he could not return to Coalinga in the automobile business as per agreement with the party who purchased his interests there. Since that time Kratzer's business has increased

far beyond his expectations, and on the first of the year 1919 he finds himself with one of the best automobile businesses on the Pacific Coast with eight employees.

Kratzer has sold since March 25th, 1918 in Richmond and vicinity 30 Buicks ranging from the four-cylinder touring car to the highest priced Coupe; and, since May 15th sold and delivered 49 Chevrolets and 48 second hand and used cars, making a total of all for nine months business 127 cars delivered. This business is known throughout the county as The C. C. Kratzer Service Station.

Mr. H. F. Lods who is in charge of the Richmond service has had a broad experience in the electrical mechanism, and with his Ambu he is able to locate electrical trouble immediately. Mr. Jack Willis at Martinez is also a high class mechanic and has made a specialty of Buicks and Chevrolet cars in the northern territory of Portland, and has had a broad experience in electrical work. At Martinez Mr. A. E. Washburn, formerly second-lieutenant of the U. S. Army and graduate at the University of California, and formerly employee of the Kratzer Service Station up to the war, is in charge.

The Richmond branch is assisted by Mr. J. R. Washburn and W. E. Pomeroy as salesmen and R. M. Robinson and Miss T. B. Coggiola. On the 15th of January, Kratzer installed a first-class oxide battery service, and this will be handled by his nephew, Lawrence Kratzer, who is just completing an eight weeks course in the Exide Battery Branch in San Francisco.

He has also had broad experience in the automobile business and is now specializing on battery work. This will be an addition and a great convenience to the automobile owners where a great many formerly had to go to Oakland for service.

Closing up the year for 1918, C. C. Kratzer wishes to thank the many friends who have helped to make his organization a success, and hopes that in 1919 he will triple his business over the past year.

J. H. PLATE

Amongst the financial brokers whose name stands out as one of the men who aided in the early day in placing the name of Rich-



J. H. PLATE

mond before the world is that of J. H. Plate, who came to Richmond in 1911 and who since that time has taken an active interest

BARBIKAS BROS.

Seeing the splendid future which Richmond holds for those who are wideawake and substantial businessmen, Barbikas Brothers, who were well known in the City of San Jose sold out their holdings there and came to Richmond about five years ago. What they have accomplished in that time in Richmond has been almost beyond belief. They operate numerous enterprises in various sections of the city and are among the most prosperous and esteemed here. They conduct the big Richmond Hotel at Macdonald avenue and Twelfth street and occupy the entire lower floor for their retail and other establishments.

The Richmond Wholesale Company which operates several confectionery stores in Richmond is owned by this enterprising firm. The headquarters of the Wholesale Company are located in the hotel Richmond building where a complete jobbers stock of candy, etc. is carried. A handsomely furnished candy store is also located here as is the B. B. Shoe store where the most modern of machinery is used to repair shoes. A good stock of shoes and sundries is also carried at this location. So if you want a good place to stop, or delicious candies to eat, or good shoes to wear, just visit Barbikas Bros.

One of the thriving industries that means much for Richmond is the Princeton Knitting Mills which is one of the city's recent new industries.

The Orient and the South Pacific are supplied with products of the world-wide Certain-teed Products Company's local plant located in Richmond.

not only in the realty and financial world, but also in standing for all of those movements which make for the moral uplift of the community.

Mr. Plate established himself in the realty business by adopting the Golden Rule as his business and personal slogan and his success is an example that it pays to be honest and to deal fairly with the world. He conducts a general realty brokerage business and is the agent for many of the largest and best insurance companies in the world. He handles only Board Companies so that when he writes insurance the property owner can rest assured that his holdings are safe.

His position in his chosen line is best shown by the fact that he is the agent for many large out of town realty owners who entrust the entire handling of their property in his hands. The California Home Building Loan Co. of San Francisco selected Mr. Plate for his keen business ability to represent them in this vicinity. Mr. Plate now occupies a modern fire proof business structure which he erected in the heart of the business district at Macdonald avenue and Sixth street.

Richmond's First Wharf Structure

By A. J. MEIDROTH

Concrete Engineer for Henry Cowell Lime and Cement Company.

I have been asked to write a detailed description of Richmond Municipal Wharf No. 1, Richmond Harbor Project from the point of view of an engineer for cement and concrete construction. After viewing this splendid structure, its approaches and facilities I must say that I am deeply impressed with the wisdom, ability and public spiritedness of a young city and of the members of its City Council for their daring, their view of the future and of engineering in erecting the type of structure for the first wharf building of the series planned.

The wharf, tunnel, and highway combined is Richmond's biggest asset and one that every citizen may justly be proud of.

Richmond showed rare judgment in selecting Haviland and Tibbetts as her engineers. A perusal of their reports, plans, specifications, and an inspection of the completed work reveals the most careful and thorough study of the subject, and excellent engineering practice.

Richmond again evidenced her good business ability by placing the contract for the wharf in the hands of specialists in this type of construction, Healy-Tibbetts Construction Company of San Francisco.

The Healy-Tibbetts Construction Company is one of the most prominent general contracting firms west of Chicago. It is indeed refreshing to make an inspection of any of their work. Too often the plans of the best engineers are utterly ruined by permitting the construction to be awarded to incompetent and sometimes unscrupulous contractors. In this case, however, it was a very happy combination.

Some of the notable pier and shed jobs erected by this firm are:

- Pier No. 35, \$500,000 at San Francisco.
- Pier No. 33, \$328,000 at San Francisco.
- Pier No. 31, \$293,600 at San Francisco.
- Pier No. 13, \$100,000 at San Francisco.
- Pier No. 42, \$114,000 at San Francisco.

Other recent contracts are:
Bethlehem Shipbuilding Company, \$1,000,000.

Moore & Scott, \$300,000.

SUBSTRUCTURE

The substructure is a bulkhead fill of rock and earth deposited in a trench 40 feet wide and 30 feet deep. This required 103,000 tons of material. Five thousand tons of Rip Rap four feet thick were placed on the south face.

Five hundred ninety five 16" x 16" x 18" reinforced concrete piles were driven to refusal; were then cut off by dynamite and trimmed square by hand. Reinforcing consisted of

eight 3/4" square corrugated longitudinal bars with spiral wrapping of No. 3 wire at 4" pitch. Timber piles were capped with concrete. All of the piles are spaced in 10" centers in both directions.

SUPERSTRUCTURE

The deck is of thickness, exclusive of driveway mat, "maximum 8 1/2", minimum 5". Reinforced two ways with Clinton mesh. Beam main reinforcement is of square corrugated bars. Deck slab is designed for live load of 400 pounds per sq. ft.

SHED

Structural steel frame 12" and 14" "H" columns designed for overhead traveling cranes in shed and portal pier crane on south apron. Columns are set 10" and 20" apart and 70" between centers. The north, south, and west walls are of reinforced concrete 6" in thickness. Columns and wall beams are fire proofed with 2" of concrete.

The doors are all 22' high by 16' with but one exception that on the west end, it being 18x20 feet. They are provided with steel rolling doors operated by hand from the inside.

The windows are steel sash with 1-4" ribbed glass. There is ample light with all the doors down for any kind of work. Lighting system provides one 100 watt outlet on each truss.

FIRE PROTECTION

This consists of a two stage "Platt" centrifugal pump with a 60 H. P. electric motor. Capacity of 500 gals. per minute or two 1 3-4" nozzle streams at 100 per sq. in. pressure. Salt water from the bay 8" suction and 6" discharge to 6" pipe lines below deck to hydrants distributed about the inside and outside of shed.

Fenders are provided along the face of the wharf. Two loading aprons 11' wide by 31' long are movable with the aid of hand winches. A railroad track outside the shed along the apron is provided and extends from East end to the east loading apron. Eleven large cast iron mooring bitts are placed on the south and west faces. A two inch fresh water line is in service for ships. Provision has been made for future extension by carrying the beam system and deck slab a half panel to the east. The east end wall is temporary construction.

The land approach is a most modern piece of highway construction 60' in width and 1.2 miles long and provides access to the city. The roadway is of 6" concrete and wearing surface 48" wide between curbs with 7' concrete walks on each side. The tunnel is 740' long and 35' wide and lined with concrete. Total cost of highway and tunnel was \$420,000.

The waterway approach is a basin dredged to a depth of thirty

R. L. Fernald

R. L. Fernald was born in Indiana, January 11, 1859 and lived in that State for seven years when he removed to Topeka, Kansas where he received his education, ending with the graduation from the high school. Since his twentieth year he has been engaged in various business enterprises in Kansas, New Mexico and California. He arrived in Richmond on the second passenger train of the Santa Fe Railway company, July, 1900, as coach foreman in charge of the coaches and Pullman cars. In December of that year, offered a more lucrative position in Oakland, he spent two years in that city returning to Richmond with the Tilden & Eakle Lumber company and assisted in inaugurating the first manufacturing plant in this city. After five years broken health forced him to seek out-door work and he took up contracting which he has followed since that time.

Mr. Fernald in company with G. W. Ford landed the first com-



COUNCILMAN R. L. FERNALD

mercial vessel at the Municipal wharf on January 1, 1917 when he gathered up in the vicinity of Stockton and had brought here on the largest river steamer on the bay twenty tons of produce for local merchants. Mr. Fernald was elected as a member of the City Council in 1913 and in addition to his other important work has been a member of the Harbor Committee of the Council and taken an active part in the up-building of the harbor.

He is now nearing the close of his term as Councilman and it is expected on account of his splendid service to the people that the people will see that he becomes a candidate to succeed himself.

feet to a channel dredged in a southwesterly direction thence to main channel. The general dimensions of the pier are 550 x 93' giving a deck area of 50,800 sq. ft. while the shed is 520 x 70' area of 35,300 sq. ft. The total cost of wharf No. 1 being \$226,184.79.

The completed project in every detail and as a whole is a permanent monument in concrete form to the citizens of Richmond, the designers, and builders.

May they all reap the rewards due them.

J. B. Ogborn

J. B. Ogborn became a native of the good old rock ribbed Illinois in 1867. His boyhood was spent in that State and in 1867 where he and his boyhood was spent in that State and in Ohio, moving to Kansas when he was twenty two years of age. In 1894 he came to California and took a course in the Vander Nailen School of Engineering. The next several years he was employed in following his profession of architect in San Francisco and in San Mateo county. He



COUNCILMAN J. B. OGBORN

came to Richmond in 1911 and was appointed City Architect of

Richmond. Then the people, seeing his splendid work in that office decided that they wanted him on the City Council and placed him there by a splendid vote. Mr. Ogborn is one of the best known architects in California. The buildings which he designed and supervised in Richmond, San Mateo and a dozen other cities would make a good sized city themselves if all grouped together.

THE MARATHON CANDY KITCHEN

Honored and esteemed by all who know him and that is legions of people in Richmond, Anthony Papadakis, proprietor of the Marathon Candy Kitchen at Macdonald avenue and Fifth street is one of the most successful retail merchants of Richmond. Mr. Papadakis came to Richmond several years ago and opened a business at his present location. By unswerving honesty and by selling only the purest and best of sweets, his store has become one of the most popular of its kind in the East Bay Cities.

During the recent World Wide War, Mr. Papadakis took many an important mission at the request of his fellow citizens and worked with untiring zeal for the success of the Allied armies on the European battle front. There has not been a public moment in the history of the city that Mr. Papadakis has not taken his part and acquitted himself most handsomely.

J. O. FORD

native of Michigan spending his early life in that and other Middle Western States. In 1893 he came to Merced and lived there



ASSESSOR J. O. FORD

for twelve years engaging in business in that city. In 1907 Mr. Ford came to Richmond as accountant for the Tilden & Ealde Lumber Company and was soon made secretary of the corporation which position he held for eight years, retiring in 1915 to engage in private expert accounting. For many years he experted the city official's books and for the past five years has been named county expert by the various grand juries in competition with the largest accounting expert firms on this Coast.

On October first 1918 he was offered and accepted the position of City Assessor of Richmond and is filling that position with the ability which has characterized all of his activities here.

I. E. MARSHALL

I. E. Marshall, city building inspector, has been a resident of Contra Costa since 1880. In 1901 when Richmond was just beginning, he cast his lot with this city.



BUILDING INSPECTOR I. E. MARSHALL

He first engaged in the contracting business. Street work was an important business of the early city government and Marshall was named as street superintendent

O. R. LUDEWIG

No history of Richmond would be complete without telling the story of the success of Otto Ludewig. From the day that he cast his lot with Richmond and opened a meat market in Standard avenue on the west side until the present moment his name and his activities have loomed large in his chosen city.

Ludewig brought with him a complete knowledge of the business that he had chosen for his life's work. His small shop flourished from the first. His business grew and grew. Not only did his patrons enlarge with the building up of the city, but his enterprises increased far beyond the usual lot of men. Ludewig is a dynamo of activity. He was not satisfied to let others direct the progress of Richmond while he amassed wealth for himself. He was urged to become a member of the City Council. He was chosen twice by handsome majorities in keenly contested fights in which the leading men of the city engaged. His work as a member of the City



OTTO R. LUDEWIG

Council caused him to be chosen mayor of the city.

Honest, straightforward and always willing to state his views and to fight strenuously but fairly for the right, he became a power in the many projects that engaged the attention of the city. Ludewig early saw that Richmond was destined to be a great city. He erected for himself and his estimable family a beautiful home in Barrett avenue. He opened the big Richmond market in a handsome modern two story brick structure that he had erected especially for his needs at Macdonald avenue near Sixth street. He opened another modern food store at Macdonald near Eleventh. He is one of the largest private owners of improved realty in Richmond.

During the recent war, Mr. ent which position he filled most satisfactorily. When there was a change in the office of city assessor, Marshall was named to that position which he held for eight years. He resigned that position several months ago to become city building inspector.

CHAS. H WALKER

Charles H. Walker, chief of police of Richmond, is a native of Kentucky where he was born in 1880. When the Spanish-American



CHIEF OF POLICE CHARLES H. WALKER

War broke out, Walker enlisted as a private and was sent with the American expeditionary forces to the Philippines. He served with distinction and retired with the grade of sergeant. He came to Richmond in 1905 as an employee of the S. F. O. T. R. R. Co. He was appointed as a patrolman of the Richmond Police Department on April 1, 1908 and has since that time served as guardian of the peace and safety of the city. He displayed great ability as a peace officer and detective and rose rapidly through the various grades to that of Chief to which he was appointed on July 1, 1914.

Chief Walker has handled many important cases since engaging in police work, but the most important and which won him attention in police work on this coast was the Rosa Domingo murder case in which he developed the clues and captured the Hindu murderer at the Mexican boundary.

Richmond boasts one of the best equipped creameries in the state—the Eagle Creamery Company.

The new Polk directory now in course of preparation will give Richmond a population of more than 25,000.

Ludewig set a splendid example of generous and active patriotism. He subscribed liberally to every war drive. He encouraged his employees to join the colors of Uncle Sam and his family united with him in doing their all in every manner possible to win the war. Successful in his business, blessed with a happy family and esteemed by a large circle of friends, Otto R. Ludewig has been an important figure in the company of men who have worked to make Richmond what she is today—a growing progressive American City.

H. D. CHAPMAN

Wherever Richmond is known and that is almost nationally the street developments and improvements that have been carried to successful completion with 90 miles of paved streets of the very best types of construction is one of the wonders of modern city building. When it comes to street work, Richmond takes its hat off to no city of its size in America.

In answer to the request of the National Government that deferred public improvements halted by the European War be started at once to furnish employment to the discharged service men, the City Council has kept the engineer's office busy during the winter months in checking up all proposed paving and sewer work needed and with this encouragement many property owners in various sections of the city have been bombarding the city government with petitions for the work that should be done to make Richmond a one hundred per cent paved street city. There is now under construction or under proceedings



H. D. CHAPMAN CITY ENGINEER

for improvement nine miles of streets with concrete base and twenty three miles of sanitary and storm sewers. Truly a wonderful record for any city.

Important amongst the sewer work are the storm sewers for the central eastern section of the city running to the bay on Tenth street, Pullman avenue storm sewer, San Pablo avenue storm sewer and the East Richmond storm and sanitary sewers.

Richmond's death rate from influenza was the lowest of any city above 5,000 people in California.

Miles of additional sidings for the Santa Fe Railway's local terminals are now being laid.

Richmond's street car service is the best to be found in any city in California of the size of Richmond.

Richmond's police and fire department, for the protection of person and property last year spent over \$100,000. Conservation of health cost over \$3000.

Richmond's First Wharf Structure

By A. J. MEIDROTH

Concrete Engineer for Henry Cowell Lime and Cement Company.

I have been asked to write a detailed description of Richmond Municipal Wharf No. 1, Richmond Harbor Project from the point of view of an engineer for cement and concrete construction. After viewing this splendid structure, its approaches and facilities I must say that I am deeply impressed with the wisdom, ability and public spiritedness of a young city and of the members of its City Council for their daring, their view of the future and of engineering in erecting the type of structure for the first wharf building of the series planned.

The wharf, tunnel, and highway combined is Richmond's biggest asset and one that every citizen may justly be proud of.

Richmond showed rare judgment in selecting Haviland and Tibbetts as her engineers. A perusal of their reports, plans, specifications, and an inspection of the completed work reveals the most careful and thorough study of the subject, and excellent engineering practice.

Richmond again evidenced her good business ability by placing the contract for the wharf in the hands of specialists in this type of construction, Healy-Tibbetts Construction Company of San Francisco.

The Healy-Tibbetts Construction Company is one of the most prominent general contracting firms west of Chicago. It is indeed refreshing to make an inspection of any of their work. Too often the plans of the best engineers are utterly ruined by permitting the construction to be awarded to incompetent and sometimes unscrupulous contractors. In this case, however, it was a very happy combination.

Some of the notable pier and shed jobs erected by this firm are:

Pier No. 35, \$500,000 at San Francisco.

Pier No. 33, \$328,000 at San Francisco.

Pier No. 31, \$293,600 at San Francisco.

Pier No. 13, \$100,000 at San Francisco.

Pier No. 42, \$114,000 at San Francisco.

Other recent contracts are:

Bethlehem Shipbuilding Company, \$1,000,000.

Moore & Scott, \$300,000.

SUBSTRUCTURE

The substructure is a bulkhead fill of rock and earth deposited in a trench 40 feet wide and 30 feet deep. This required 103,000 tons of material. Five thousand tons of Rip Rap four feet thick were placed on the south face.

Five hundred ninety five 16" x 16" x 18" reinforced concrete piles were driven to refusal; were then cut off by dynamite and trimmed square by hand. Reinforcing consisted of

eight 3/4" square corrugated longitudinal bars with spiral wrapping of No. 3 wire at 4" pitch. Timber piles were capped with concrete. All of the piles are spaced in 10" centers in both directions.

SUPERSTRUCTURE

The deck is of thickness, exclusive of driveway mat, "maximum 8 1/2", minimum 5". Reinforced two ways with Clinton mesh. Beam main reinforcement is of square corrugated bars. Deck slab is designed for live load of 400 pounds per sq. ft.

SHED

Structural steel frame 12" and 14" "H" columns designed for overhead traveling cranes in shed and portal pier crane on south apron. Columns are set 10" and 20" apart and 70" between centers. The north, south, and west walls are of reinforced concrete 6" in thickness. Columns and wall beams are fire proofed with 2" of concrete.

The doors are all 22' high by 16' with but one exception that on the west end, it being 18x20 feet. They are provided with steel rolling doors operated by hand from the inside.

The windows are steel sash with 1-4" ribbed glass. There is ample light with all the doors down for any kind of work. Lighting system provides one 100 watt outlet on each truss.

FIRE PROTECTION

This consists of a two stage "Platt" centrifugal pump with a 60 H. P. electric motor. Capacity of 500 gals. per minute or two 1 3-4" nozzle streams at 100 per sq. in. pressure. Salt water from the bay 8" suction and 6" discharge to 6" pipe lines below deck to hydrants distributed about the inside and outside of shed.

Fenders are provided along the face of the wharf. Two loading aprons 11' wide by 31' long are movable with the aid of hand winches. A railroad track outside the shed along the apron is provided and extends from East end to the east loading apron. Eleven large cast iron mooring bitts are placed on the south and west faces. A two inch fresh water line is in service for ships. Provision has been made for future extension by carrying the beam system and deck slab a half panel to the east. The east end wall is temporary construction.

The land approach is a most modern piece of highway construction 60' in width and 1.2 miles long and provides access to the city. The roadway is of 6" concrete and wearing surface 48" wide between curbs with 7' concrete walks on each side. The tunnel is 740' long and 35' wide and lined with concrete. Total cost of highway and tunnel was \$420,000.

The waterway approach is a basin dredged to a depth of thirty

R. L. Fernald

R. L. Fernald was born in Indiana, January 11, 1859 and lived in that State for seven years when he removed to Topeka, Kansas where he received his education, ending with the graduation from the high school. Since his twentieth year he has been engaged in various business enterprises in Kansas, New Mexico and California. He arrived in Richmond on the second passenger train of the Santa Fe Railway company, July, 1900, as coach foreman in charge of the coaches and Pullman cars. In December of that year, offered a more lucrative position in Oakland, he spent two years in that city returning to Richmond with the Tilden & Eakle Lumber company and assisted in inaugurating the first manufacturing plant in this city. After five years broken health forced him to seek out-door work and he took up contracting which he has followed since that time.

Mr. Fernald in company with G. W. Ford landed the first com-



COUNCILMAN R. L. FERNALD

mercial vessel at the Municipal wharf on January 1, 1917 when he gathered up in the vicinity of Stockton and had brought here on the largest river steamer on the bay twenty tons of produce for local merchants. Mr. Fernald was elected as a member of the City Council in 1913 and in addition to his other important work has been a member of the Harbor Committee of the Council and taken an active part in the up-building of the harbor.

He is now nearing the close of his term as Councilman and it is expected on account of his splendid service to the people that the people will see that he becomes a candidate to succeed himself.

feet to a channel dredged in a southwesterly direction thence to main channel. The general dimensions of the pier are 550 x 93' giving a deck area of 50,800 sq. ft. while the shed is 520 x 70' area of 35,300 sq. ft. The total cost of wharf No. 1 being \$226,184.79.

The completed project in every detail and as a whole is a permanent monument in concrete form to the citizens of Richmond, the designers, and builders.

May they all reap the rewards due them.

J. B. Ogborn

J. B. Ogborn became a native of the good old rock ribbed Illinois in 1867. His boyhood was spent in that State and in 1867 where he and his boyhood was spent in that State and in Ohio, moving to Kansas when he was twenty two years of age. In 1894 he came to California and took a course in the Vander Nailen School of Engineering. The next several years he was employed in following his profession of architect in San Francisco and in San Mateo county. He



COUNCILMAN J. B. OGBORN

came to Richmond in 1911 and was appointed City Architect of Richmond and designed many of the leading commercial buildings. Then the people seeing his splendid work in that office decided that they wanted him on the City Council and placed him there by a splendid vote. Mr. Ogborn is one of the best known architects in California. The buildings which he designed and supervised in Richmond, San Mateo and a dozen other cities would make a good sized city themselves if all grouped together.

THE MARATHON CANDY KITCHEN

Honored and esteemed by all who know him and that is legions of people in Richmond, Anthony Papadakis, proprietor of the Marathon Candy Kitchen at Macdonald avenue and Fifth street is one of the most successful retail merchants of Richmond. Mr. Papadakis came to Richmond several years ago and opened a business at his present location. By unswerving honesty and by selling only the purest and best of sweets, his store has become one of the most popular of its kind in the East Bay Cities.

During the recent World Wide War, Mr. Papadakis took many an important mission at the request of his fellow citizens and worked with untiring zeal for the success of the Allied armies on the European battle front. There has not been a public moment in the history of the city that Mr. Papadakis has not taken his part and acquitted himself most handsomely.

Wall's Tracts Well Located

Properties of the Wall Companies in Richmond are not only looked upon as splendid realty investments for the general public, but they are a force in the development and growth of Richmond as well. Reference is made particularly to the Harbor Center subdivision in the harbor section of the city and Wall's Second Addition in the northern part of the city, the two holdings now before the investing public.

As a matter of fact the Wall interests have already made hundreds of thousands of dollars for scores of investors by sales of subdivisions put on the market earlier and have set out to duplicate these gains for the investing public through Harbor Center and the Second Addition.

Actual opening of the Richmond Inner Harbor, into which a government deep sea vessel steamed a few days ago and took on a cargo to go through the Panama Canal to New York has added much to the realization of what was expected for Harbor Center. Actual use of the harbor and the big work of construction that is being rushed along are bringing what the Wall people foresaw.

"Make the best improvements all the time" is the motto of the Wall companies. Harbor Center, already splendidly improved and with trees lining all the streets and avenues, is receiving another

dressings of trees. One of the beauty spots of Richmond is being made of the block in which stands the former City Hall. Along all the winding avenues of this site Italian Cypress and expensive palms are being planted in alternate order. Several hundred other trees are being placed throughout the tract.

Wall's Second Addition, in the heart of a district of big manufacturing plants, is receiving a stimulus from an unforeseen development of what may truthfully be termed a gigantic nature. This is the harbor that the Standard Oil refinery is building in to its refinery behind San Pablo Point. Acreage bordering this new harbor and which will provide manufacturing sites with deep water facilities also borders on Wall's Second Addition. Thus a harbor and industrial development that is costing many thousands of dollars and will help pile values on the Second Addition has sprung up. The property was one of the best investments on the bay as it stood, but this new harbor makes it that much better.

The \$25,000,000 Certain-Teed Products Corporation's great plant, located in Wall's Second Addition now looms as one of the most imposing industrial sights around San Francisco Bay, the company having spent thousands in enlargements just completed

HIRAM E. JACOBS



A splendid type of a successful young professional man who has moved steadily onward and upward over all obstacles is Hiram E. Jacobs. Judge Jacobs came to Contra Costa county in 1896 when he was employed as a student clerk at the Stege depot of the Southern Pacific Company. Bright and diligent he was soon promoted to the larger office of the railway company in Richmond where he became chief clerk. In 1907 he quit railroading to become shipping clerk for the Standard Oil company.

A very ready and forcible public speaker, he decided to study law and burned the midnight oil in getting his preliminary instruction, going to Hasting Law College in 1914 and taking a position in a San Francisco law office. Next year he opened offices in Richmond and a few months later was named police judge of the City of Richmond meanwhile continuing his law work with success. In 1918 he resigned his city position to take a deputyship in the office of the district attorney and continued in that position until the change of administration on January first last when he again resumed his private practice

and it has plans prepared for still further additions. Western Pipe and Steel and the Pacific Bathtub Works, two of the larger industries nearby have extended their output so that they are now shipping in large quantities not only to Pacific Coast trade but the South and Central America and the Orient.

Follow the Wall properties. The companies owning them have been liberal in giving land for public and industrial purposes and in spending their money for the development of the city and they have the same policy in making good for their clients.

in his offices in the First National Bank Building.

Judge Jacobs has been honored by the leading fraternities to which he belongs. He has been one of the most active and eloquent speakers in every war and patriotic drive. He has built for himself a very lucrative practice of law and is a man of the highest integrity and honor as a man in addition to proving himself a successful attorney at law.

F. C. DIETRICH

Established on the west side in 1903, Mr. Frank C. Dietrich, has earned the record of being one of the most successful jewelers in California. For many years, Mr. Dietrich remained in Washington avenue, but two years ago to meet the needs for a larger and more modern salesroom leased one of the handsome new stores in the Abbott Building, Macdonald avenue near Tenth street and here he has fitted up at an expense of several thousands of dollars a most complete and attractive modern jewelry store. He carries high class diamonds and other precious stones. He has a complete stock of silverware and in cut glass maintains a department that is well worth traveling far to view.

Mr. Dietrich has earned a reputation as a first class watchmaker and men bring their complicated watch troubles from afar to secure his services. And above all Mr. Dietrich is a popular and esteemed citizen. He is a member of the leading fraternal organizations and takes a progressive part in the upbuilding of the city.

Insurance rates in Richmond are steadily dropping because of good building construction, improving water facilities and efficient fire protection.

Wall Properties Make Money for Investors

Property bought in a new city that has an undoubted future is a stepping stone to wealth.

Richmond property that in a few years will have a value similar to that reached in San Francisco and Oakland, where thousands of people have made thousands of dollars by buying and holding, is low in price to-day and it will never be lower.

It takes but a few dollars monthly to carry some property in this splendid young city of ours that is to be one of the best on the Pacific Coast with a big population in less than a decade.

Why not make use of the opportunity?

We have properties in any part of the City we are selling on easy terms and at low figures that will build you profits as Richmond grows.

These are known as the "WALL PROPERTIES" and are in the best developing sections of the city.

Come and see us about them. Be one of those that reap profit from Richmond's development.

New Richmond Land Co.

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