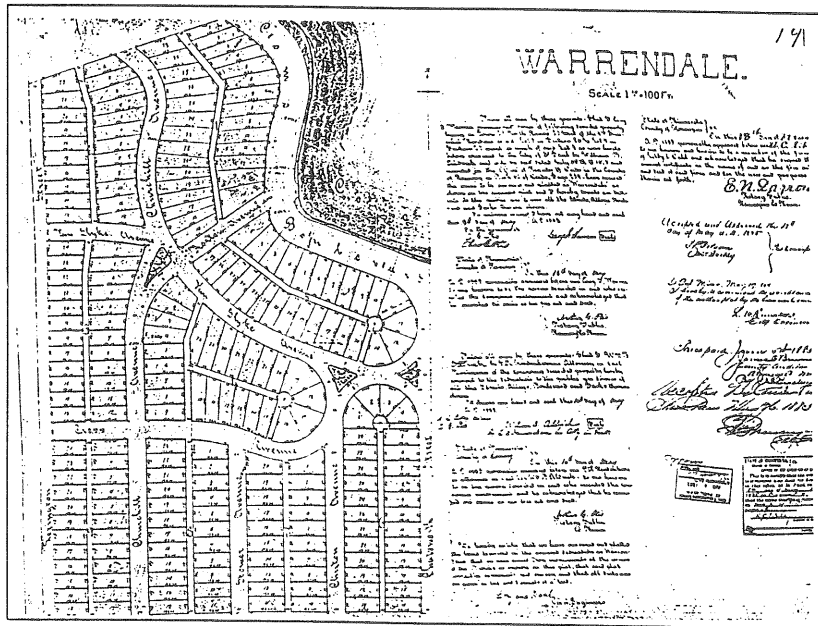


St. Paul Historic Context Study

Residential Real Estate Development: 1880-1950



Plat of Warrendale. Cary Warren, owner; Libby and Dahl, Civil Engineers, 1883.

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 St. Paul, Minnesota  
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## Historic Context Residential Real Estate Development in St. Paul: 1880-1950

### Introduction

St. Paul's neighborhoods are a weave of many small patterns. This historic context study examines some of the first layers of transactions upon which the city was built. These layers include real estate dealers' and developers' additions and subdivisions, the land divided into blocks and lots for sale to individuals. By 1912, over 1800 additions were platted in St. Paul and the number rose steadily until the 1930s.

Land speculators and real estate brokers accompanied almost every phase of American land development, and were present in good number when the Minnesota Territory was opened to settlement. St. Paul, like every new city and town, was shaped by the actions of these entrepreneurs. Many acquired property at government land sales; often the land was sold and resold over many decades before further division, but eventually the land dealer hired a surveyor to lay out the blocks, lots and streets that were woven into the community. In the large cities of the Midwest, the progression from original town plat to additions was usually made within a fifty- to seventy-year period. In St. Paul, the original town plat was added to nine times until the final municipal annexation of 1887. Within the limits of the expanding municipal boundaries, thousands of additions and subdivisions were made between 1849 and 1950, and a much smaller number subsequently.

St. Paul's earliest land claimants in the pre-territorial period before 1848, when land was not yet surveyed, included John R. Irvine, Henry Jackson, and A.L. Larpenteur as well as Donald McDonald, who held a claim where Desnoyer Park is today. McDonald sold it to Stephen Desnoyer "for a barrel of whiskey and two guns."<sup>1</sup> After surveys were complete and land could be legally sold, many individuals assembled large tracts intended for residential, commercial, or industrial use. Another important effort, however, was launched by the increasingly visible and growing number of real estate dealers, who were specialists in the sale of lots, buildings, and additions. They often represented owners, but some were also landowners.

While dealers strove to differentiate themselves from "land sharks," late nineteenth-century real estate dealers lobbied city governments and state legislatures to plan municipal improvements—including streetcar lines and sewer systems—to attract buyers to areas they carefully named and marketed. After the sale of lots, the areas were transformed by the actions of thousands of individual homebuilders or buyers. The next roles, played by carpenters, architects, and masons, lumber dealers, and plan books, began on the stage set by the real estate dealer in a still-developing profession.

The mixed-use areas that made up St. Paul's original plats were quite different from the somewhat later residential additions. In the former, the landowner platted a tract anticipating that land uses—residential, commercial, and industrial— would sort out according to the needs of the community. After surveys were complete and land could be legally sold and recorded, a number of individuals organized large tracts intended for generally mixed uses. They included John L. Merriam, William R. Marshall, William Lindeke, E.F. Drake, and W.F. Davidson.<sup>2</sup>

### Residential Additions and Historic Contexts

While this topic is part of the foundation of the city's real estate history, it can also be a basis for identifying residential districts representative of various periods of settlement and development as well as architecture. To date, St. Paul's residential historic districts have been designated largely because of their architectural character and, in general, the districts include the city's most high-styled as well as oldest buildings.

This context study describes many of the additions that make up the city's real estate. The additions represent of various phases of the city's land development. The street layouts, whether grids or curvilinear streets, became the nucleus of distinct communities and neighborhoods. Since new additions were limited until after the Civil War, most date from about 1870 to 1925, with the majority between 1880 and 1910. Their owners and promoters had a firm sense of the necessity of the proper merger of transportation, well-financed buyers, architecture, and commerce. In many cases, an advertising slogan was the primary "sense of place" long before anyone purchased a lot. While additions were often made to the original plat, it is the first that typically contains the oldest houses associated with the original community builders, and in some cases, the houses of the developers, real estate dealers, and even architects.

### *Study Recommendations*

This study concludes that the original plats of Hamline, Macalester Park, Merriam Park, St. Anthony Park and Warrendale are strong first candidates for further study as local historic districts. Their significance is based on the planning ideas of the original plat, the strength of the developer's original marketing efforts, and resulting architecture and community character. Many other areas of potential significance are discussed, including Burlington Heights, Macalester Villas, King's Maplewood, and portions of Highland Park. Prospect Drive on the West Side also deserves further study, although it appears to not match the real estate pattern represented by the others.

With the exception of Hamline and Prospect Drive, these areas were platted and developed after 1880. Earlier, horsecar-oriented areas just outside the city's core—such as Woodland and Summit parks—are now included in historic districts. Uppertown, Frogtown, and other early and as yet generally-unstudied areas near downtown do not neatly fit this study because their lands were laid out and sold in a less coordinated effort to a less transportation-sensitive clientele. These areas, like much of early Dayton's Bluff, might be described in a context called "Neighborhoods at the Edge of the Walking City."

### *Locally Designated Properties*

Already designated properties or areas relating to the urban real estate context include the Summit Hill and Summit Avenue West, Irvine Park, and Dayton's Bluff historic districts. These districts were designated based primarily on their historic architecture and/or associations with leading residents and architects. The character of the original street plan and landscape amenities (such as boulevards, park triangles and other features) has been noted in some.

### **Sources**

Much of this context study is based on a survey of real estate pages from the *St. Paul Pioneer Press* (under various titles) between 1870 and 1950. The real estate pages chronicle the roller-coaster pattern of land development and promotion, but caution is necessary since the articles on such pages were usually written by real estate dealers, and local market conditions were usually presented with great optimism. Real estate records in the Ramsey County plan files provided information about the original plat, and owners and surveyor's names. Deeds were not researched, so information about deed restrictions have not been studied beyond their description in the newspaper.

Published histories such as Williams (1876), Andrews (1890), and Castle (1912) provide an overview of local real estate in general terms, and other national surveys of late nineteenth- and early twentieth century provide a framework for comparing St. Paul to broader patterns. These works include Homer Hoyt, *One Hundred Years of Land Values in Chicago* (1933), Pearl Davies, *Real Estate in American History* (1957), Sam Bass Warner, *Streetcar Suburbs: The Process of Growth in Boston* (1962), Matthew Edel, *Shaky Palaces: Homeownership and Social Mobility in Boston's Suburbanization* (1984), Kenneth Jackson, *The Crabgrass Frontier: the Suburbanization of the United*

States (1985) and Mark Weiss, *The Rise of the Community Builders: The American Real Estate Industry and Urban Land Planning* (1987).

Calvin Schmid's *A Social Saga of Two Cities: An Ecological and Statistical Study of Social Trends in Minneapolis and St. Paul* (1937) is always useful. Some local histories such as David A. Lanegran's *St. Anthony Park: Portrait of a Community* (1987) outlined the transactions of early land developers in detail. Articles published in *Ramsey County History* about other areas such as Merriam Park and Warrendale have also been consulted.

*Illus.*  
*Rice's Map of Ramsey County Minnesota, 1874.*

*Illus.*  
*Map of the City of St. Paul, 1874.*

### **Patterns of Residential Land Development in Early St. Paul: 1849-1870**

The nineteenth- and early twentieth-century residential development of St. Paul repeated a pattern evident throughout the Midwest, with a period of territorial organization and early statehood, the construction of railroads and new roads, the creation of manufacturing and warehousing and a banking system, surges of population growth, a cycle of nation-wide financial panics, and the creation of a middle-class dependent on many kinds of goods and services. The public belief in the value of homeownership—increasingly encouraged by local and federal government and real estate and financial institutions—was a strong foundation of the creation of the city's housing stock.

St. Paul's early housing construction accommodated rental buildings erected by speculators as well as modest houses for laborers and more costly buildings for a rising middle class of entrepreneurs and professionals. Lot and land sales were initially orchestrated without a stable banking system; a national banking system was not established until 1863 and St. Paul's First National Bank opened in the same year.

At this time every one dealt in real estate, and while there were plenty of honorable dealers there were also many who were quite the opposite.

Edward D. Neill, *History of Ramsey County and the City of St. Paul: including the Explorers and Pioneers of Minnesota; "Events of 1856"* p. 319.

The plat of St. Paul Proper was recorded in 1849, and contained the survey of property between East Seventh Street and the river from Wacouta to St. Peter Street. It was followed by Rice and Irvine's Addition platted a few months later. Kittson's Addition was made in Lowertown in 1851, and the many others that followed created the downtown tapestry of streets still evident today.

In 1849, Lyman Dayton laid out a large addition on the bluff east of downtown overlooking the Lowertown landing, and between 1852 and 1857 eighty-two additions were made to the city's original plat. Most were near the Upper or Lowertown landings, but Iglehart, Hall and Mackubin's Addition was miles to the north, at the west side of Lake Phalen. Others were arranged near the edges of Lake Como.

Land speculators in this period typically had diversified interests, including politics, land, railroads, and lumber or grain. Edward D. Neill recalled of 1856 that

an eminently unhealthy and artificial state of affairs was growing; the rate of interest was extremely high, five per cent, per month being the usually accorded rate. More buildings were put up and many public improvements were effected. Speculators, and these were

among all classes of the community, who had purchased wild lands at nominal figures were selling lots at almost fabulous advances on the original purchase price. Indeed it is impossible to adequately portray the state of things at this time. All new communities at some period of their existence passed through the same stages of excitement . . .<sup>3</sup>

Recalling the early days of St. Paul real estate, Henry S. Fairchild remembered that there were no real estate agents before 1849, and the first were primarily lawyers. Charles R. Conway and David Lambert were among the earliest to act as agents of others in the sale of their lots, followed by Bushrod W. Lott, B.F. Irvine, W.D. Phillips and B. F. Hoyt, Hoyt was a speculator as well as a land and loan agent. He laid out several additions including Suburban Hills (1856) and, as Fairchild notes, "bought and sold thousands of acres near the city and narrowly escaped becoming a millionaire."<sup>4</sup> Other groups of dealers operated like gamblers, "infesting hotels and other public places, even boarding incoming steamers to offer their lots for sale."<sup>5</sup>

Eleven firms and individuals were listed as real estate dealers in the St. Paul city directory in 1856, including William Brewster, Lyman C. Dayton, Charles L. Emerson, B. F Hoyt and Sons, Irvine, Stone and McCormick, Henry McKenty, Mackubin and Edgerton, Samuel G. Sloan, Truman M. Smith, Starkey and Petteys, and D.C. Taylor & Co. A financial collapse in 1857 ended the speculative mania, and real estate did not fully recover until the early 1870s.

The lots in real estate additions offered before the Civil War were typically forty feet wide, and arranged on blocks along grid-plan streets oriented to the north-south township and range land survey. (The first plats of St. Paul, like most early river settlements, had been oriented to the river, much to the consternation of today's drivers.)

In most cases, the surveyors used fairly standard street widths and ignored the contours of the natural topography. While some additions provided for commercial lots aligned along a potential business street, residential lots were designed predominantly for the construction of detached houses rather than rowhouses. Outside the downtown core, a preference for detached houses was well established, and encouraged by tastemaker Andrew Jackson Downing (*The Architecture of Country Houses*, 1850) and other publications. The owners and real estate agents of many of these additions did not attempt to appeal to those seeking amenities, only building lots. Few picturesque names were given to the additions prior to the Civil War, and lots were often sold at auction.

Meanwhile, St. Paul's population doubled between 1860 and 1870, rising from 10,401 to 20,030. Advances in railroad construction, banking, and business were notable especially the post-Civil War years when European immigration increased. Neill noted that 3,046 buildings were erected in the city between 1869 and 1872. Housing accounted for much of the total, while the downtown was substantially rebuilt and expanded with many types of buildings.<sup>6</sup>

Until the 1870s most residential building lots were within about a one-mile radius of the upper and lower landings. Apart from scattered construction at the edges of Dayton's Bluff and the Summit Avenue bluffline, businessmen and their families lived in the core of downtown, near Lafayette or Irvine parks, while workers congregated near the levees, factories, and the railroad.

Settlement outside downtown and its edges before the 1870s was limited primarily to farmers, traders, and those with small businesses along the roads leading out of St. Paul proper. One notable exception was the short-lived project of Henry McKenty. In 1859, he platted a sixty-lot addition on the south shore of Lake Como where a few hotels were in operation. The two-and-one-half acre lots of "Como Villas" were inaccessible until McKenty financed a private road from Rondo and Rice Streets to the lakeshore, but still there were few sales and less construction. McKenty's Como Addition of 1857, just to the north, met a similar fate.

However, with the first horsecar routes radiating from downtown, the installation of municipal water and sewers, the spread of industry and rail yards, as well as the beginning of discussions about public parks and the character of new residential districts, new areas were opened up for

worker's homes as well as more spacious villas. The July 12, 1873 *Pioneer Press* real estate column included offers of forty acres near Lake Como (T.W. Wilson and Son); a "Pleasant Residence on Canada Street" (H.S. Fairchild), and lots in West St. Paul suitable for a Brewery. "

In the early 1870s, real estate dealers opened up tracts on the bluff lands above downtown. Plats such as the 23-block Woodland Park (1870) and Summit Park (1871) were intended for a growing middle- and upper- middle class. These lots were among those marketed by D.A. Robertson & Son as "eligible and beautiful building lots on St. Anthony Hill adjoining and between Summit and Marshall avenues in Woodland, Terrace and Summit Parks." Typically such additions had euphonious names and spacious lots. Two other additions, that of Mackubin and Marshall's and Selby, McClung, and Vanmeter were platted in the late 1850s, but following the Panic of 1857 were not sold. Dayton and Irvine's Addition had a similar pattern of delayed development.

Railroad-related factories and businesses as well as railroad shops promised a clientele for working-class housing. James Stinson's Addition, north of University between Dale and Western near the St. Paul and Pacific shops and the St. Paul Foundry, and the 47- block Arlington Hills. Arlington Hills was platted in 1872, between Phalen Creek and Hall Streets, and the St. Paul, Stillwater and Taylor's Falls Railroad, and provided small lots suitable for inexpensive houses. Payne Avenue was the commercial heart of Arlington Hills, north of the bridge crossing the tracks.

In 1874, when 300 lots were offered by R. W. Johnson and Son in Stinson's Addition between Dale and Western north of University, the property's proximity to Lowertown was emphasized:

The lots we offer are within ten minutes walk of the Lower Town terminus of the street railway, convenient to the Round House, machine shops, Railroad depots, churches, and schools; and in offering them for sale, it is unnecessary for us to say that we offer the most desirable property now on the market, on account of its nearness to business, the natural beauty of the ground, and of the splendid views of the city and surrounding country which it affords ... At least 25,000 of our population live within one mile of this Addition, a fact sufficient of itself to convince anyone that we offer a rare opportunity to laboring men and capitalists to secure desirable lots for homes, or to purchase a large number as an investment to double in value within a year or two.

*St. Paul Evening Dispatch, October 3, 1874*

Few invested in land or lots after the Panic of 1873, a depression that lasted until 1880.<sup>7</sup> In 1875, seventy percent of the city's population lived within one-mile radius of the center of the city. Ninety-eight percent lived within two miles.<sup>8</sup> After economic recovery in the 1880s, factors such as the growth of street railways, a booming population and rising standard of living, and the expansion of commercial and industrial uses in former downtown residential areas pushed residents from downtown as well as pulled them to the new territories outside its boundaries.

*Illus*  
*Population Density: St. Paul: 1875. From Calvin Schmid, Social Saga of Two Cities: An Ecological and Statistical Study of Social Trends in Minneapolis and St. Paul, (1937).*

*Illus*  
*Representative residential plats, ca. 1856-1875.*

*Illus*  
*Halsted's Map of St. Paul, Minneapolis, and Vicinity, 1875.*

## The 1880s: A New Era of Suburban Growth

Happy was the day for Hamline when she became incorporated in the city.  
*Interurban Graphic*, June 2, 1888

The new decade of the 1880s brought a tide of prosperity. Between 1880 and 1886, the city's population expanded from 40,750 to 120,000. Real estate sales increased and especially boomed in 1886 and 1887, reflecting sales of new lots in annexations around the downtown core made in the 1860s and 1870s, as well as the acquisition of a portion of Rose and Reserve township in 1885. A final expansion in 1887 brought North St. Anthony Park, at the northwest, and Burlington Heights, to the southeast, into the municipal limits.<sup>9</sup> Annexations extended city services to the developer's frontier where a small plat such as Hamline was surrounded by farmland as well as a passenger rail depot and the promise of future growth.

In 1881, Ramsey County adopted a law governing the platting of additions, subdivisions and re-arrangements in the county and St. Paul. Its revision of 1887 created a Plat Commission led by the City Engineer and established procedures for filing and preparing plats.<sup>10</sup>

Along with growth in St. Paul building and loan associations and other forms of residential mortgage lending, many new real estate firms were born in this period. Subdividers purchased acreage at the edge of the city, usually from farmers or earlier speculators, and divided it into lots for individual purchase. The lots were sold to individuals by real estate dealers for construction of their own homes, or to builders. Mark Weiss notes of a national pattern that seems applicable to St. Paul:

Subdivision quality varied enormously. Many consisted of no more than a few stakes in the ground, an ungraded road, an unrecorded plat, and a defective title. Others were elaborately landscaped with full streets and utilities already installed. Unimproved subdivisions were typical into the 1920s, and public improvements came after sales and special assessments on lot owners. More ambitious, larger-scale and less speculative minded subdividers contracted for extensive engineering and landscaping improvements. They usually erected few if any buildings on the land before beginning sales.<sup>11</sup>

## Urban Transit

When a man can go from Arlington Hills to Merriam Park for five cents, and from the harvester works near Lake Phalen, to Lake Harriet, on the most distant frontier of Minneapolis territory, for ten cents, he has pretty nearly achieved the maximum of comfort and economy in street railway travel. This service has been absolutely revolutionized in a way that is worth more to St. Paul than ten booms in real estate.

Henry Castle, *St. Paul and Vicinity*, 1912<sup>12</sup>

New streetcar and rail construction was essential to late nineteenth and early twentieth-century residential growth, as was the housing demand of a population that reached 133,156 by 1890.

Nine horsecar lines were in operation by 1884, extending a modest distance outside downtown, but by 1890-1 one line reached Minneapolis along University Avenue with a car barn near Raymond Avenue. Electrification and extension of the system was completed in 1893 by the Twin City Rapid Transit Company. A second electric interurban line was completed in 1898, linking downtown St. Paul, Como Park, and the Como Avenue line in southeast Minneapolis. In 1906, the important Selby line opened into Minneapolis over the Marshall-Lake Street Bridge.

Passenger rail service via the Chicago, Milwaukee and St. Paul Railroad Shortline was inaugurated in 1880. The route offered a 25-minute ride between Minneapolis and St. Paul viva W. Seventh Street to the route of present- day Ayd Mill Road, crossing Snelling to St. Anthony Avenue. It crossed the river near Franklin and Lake streets. This line would spur the development of Union Park, Merriam Park, Desnoyer Park, and St. Anthony Park as well as the industrial growth of the Minnesota Transfer yards in the Midway. "<sup>13</sup> Between 1886 and 1892 a line also operated along the tracks of the Northern Pacific and short-lived lines also went to east to Arlington Hills and south to Burlington Heights.

A new generation of commuters, who could be employed in either Minneapolis or St. Paul, found the early, prairie-surrounded additions of the "West End" attractive. The shortline service was not long lived, but electric streetcars offered frequent, comfortable and low-cost service and underwrote the presence of the middle class in the suburbs. Small commercial districts, schools, and churches were erected to serve the new village- like settlements. The *Northwest Magazine* promoted these areas in the mid-1880s, with features on Macalester Park, Warrendale, St. Anthony Park, and Burlington Heights. The Midway area had several ambitious if short-lived newspapers, which carried local advertising, including the *Inter-urban Graphic* (1888) and the *Interurban* (1896-?). Many downtown businesses offered delivery services to the outlying additions and the *Pioneer Press* also regularly reported their tidbits of social news. The 1893-94 *Dual City Blue Book*, a directory of residents of some social note, listed separately from the rest of St. Paul. Desnoyer Park, Ft. Snelling (likely in deference to the officers who lived there), Hamline, Howard Park, Macalester Park, Merriam Park, St. Anthony Park, Union Park, and Warrendale were listed as separate places.

Remaining houses and institutions in West End areas such as Hamline, Macalester, Merriam, and St. Anthony Park are evidence of how these early suburban enclaves embodied late Victorian middle-class values. Their largely native-born populations initially supported Presbyterian, Methodist and Episcopal congregations and institutions. With the infill of other additions at their edges, the original communities blended into the larger urban neighborhood, but in general the West Side did not attract many immigrants.

### **Parks and Parkways**

Streetcar routes defined the direction of residential development, and so did public parks, although until the automobile age, parks and parkways could not spur real estate development without convenient streetcar service.

During the 1880s, St. Paul followed the lead of Minneapolis in establishing a city- wide system of parkways and parks, and the city's real estate dealers lobbied for the cause. St. Paul's original downtown was furnished with a modest system of urban parks and squares, including Rice, Irvine, Smith, and Central parks and Courthouse and Lafayette squares. However, the city had no substantial tracts until the much-debated acquisition of land around Lake Como in 1872; a public park was not developed here until 1887. In the 1890s Indian Mounds Park was acquired, and the first tracts of property around Lake Phalen in 1894.

St. Paul's leaders were energized by the efforts of other cities such as Chicago to plan for parks and parkways in anticipation of residential development. In 1872, on the eve of a financial panic which depressed the city treasury, they invited Horace W. S. Cleveland to prepare an outline plan for park improvements <sup>14</sup> In his outline of a system of continuous parks and parkways Cleveland emphasized the necessity of preserving the natural terrain of the Mississippi and the city's lakes, and to lay out streets and public places so as to preserve the future wealth of the city. However, a Board of Park Commissioners empowered to condemn private property for public parks, avenues and boulevards, was not created until 1887. Now the local economy was experiencing a boom of new residential construction, and the commissioners invited Cleveland to return to St. Paul. In 1887 he designed the roadways and landscape of Como Park.

Of particular interest to the future of real estate was the construction of Mississippi River Boulevard from the Minneapolis City limits to Fort Snelling, where acquisition began in 1901. At



the east, acquisitions for Wheelock Parkway stretching from lakes Como to Phalen began in 1909. On the West Side, purchase of lands for Cherokee Heights and the West Side Boulevard were authorized in 1909.

### **Ambitious Plans of the 1880s**

All large and growing cities throw out suburban villages that serve as quiet retreats for businessmen who get enough of the noisy town during their working hours in offices and stores, and like to make their homes in the midst of the restful influences of nature.

*The Northwest Magazine*, March 1885, 12.

The inter-urban district is high, well drained, and entirely free from all influences injurious to health. In its natural condition it was partly prairie and partly woodland, and this diversity has been turned to good account in laying out a number of handsome residence suburbs called parks, where winding roads run through shady glens and emerge now and then into sunny open spaces commanding wide and picturesque view of these attractive nuclei of semi-rural population, lying within sound of the city church bells.

*The Northwest Magazine*, April 1887, 45.

St. Paul's residence parks of the 1880s were notable for their separation from the city, the promotional antics of their developers, and their efficient passenger rail and later streetcar connections to both Minneapolis and St. Paul.

The handful of park-like, often curvilinear plans in St. Paul are examples of progressive late nineteenth-century subdivision planning that reflects principles associated with landscape designers F.L. Olmsted of Boston, and H. W. S. Cleveland of Chicago. Cleveland was the author of the Twin Cities' system of parks and parkways, and prepared a picturesque design for St. Anthony Park in 1872 for investor William Marshall, one quite altered when the area began development a decade later.

With this single exception, the four hundred or so St. Paul additions recorded prior to 1883 show little attempt to integrate park squares or other amenities into the design. Exceptions included Rice and Irvine's Addition (1849), which featured a prominent public square on axis with the river above the Upper Landing, Dayton Place, an addition to Lyman Dayton's Addition off Maria Avenue, and the Park Place addition, between Rice, St. Peter, and Summit and College avenues.<sup>15</sup> In a period with a volatile economy and high-risk real estate outlook, the idea of adding value with parks was still its infancy despite the efforts of some city boosters.

Local civil engineers and surveyors appear to be the authors of St. Paul's picturesque plans. None except the first rendition of St. Anthony Park can be directly attributed to Cleveland, their association with the suburban landscape ideas of the period is important.

Beginning in the early 1880s, with such picturesque plats as Macalester Park and Warrendale, nineteenth-century subdividers were beginning to function as private planners in a city still formulating an approach to planning. Working with the engineer or surveyor, some were working out ideas such as "the classification and design of major and minor streets, planting strips and rolling topography, the arrangement of the house on the lot, lot size and shape . . . [and the] . . . design and placement of parks and recreational amenities, ornamentation, easements, and underground utilities."<sup>16</sup> In St. Paul as elsewhere, such features were first introduced by private developers and later adopted as rules and principles by public agencies. This group typically desired subdivision regulations and deed restrictions to ensure that new subdivisions would be accessible to highways, parks and other improvements. Typically, street and sewer

improvements were paid for by special assessment to lot owners; few were paid by the developer. Over time, however, a greater share of the cost of new subdivisions was shared by all city taxpayers.<sup>17</sup> (This complex subject warrants additional research.)

When Macalester Park and Warrendale were platted, there was not yet the strong commitment to public parks and parkways that could have underwritten the level of suggested park and landscape improvements. However, the urban transit system that could have ensured steady growth was developing with shortline passenger rail and horsecar service. Both were eventually supplanted by an extensive system of electric streetcar lines.

The substantial early architecture of the residence park represented the middle-class ambitions of lot buyers, with two story Queen Anne and Classical Revival houses in the 1880s and 1890s was followed by two decades of construction showing twentieth century Arts and Crafts influence. While local architects were commissioned for many designs, the St. Paul builder and published plans—including those in the St. Paul newspapers— appear to have been the source of most.

Ten additions from the period 1880 through 1887 are notable for their initial landscape design and the apparent intention of the subdivider and real estate dealers to create a picturesque suburban residence park.

### *Hamline*

In 1874, while Hamline University was erecting its first building near Snelling and Hewitt avenues, banker and financier Horace Thompson laid out the twelve-block College Place West Division Addition north of University Avenue and north of Snelling. In 1872, a 77-acre tract including this property had been offered to the University trustees by Girart Hewitt and E.F. Drake.<sup>18</sup> Thompson's plat showed the site of a "University Campus" east of Snelling and an open square fronting Snelling. Cooley and Rinker were the surveyors. Five years later, Hamline University trustees recorded a modest grid of eight residential blocks and a four -block college campus along Snelling Avenue. The streets were laid out by surveyor Samuel Kent. It was followed by College Place East Division in 1881, platted by Allie Hewitt, Elias F. Drake, and others and laid out by civil engineer D.L. Curtice. Hamline University Hall was finished in 1880, and a small collection of houses. A newspaper account reported "with each succeeding year have come reinforcements until the place became a village."<sup>19</sup> The neighborhood also grew around the campus on the additions of the Hamline Syndicate, which were located east of Hamline and south of Minnehaha, and farther to the west on Midway Heights. Midway Heights—between Snelling and Prior south of the Manitoba Railroad — was an attractive plat with two small landscaped circles, Clayland Park and May's Park, as well as Tatum and Newell parks near Fairview, which included Englewood Avenue. Hamline was incorporated into the city in 1885 and benefited from a schoolhouse, firehouse, and street improvements. Hamline was served by the Shortline of the Manitoba Railroad (formerly the St. Paul and Pacific), just a few blocks to the north.<sup>20</sup>

### *Merriam Park*

In August 1882, John L. Merriam platted Merriam Park, the first of four adjoining additions bearing this name. Merriam was a native of New York and arrived in St. Paul in 1861 as a child. He attended Racine College, and by 1881 rose to the presidency of First National Bank. Merriam purchased the 400-acre Judge Baker farm in 1862, and operated it for the next twenty years. In 1879, Merriam deeded a right-of-way to the Chicago, Milwaukee and St. Paul Railway Company for the Shortline between St. Paul and Minneapolis. After the completion of the line, Merriam laid out the original plat of Merriam Park. Situated on a hillside adjoining St. Anthony Avenue, it occupied about 110 acres of the former Baker Farm and included a park. Merriam also donated lots for the Presbyterian and Episcopal churches.

The building lots were sold with deed restrictions specifying that each house cost at least \$1,500. The first house built was by H.W. Topping. Topping was followed by John G. Hinkel, the developer of Union Park who built his own house at Prior and St. Anthony Avenues. A depot

was erected in 1883, and according to an account of 1888, "each hour that the Short Line trains met and passed at this point convinced Merriam that here at this spot . . . was the place to build a town, midway (sic) the Twin Cities."<sup>21</sup> In 1885 the property was annexed from Reserve Township by the City of St. Paul. Its incorporation included the prohibition of saloons and that Merriam Park property owners not be taxed for the bonded debt of St. Paul, then totaling about \$5,000,000. Nevertheless, "it was not all plain sailing and easy work to get the place started."<sup>22</sup> Merriam's real estate partner, J.P. Moore, "brought hundreds of people" to the development who looked over the plowed ground and stubble fields, shook their heads and went back to town, saying they were not yet ready to go to the frontier."<sup>23</sup>

Over the next ten years, the area near Prior and St. Anthony avenues was promoted as a site for a new Archdiocese of St. Paul Cathedral, Union Depot, and State Capitol. Property holdings of the Archdiocese here were also extensive and reflected the visions of Bishop John Ireland. The plan of Merriam Park was not as picturesque as some of the other residence parks that followed, but it had winning features of shortline rail and streetcar connections, a Midway location, a park, and the potential for a middle-class clientele who could commute to jobs in Minneapolis or St. Paul. Despite panics and recessions, this area developed steadily from its original core into a large residential district of handsome and spacious houses. The Eleventh Ward Improvement Union was established in 1887 to lobby for street paving, lighting, schools, and other improvements on behalf of Merriam, Union, and the other "parks." A commercial district grew on Prior between the shortline and University Avenue. Through the 1880s, realtors Merriam & Moore and Curtis & Edwards specialized in the sale of Merriam Park property.

#### *Warrendale*

Warrendale, on the eastern shore of Lake Como and owned by Kentucky developer Cary I. Warren and George W. Cross and F.D. Hager of St. Paul, was laid out into curving streets following the lakeshore topography. *The Northwest Magazine* credited H.W. S. Cleveland of Chicago and a Kilvington of Minneapolis as the designers of the plan, but civil engineers Libby and Dahl signed the recorded plat.<sup>24</sup> It arranged the fifty-two acre site into nine blocks divided by three small park triangles. The plat was recorded in May 1883. Warren was no doubt inspired by the acquisition of Como Park in 1872 (although it was not developed for years) and the proximity of the St. Paul and Northern Pacific trackage, whose Shortline offered passenger service. The early development of Warrendale along W. Como Boulevard and Van Slyke Avenue was impressive, with houses by Augustus Gauger and Charles Wallingford, but lot sales were modest in number. Deed restrictions called for houses of not less than \$2,000. Most of the lots remained unsold until the early twentieth century and were eventually sold by other real estate firms.

#### *Macalester Park*

Macalester Park, surveyed by civil engineers Elmer and Newell, was platted by Charles Vanderburgh and Macalester College Trustee Thomas Cochran Jr. in October 1883. The tract occupied the area between Grand, Fairview, and St. Clair, and the Macalester College campus adjoined it to the east; the college had been founded in 1881.<sup>25</sup> A streetcar line was built along Grand Avenue in 1890, serving Macalester College and Park as well as St. Thomas College (founded as an industrial school in 1885) and St. Thomas Aquinas Seminary (founded in 1885). The thirteen blocks of Macalester Park were divided by curving streets and wide boulevards. Most streets bore the name of a college, including Princeton, Rutgers and Cambridge. Development was slow, with only a few houses erected in the 1880s and 1890s, but the area attracted the builders of handsome early twentieth-century dwellings.

#### *Union Park*

In May 1884, the plat of Union Park was surveyed by George Cooley for John Hinkel. The curvilinear streets merged at the slender oval of Lake Iris, and at two small park triangles. Advertised as a "beautiful combination of knolls, dells, grove and lake," and seven blocks between University, the Chicago, Milwaukee, and St. Paul Short Line, and Fairview and Prior avenues offered a variety of lot sizes and configurations.<sup>26</sup> Four years earlier, Hinkel and

Herman Grote purchased this tract for an amusement park. The park featured a bowling alley, dance pavilion, and an observation tower.<sup>27</sup>

Just to the south of the Merriam Park rail station and fronting University Avenue, this enclave developed with single and multiple-family houses in the late nineteenth and early twentieth centuries. It has had some redevelopment that obscures some of its original architectural character.

### *St. Anthony Park*

In March 1885, the St. Anthony Park Company—the new owners of St. Anthony Park first laid out by William Marshall in 1872—replatted a portion as St. Anthony Park (now known as South St. Anthony Park). J.E. Sewell laid out the plat, reaching from present-day Como Avenue south past Langford Park and the railroad right-of-way and two passenger rail stations to Ellis Street. Eighty-six blocks were arranged around park circles and triangles in a complex curvilinear design.<sup>28</sup>

In December 1885 civil engineers Hawley and Newell arranged the irregular topography north of Langford Park into another plat of fifty blocks offering standard-size lots. H.W.S. Cleveland's original idea of estate-sized tracts was rejected in favor of a middle-class suburban landscape. Between 1885 and 1890, the St. Anthony Park Company spent a reported \$300,000 improving the land; South St. Anthony Park, primarily south of the railroad yards, was incorporated into the city in 1885 and North St. Anthony Park was annexed in 1887.

The St. Anthony Park Company sold lots and built houses, completing about 130 by 1893. Five architects, including C.J. Buell, Charles R. Aldrich, James Brodie, William A. Hunt, were among the designers. While attracting a generally middle-class buyer, William Marshall and Governor Andrew McGill were among early residents. The panic of 1893 put an end to the St. Anthony Park Company but the growth of the University of Minnesota's Experiment Station and Midway industries ensured a steady level of construction over the next decades. The character of South St. Anthony Park is primarily late Victorian, including many houses built by the company. Most of North St. Anthony Park was developed between 1900 and 1930, and contains large Arts and Crafts houses, every variety of bungalow, and a good collection of the 1920s through 1940s work of architect Edwin Lundie.

### *Hazel Park*

Hazel Park was laid out in 1886 for William L. Ames Jr. by surveyors Brinckerhoff & Phillips. The five-block plat featuring two small park triangles bordered the Chicago, St. Paul, and Omaha Railroad, where there was a short-line passenger station. While near the St. Paul Harvester Works established at Maryland and English streets, the initial development of Hazel Park was apparently not intended to be a working-class enclave, but rather a park-like spot for commuters. Electric streetcar service also reached the area in the 1880s. Prior to the Panic of 1893, there was a scattering of development on the approximately 118 lots including William Ames' own house at 1667 E. Ames Street. Most of the development of Hazel Park occurred after the turn of the century, first with bungalows and later with post-World War II dwellings

### *Burlington Heights*

After the construction of the Chicago, Burlington, and Northern Railroad along the southeastern shore of the Mississippi—territory that was annexed between 1872 and 1887 by the City of St. Paul—a small commuter suburb was laid out by a syndicate of Boston and St. Paul businessmen. Well-promoted in the *Northwest Magazine* and in local newspapers, the wooded and steep site along the river bluff as built up with about a dozen shingle-clad houses designed by Charles E. Joy, including the architect's own at 882 S. Point Douglas Road. In general, however, the area failed to develop substantially before, or after, the Panic of 1893.

### *Desnoyer Park*

Another promising residential enclave was Desnoyer Park, platted in 1887 by Patrick Kavanaugh, Patrick Kelly and Samuel E. Dawson. The extensive tract fronting the Mississippi reached from the Chicago, Milwaukee, and St. Paul tracks and St. Anthony Avenue at the north to Laurel at the south, and to Cretin and Cleveland at the east. The sixty-block addition was shaped to the irregular topography of the river bluff site. The nearby Marshall-Lake Street Bridge was completed for wagon and pedestrian traffic in 1888 (streetcar service was available in 1906). However development was stalled by the Panic of 1893. The Town and Country Club subsequently purchased over half of the property. The portion south of Marshall and the length of Otis Avenue preserve some of the originally platted streets; residential construction here is nearly all early twentieth-century.

### *Phalen Park*

Lake Phalen drew the attention of early developers. In October, 1887, civil engineers Hawley and Newell laid out Phalen Park, a picturesque 27-block plan on the east side of the lake. The owners were Patrick Kavanaugh and Samuel E. Dawson, who laid out Desnoyer Park in the same year, and William Limily of North Carolina. Lakeside Avenue provided thirty-four lots with lake frontage, and others with lake views. Despite a scattering of construction, development was slow and public acquisition of the lakeshore beginning in 1894 apparently obliterated the effort. Phalen Park is now the Phalen Golf Course. (Phalen Heights Park, platted to the south of Phalen Park by the Ware Hospes Real Estate Company in 1910, preserves some development from the early twentieth century.)

*Illus. 4*  
*Rices' Map of St. Paul, 1884*

*Illus. 5-12*  
*Original plats of 1880s residence parks.*

## **The St. Paul Real Estate Industry and Late Nineteenth-Century Residential Development**

The roles of the landowner, subdivider and real estate agent became interwoven in the 1880s, and also integrated with insurance and lending institutions. In general, the real estate agent (also called the dealer or broker) provided a service as an agent for a principal in selling, purchasing, and leasing of property, usually with commission. With the demand for metropolitan sales transactions in the late nineteenth century, the occupation reached a new level of prominence, with many entering the field. Requiring no capital, anyone could be an agent, and most operated in a volatile and unstructured economic environment.

The real estate broker and those he represented permanently shaped the neighborhoods of St. Paul, like cities everywhere. Sam Bass Warner's 1962 study of suburban growth in Boston called attention to the "weave of small patterns" that created nineteenth-century residential areas. He stressed that growth there was the unplanned work of individuals working on a small scale:

The Boston metropolis is the product of hundreds of thousands of separate decisions. Looking back . . . one can make out a kind of partnership which constructed the new industrial and suburban metropolis. It was a partnership between large institutions and individual investors and homeowners. No organization, however, tied together the two groups . . . The building of the new divided metropolis was a popular movement, a movement executed by hundreds of thousands of middle-class citizens.<sup>29</sup>

By 1890, a number of new firms were added to the roster of 1856, but a few old-line firms such as the successor of B.F. Hoyt remained. St. Paul's first real estate exchange was founded in the 1880s. Such local real estate boards, organized in most larger cities by the 1890s, worked to create

a national organization. The short-lived National Real Estate Association of the 1890s chose St. Paul as the convention city of 1893, because of the opportunity it presented to show rapid urban development. Sponsored by the St. Paul Real Estate Exchange, the meeting was cancelled with the economic downturn of 1893.<sup>30</sup> The national organization was reinvigorated in 1908 as the National Association of Real Estate Boards (NAREB). Standardizing transaction procedures, enhancing the occupation's image, and lobbying government and private industry were among early objectives.<sup>31</sup> St. Paul adopted the Multiple Listing System in 1912, with 32 participating realtors. Attempts at real estate dealer licensing and the professional designation Realtor—to replace the more generic term “real estate man” as well as agent, dealer and broker—were initiated by 1920. The use of the term Realtor was led by Minneapolis interests, whose Samuel S. Thorpe led the NAREB. St. Paul real estate dealers strove to introduce themselves as reliable business and community leaders and their local and national conferences declared war on “get rich quick men.”

Most early twentieth-century firms in the St. Paul Real Estate Exchange appear to have been of American-born parentage, with exceptions such as William F. Mortiz and Den E. Lane. Moritz was born in Hanover, and arrived in St. Paul in 1874 as a young man. He first sold stoves, and in 1887 turned to real estate, surviving the panic of 1893. He was joined by Frank L. Powers in 1902 as Mortiz and Powers, and later Moritz, Powers and Zehnder. His son Roy joined the firm in 1910.<sup>32</sup> Lane was a native of Ireland who arrived in St. Paul as a child in the 1890s.

#### *Real Estate and the St. Paul Press*

By 1905, well-organized real estate sections in the *Pioneer Press* and *Daily News* used dramatic photographs and text to illustrate the progress of St. Paul building, especially in middle-class housing:

A year or so ago, this thickly populated region to the eastward was but a succession of meadows with here and there a house. Today, however, all has been changed. City streets run at regular intervals. Well-defined thoroughfares intersect them at right angles. . . now thousands of working men and others who are possessed of but a moderate income have homes here, and the boast of the Eighth Ward today is that it is the ward of homes<sup>33</sup>.

Features such as those described above were devoted to the Merriam Park area; another, showing views of Aurora Avenue near St. Albans Street, focused on new houses in a working-class area.

Aspects of the familiar format of today's “Home” sections can be recognized nearly one hundred years ago. After 1900, real estate pages evolved from advertisements for newly-opened additions and subdivisions and sale of existing buildings to a section offering advice about real estate as an investment and domestic improvements. Builders and architects offered their services, as did lumberyards and plumbing and heating firms. Members of the real estate community authored most of the articles and others appear to have been nationally syndicated filler. The pages attempted to soothe investors' nerves during periods of slowdown. Despite reassurances, their bulk was greatly reduced during recessions, the Depression, and world wars.

The twentieth-century real estate section was a textbook on vernacular St. Paul architecture, promoting a range of practical as well as more pretentious architecture. The progress of the Prairie School-like “Square Style,” the claims of the benefits of the Craftsman bungalow, and the popularity of the English revivals stand out. One article illustrated “the invasion of the California bungalow, a popular type of architecture.”<sup>34</sup> Architects promoted their own domiciles, including that of H.A. Sullwood at 1773 Summit shortly after he opened his own office at 1011 Commercial Building.<sup>35</sup> Other articles promoted the idea that architects could aid builders.<sup>36</sup>

Real estate pages also mirrored the earnest efforts of early twentieth-century reformers, who encouraged housewives to apply scientific principles to housework, and to organize the house interior for efficiency as well as good taste. *The Craftsman* magazine was advertised among

publications that featured home designs promoting “well-built, democratic, well-planned homes,” stressing simplicity and solving the problems of middle-class life, one where the role of servants declined and informality was more adopted.

Optimism prevailed after the turn of the century, although critics pointed out that despite a good level of prosperity, real estate values had not kept pace with the city’s growth. This condition favored new homebuyers but not investors.<sup>37</sup> 1905 was a particularly prosperous year, launching confidence in real estate sales, which grew over the next decade. The moral virtue of home ownership was a national theme echoed in the press. The newspaper was the courier of the message that cooperation would solve problems of municipal development. “No city is greater than its citizenship,” reminded the *Pioneer Press* in 1912, “and national prosperity is the culmination of individual prosperity.”<sup>38</sup>

The real estate sections, usually confined to Sundays, follow the progress of newly- opened additions as well as the repackaging of earlier, undersold real estate. Short articles might announce an investor or dealers’ purchase of a large tract, and follow with advertisements of the plat and considerable text about the kind of expected development.

Through the teens and twenties, advice on homebuilding, including regular syndicated articles featuring home plans from local designers such as Arthur Clausen or Edward Bassford or the Minneapolis-based Small Homes Bureau—were regular features. Their articles were accompanied by news stories outlining national building statistics, and topics such as St. Paul’s historically low real estate valuation, or the shortages of materials.

*Illus.*  
*Real estate ads, St. Paul Pioneer Press ca. 1900-1915.*

#### *St. Paul Real Estate Dealers and Early St. Paul City Planning*

The real estate sections regularly announced the real estate industry’s endorsement of attempts at municipal planning. The effort to improve housing and urban infrastructure was part of the umbrella of the City Beautiful Movement launched in the early twentieth century. New plans for the future growth of U.S. cities was widespread by 1910, and was led by planners, architects and landscape architects such as Daniel Burnham and John Nolen. The creation of monumental civic centers and handsome streets was shared by the midwestern cities with a plan in this period. Cass Gilbert completed his study of capitol approaches in 1905 and Nolen’s plan the Central Real Estate District of St. Paul dates from 1911. The flaws of earlier incremental downtown street design, especially those provided by St. Paul’s early plats set on geographically challenging river plateaus, made city leaders here as elsewhere realize that

millions of dollars in public street openings and viewing could have been saved if only the original subdividers had dedicated the appropriate street size and arrangement when they first developed their acreage into urban lots. Both subdividers and planners strongly desired to pursue such far-sighted cooperation in the future and avoid the costly mistakes and uncertainty.<sup>39</sup>

The ideas of the emerging group of city planners who met at the first National City Planning Conference in 1909 were eagerly noted in the St. Paul press. The American Civic Association held their 1910 conference in Minneapolis, and topics such as zoning, subdivision standards, and deed restrictions were debated. The City Planning Committee of the National Association of Real Estate Boards was created in 1914, “entirely by brokers whose primary interest was in land development, residential subdividing, and homebuilding.”<sup>40</sup>

Real estate dealers frequently advertised their alliance with city planners, as evident in a full-page advertisement in the *Pioneer Press* on October 27, 1912. Entitled “The Civic Urge,” it noted that the “development of St. Paul presents one of the most interesting chapters of the romantic

conquest of the great Northwest." Featuring portraits of thirty real estate and "land men" of St. Paul it urged, "no good man has any valid excuse to lag behind the grand legion of municipal advancement."<sup>41</sup> National and local real estate meetings were reported with features such as "Agree to Toil for Good of St. Paul."<sup>42</sup> When Minneapolis realtor Samuel S. Thorpe addressed a national conference in 1912, he urged "when a real estate man places a workingman on a lot and helps him secure a home of his own he is making an anchor that prevents a rolling stone and a cure for all anarchical tendencies."<sup>43</sup>

### *Deed Restrictions and Zoning*

Prior to St. Paul's adoption of its first zoning ordinance in 1922, some local realtors advertised a variety of deed restrictions intended to limit the type of permitted land uses in residential areas, establish minimum building costs, and in some cases to control the architectural design. Municipal zoning laws more comprehensively regulated use, height and bulk of structures on urban land, and subdivision regulations provided minimum standards of lot size, street width and alignment and other provisions for physical improvements.

John L. Merriam was among early St. Paul developers to attach deed restrictions specifying that a house costing not less than \$1,500 be erected in the first building season. This measure, an 1888 newspaper noted, "would guarantee to the first purchaser that the place would build up, and that they would not be left alone with their house on the prairie."<sup>44</sup> Later advertising for two additions illustrates the range of approaches at regulation. "Are you concerned about the kind of improvements that may be placed on the lot adjoining your home?" This question headed a 1909 advertisement for lots in Roblyn Park, at the corner of Cleveland and Marshall avenues east of the Town and County Club. No duplex, double house, store, flat or tenement house was allowed. The property averaged \$700 to \$1100 for a 50' x 170' lot.<sup>45</sup>

In 1911, Lane Brothers purchased forty acres along Lake Phalen. Called the Summer Home Colony, it was planned to create a small park with a fountain at the center of the plat. The lots, laid out along curvilinear streets, were to be sold with deed restrictions specifying minimum building cost and architectural style. Situated between Forest, Arcade and Ivy streets and Phalen Drive, it had a 2,000-foot frontage along Phalen Park.<sup>46</sup> Like the Phalen Park plat of 1887, apparently the Summer Home Colony was not developed as planned; today Phalen Park occupies a portion of the tract.

In 1915, the Minnesota State Legislature passed the Residence District Act allowing the creation of restricted residential districts. In St. Paul it was first applied to Summit Avenue, and then widely throughout the city.<sup>47</sup> Phalen Heights Park (1910), and additions along Mississippi River Boulevard, Marshall Avenue, and Cherokee Avenue were also included. For Summit Avenue, which was already well built-up, the law enforced single-family use and prohibited future apartment and commercial construction. Following an eight-year legal contest the residential district was established in 1922.

Meanwhile, the Minnesota State Legislature passed an Enabling Act granting zoning rights to Minneapolis, St. Paul, and Duluth. A committee was appointed by the Planning Commission and directed to prepare a zoning map and ordinance, which was approved in 1922. With the ordinance, the classification "and restriction of the location of trade and industries and of buildings used for residence and other specified purposes as well as the regulation so that it complied with principles of health and sanitation, became established by law as a regular function" of city government.<sup>48</sup>

*It is to Your Advantage to Deal with Members of the St. Paul Real Estate Exchange Because Members Must be Reliable."*<sup>49</sup>

In the 1920s, despite their long history in the city, and their considerable organization from the 1880s onward, local realtors continued to work hard at selling themselves as trustworthy professionals. For example, a 1922 *Pioneer Press* article titled "Realty Operator Professional Man: Real Estate Business is Coming to be Regarded as Having Scientific Bases" noted that "from a



crude and highly limited application of a simple form of agency by which a private individual without special knowledge, qualification or training . . . undertook to sell property for the owner, expecting, if successful to receive a commission . . . there has evolved an intricate system of highly specialized services . . .<sup>50</sup> They advertised the content of their meetings; by 1925, realtors at the National Association of Real Estate Board's conference in Detroit heard sociologists discuss "The Future of American Cities," the effect of the automobile on real estate development, and the future of American domestic architecture.<sup>51</sup>

#### *Den E. Lane*

Some early twentieth-century residential real estate dealers embraced vigorous publicity to promote their firms. Dennis E. Lane (1881-1952) led such efforts.<sup>52</sup> A native of Ireland, he attended St. Thomas College and began his career while still a student in about 1903. He contracted to move 25 downtown houses, and then completed a similar project for the Soo Line railroad.

With extensive holdings across the city, Lane's firm participated in offerings of important additions. His frequent real estate "sermons" appeared in the press in 1911, a time when he offered lots in the Midway, North St. Paul, on the east side at Cloverdale, and in Austin, Minnesota. Through the teens, he was associated with Merriam Park, Phalen, and Macalester properties.

Lane was a pioneer in half- and full-page ads, and ever-changing slogans. His "Why Not make a Date With Prosperity Today?" encouraged buyers at Lane's Cloverdale near Lake Phalen, where lots ranged between \$375 and \$600.<sup>53</sup> His advertisements in 1912 called him the "best known subdivision man"<sup>54</sup> and he employed many slogans including "A Man is a King in His Own Home," and "To own your own home makes a man a better man, a better citizen, a better father."

In the 'teens, Lane's Adams Addition east of Snelling between University and Selby offered lots at \$350 to \$575, while his Riverside Park, off W. Seventh Street, featured moderately-priced lots. Cloverdale Park, adjacent to the east side of Lake Phalen at Earl and Mary streets, offered lots at \$200 and \$300. Terms for such property were typically \$5 to \$10 down and \$5 to \$10 per week. Phalen Grove, "where prices are within the reach of all serious minded home-builders," was offered in 1913.<sup>55</sup> When realtor and developer Thomas Frankson became Lieutenant Governor in 1919, he turned over the sales of his Frankson's Como Park and Chelsea Heights additions to Lane. Lane also marketed Maplewood for J.W. Norton.

During the "Own Your Own Home" campaign Den E. Lane adopted the slogan as his own: "Den E. Lane, The Own Your Own Home Man."<sup>56</sup> In the 1920s, Lane was devoted to the development of Highland Park, an extensive project that he was involved in for two decades. At the time of his death he was on the board of the Twin City Rapid Transit Co. and had served as president of the St. Paul Real Estate Board and on the St. Paul Planning Board.

Den E. and Elsie Lane resided in a spectacular bungalow at 2000 Marshall Avenue and later at 1765 Bohland Avenue. Den E. was in partnership with his twin brother John J. for a number of years<sup>57</sup>.

#### **The Direction of Growth. 1900-1950**

Between 1900 and 1950, neighborhoods expanded to the city's boundaries in every direction. At the turn of the century, the path of electric streetcars determined the direction of residential development. By 1950, electric streetcars were being replaced by buses, and new neighborhoods at the city's edges were largely automobile-oriented suburban enclaves.

1900-1920

Between 1900 and 1910, dozens of additions were marketed in St. Paul, although there was a flattening of new residential construction in 1910. This condition then improved until World War I. The increasingly popular automobile promised to extend the range of additions, and opened some previously inconvenient areas to development. **Kenwood Terrace**, for example, was first platted about 1882. Despite its proximity to downtown, it was a good hike from the streetcar and had initial development of a few large houses. Lots were not marketed again until the auto accessible period after 1916.<sup>58</sup> Affordable automobiles and relatively cheap fuel led to rapid acceptance of the automobile by middle class families, allowing them to "neither wait or to walk."<sup>59</sup>

The West End, as it was called, was the focus of great real estate activity after about 1905. One real estate writer thought that

A great many of our wealthy people and those who are far sighted enough to look into the future are buying land and lots in the beautiful west end of St. Paul. The property in the closely-built districts, such as St. Anthony Hill Proper, has practically reached its full value and certainly cannot be looked on as a speculative proposition, while the outlying districts south of St. Clair and west of the short line including along the Snelling and Randolph lines and all the way to Fort Snelling in our opinion have the great advantage and will advance in value during the next two or three years . . .

Outside of the development of the Summit Avenue environs, costly new residences were erected on **Desnoyer Park** lots on Iglehart and Carroll avenues near the Town and Country Club. To the south, lots were offered at **Chester Park** between Hamline and Randolph for \$150 and \$200 by Smith and Taylor.

**Hamline**, laid out on the well-elevated plateau between Hewitt, Snelling, Holton, and College avenues in 1880, was developed mostly before World War I. When a second generation of lot sales were organized by the Hamline Improvement Association, the district boasted Hamline University, railway shops, the Midway manufacturing district, and proximity to the state fair grounds, the University of Minnesota, and Como Park.<sup>60</sup>

By 1909, lots were marketed in **Roblyn Park** north of Marshall Avenue and the river, in **Oak Knoll** (at St. Clair and Finn with lots \$200-450); at **Rosedale Park**; (Grand near Fairview and Cleveland, lots \$480 to 1500), and in the **Groveland Addition** (Grand and Cleveland, lots \$450-600).

There was continued promotion of **Merriam Park**, where the first addition of eighteen blocks between Cleveland, Fairview, Laurel and Summit was made in 1882 and was followed by three others, and **St. Anthony Park**, which experienced a sporadic pattern of growth since the first ambitious plat by Horace W. S. Cleveland for William Marshall and others in 1872.

With new streetcar service in the vicinity, land around Lake Phalen was eagerly promoted by realtors Den E. Lane and others. In 1912, **Lane's Phalen Grove** was opened. Also in 1912, Edward J. Schurmeier promoted **Lakeside Park** at the north side of the lake with 130 moderately-priced lots, intended for summer cottages as well as permanent homes (this area is in the City of Maplewood).

Public improvements to Como Park also encouraged development. The **Lake Park Addition**, promoted by E.L. Dodge in 1912, offered lots for \$250 to \$350 between Como, Snelling, Pascal and Midway Parkway. The **Royal Oaks Addition**, across Como Lake from the pavilion, was also developed in this period, with sixty lots sold at \$300 to \$400.

As noted, the West Side was generally absent from large real estate promotions, possibly because nearly all residential lots were included in the **Plat of West St. Paul** made in 1854 in and no

subdivisions were made. However, in 1910, with planning for a river parkway and Cherokee Heights Park, lots on Cherokee and George Streets were featured by real estate dealers.<sup>61</sup>

*It is no exaggeration to say that the list of additions now being developed includes some of the most desirable residence property ever placed on the market in St. Paul.*

*St. Paul Pioneer Press, October 11, 1914*

Just before World War I, St. Paul's residential real estate industry was led by large firms such as Den E. Lane and H.H. Miller. Miller's **Macalester Villas** near Snelling and St. Clair, **Hayden Heights** on the east side near Autumn Avenue and **Frankson's Como Park Addition** at Hamline and Snelling were heavily advertised.<sup>62</sup>

**Maplewood**, situated between St. Clair, Goodrich, Cretin, and the river (and also known as Norton's or King's Maplewood), was most advertised of the new subdivisions. In 1914, when the river drive was in the process of being improved, Winnipeg capitalists William S. King and W. P. MacMieking purchased about 40 acres from the Archdiocese of St. Paul and named it Maplewood. According to the *Pioneer Press*, the investors were prepared to make it one of the "highest class additions ever offered in the Twin Cities."<sup>63</sup> The property was primarily represented by the Luethold Norton Company.

Described as a beautiful "restricted residence district," sewer and street improvements were made, but World War I interrupted its marketing. It was not put on the market again until 1919. Nearby, **Shadow Falls Park** between Laurel and Summit avenues was first offered in 1911 by H. and Val J. Rothschild. (The adjacent **Cable's Stonebridge**—formerly platted as Crosby Place—was not laid out until 1928.)

**Macalester Villas** between Jefferson, St. Clair, Snelling, and Fairview, was platted in 1913 by H.H. Miller. By 1917, about half of the lots had been sold, and houses ranging from \$3,000 to \$7,500 were erected, encouraged by the extension of the St. Clair streetcar line from its former terminus of Fairview Avenue.<sup>64</sup> Nearly every variation of the bungalow and Craftsman house was built here, a style now thoroughly popular with builders in nearly every neighborhood.

Elaborate bird's eye views were used by Den E. Lane and J.H. Moeller to illustrate their properties. For example, advertising for **Cleveland View** offered by J.H. Moeller, featured a detailed view drawn by artist John M. Dougherty, who made the sketch from Randolph and Prior.

St. Paul's residential construction nose-dived between 1916 and 1918. In each of the seven years between 1910 and 1916, an average 1,263 permits were issued. In 1917 the number fell to 837 and to 543 in 1918.<sup>65</sup> Federal programs to restart the housing economy after the war included the Department of Labor's "Own Your Own Home" program, which publicized the campaign of the National Association of Real Estate Boards.

When the local "Buy a Home" campaign was launched in spring of 1917, several large and unsold additions were lingering on the market. They included Frankson's **Chelsea Heights**, with lots offered at between \$275 and \$500.

### *The 1920s*

The 1920s real estate market became strong and was dominated by the development of Highland Park and areas at the northeastern and eastern edge of the city. By 1920, only 17 percent of St. Paul's population lived within a mile of downtown but by 1930, this figure fell to 11 percent. In an era when automobile garages were becoming a standard part of new house construction, and new building types such as gasoline and service stations were also part of the neighborhood landscape.

The 1920s were modern city planning's "first big decade," a period when the need for an integration of the subdivider's plans and local government received national attention.<sup>66</sup> In 1921,

Secretary of Commerce Herbert Hoover appointed an Advisory Committee on Zoning which published *the Standard State Zoning Enabling Act*. In 1928, its successor committee published the *Standard City Planning Enabling Act*. It outlined principles for local government in implementing a comprehensive urban land use plan.

In St. Paul, participation in planning was marked by the *Plan of St. Paul: the Capitol City of Minnesota* was prepared by consultants Edward H. Bennett and W.E. Parsons with City Engineer George H. Herrold.

After World War I, the U.S. housing shortage resulted in 121 families in the U.S. for every 100 houses by 1920;<sup>67</sup> an estimated sixty percent of the population were tenants. Realtors became increasingly involved in lobbying for public policy changes, and a need for industry-wide real estate research. At the same time, proposals to create a system of modern mortgage lending were made in the U.S. House and Senate. Up to this time, in St. Paul as in other cities, most financing for new housing was offered by the land sellers on short-term land contract.

In 1919 the national "Own Your Own Home" campaign was launched. It was promoted by the U.S. Department of Labor and was supported by builders, architects, and building suppliers. Advertising slogans included invocations about the importance of thrift and the perils of renting, illustrating that ownership of a modest home was possible for many.

In 1920, the Better Homes in America Movement was headed by Secretary of Commerce Herbert Hoover. According to President Calvin Coolidge, the movement provided "a channel through which men and women in each community can encourage the building, ornamenting and owning of private homes by the people at large." It operated through local demonstrations of "Better Homes" during "Better Homes Week" each year, and had many tie-ins with the Chamber of Commerce, Building and Loan associations, and womens' clubs.<sup>68</sup> By 1923, St. Paul real estate pages featured articles such as the "Frame House is Truly American," "Quality of Homes are Foundation of Every Country," and lumber advertisements exhorting "The Home Owner wins in the Race for Happiness."<sup>69</sup>

In the early 1920s there was a drop in demand for lots because of high construction costs. However, the mid-1920s enjoyed a housing boom; by April 1925, realtors were predicting that 3,500 houses would be erected by year's end.<sup>70</sup> This was an era of marketing of consumer goods related to housing, including all of the new conveniences in refrigeration, cleaning, and landscaping. Each year the St. Paul House Building Contest featured an array of contestants. In 1922, for example, the winner of homes costing \$7,500 to \$10,000 was an English Colonial house on Chelmsford Avenue in St. Anthony Park designed by Edwin Lundie.<sup>71</sup> Other promotions for other annual events, such as the All Electric Home, built by the Abbott Miller Company at 1774 Stanford Avenue in 1922 and designed by Percy Dwight Bentley, were open for public tours.<sup>72</sup>

After World War I, real estate firms became increasingly involved in home building. Prior to this, residential construction was largely by small independent builders and firms; the early efforts of builders such the St. Anthony Park Company, with 130 houses built between 1884 and 1893, were somewhat atypical. This pattern changed with the attempt to meet the shortage of housing for defense workers. Harris Brothers, a national firm with a plant at 42-80 East Fillmore Avenue on the West Side was among suppliers of prefabricated housing as well as lumber and building supplies.<sup>73</sup>

The McAnulty Improvement and Investment Company of St. Paul showed a variety of bungalow and Craftsman designs on easy terms.<sup>74</sup> Real estate leader Den E. Lane, with builders Comstock and Stahl, completed fifty houses in *Lane's Manor*, which sold for approximately \$4,250<sup>75</sup>. The Home Builders and Subdividers Division of NAREB was established in 1923, as the crisis of slow lot sales and falling lot prices precipitated the lot sellers' transformation into homebuilders.

### *The Ford Plant and Highland Park*

The plans for a new Ford manufacturing plant and new additions in the Grand and Randolph areas were reflected in the very strong sales for 1922 and 1923.<sup>76</sup> In 1925, the completion of the Ford Plant further spurred development in the Highland Park area, much of it on former farmland. Park planning, road construction, and street improvements accompanied the construction of the plant. Called the "greatest building campaign in the history of the Twin Cities," it involved several thousand lots and grew from the nucleus near the plant at Ford Parkway and Mississippi River Boulevard. In 1924, the city announced plans for Highland Park, containing over 200 acres providing a golf course, athletic fields, pavilion, and picnic grounds.<sup>77</sup>

Many real estate firms had interests in the area, but Den E. Lane was among the chief realtor for over six hundred acres put on the market in 1925.<sup>78</sup> His holdings were the "largest single ownership of undeveloped property in the city." Lane's strategy was to develop much of the area in its entirety between 1925 and 1928.<sup>79</sup>

**Highland Park** was the first large tract developed after the city developed a zoning ordinance, the first project in an era of new ideas about municipal planning. The city's construction of the public Highland Park and a water tower assisted the marketing efforts. Den E. Lane moved his office from downtown to Ford Parkway and Cleveland Avenue, and erected fifteen "demonstration houses" on Eleanor Street between Cleveland and Mississippi River Boulevard. These houses were intended to show the latest in improvements. Frequent newspaper coverage of the development of Highland Park and Lane's plans were standard features for the rest of the decade.

In the late twenties, there was continued growth in Highland area, with Lane's Highland Park at Otto, Snelling, Montreal and Fairview, reportedly the highest point in Ramsey County.<sup>80</sup> Lane's Highland Park was the site of the 1927 Winter Built Demonstration Home, at 1700 Hillcrest Avenue.<sup>81</sup> The area featured many English and Dutch Colonial houses. Gilbert and Gilberts' **Montcalm Place** south of Randolph provided large lots with deed restrictions. Intended as an exclusive enclave, the area was restricted to housing costing \$12,000. William Ingemann was among the designers of the first houses.<sup>82</sup>

Elsewhere, other activity included the William S. King Company's marketing of **Ryan Place**. This hundred-lot development was at Randolph and Mississippi River Boulevard. **Randolph Villas** were marketed by the Abbott Miller Company at Randolph and Snelling.

On the east side, additions to **Hazel Park** (originally laid out in 1886) were marketed in 1925. While factory growth on the east side gave impetus to new subdivisions on the east side, the development of the park and parkway system benefited real estate here, as it did in Highland and along the Mississippi. For example, **Arcade Park** at Wheelock Parkway and Arcade was advertised by the William S. King Company. Lots were \$ 395: "Across the street from beautiful Phalen Park with its Wonderful Lake, Golf Course, Tennis Courts and Picnic Grounds." Terms were \$10 down, \$10 monthly, with "no payments when sick, no payments when out of employment."<sup>83</sup>

The impact of the 1929 stock market crash was not immediately discernible in the local real estate news. The bulk of the real estate pages remained, but with a cautious tone and reassurance that the non-speculative residential building market remained strong.

In 1930, the foreign-born white population of St. Paul was 19 percent Swedes, 7 percent Norwegian, 17 percent German, 8 percent Russian, 6 percent Polish, and 5 percent Irish and 4 percent Italian.<sup>84</sup> By 1930, the distribution of the foreign-born ranged from 7.1 percent in some areas to 35.1 percent. The highest percentages were found closest to the central business district. By 1930, the African-American community was gathered primarily between University and

Rondo Avenues and Lexington and Rice streets.<sup>85</sup> Calvin Schmid's map of the foreign-born white population in 1930 is a diagram of suburban expansion, especially to the west.

*Illus.*

*New Residences: Minneapolis and St. Paul: 1930 to 1936. From Calvin Schmid, Social Saga of Two Cities: An Ecological and Statistical Study of Social Trends in Minneapolis and St. Paul, (1937).*

*Illus.*

*Foreign-Born White Population St Paul: 1930. From Calvin Schmid, Social Saga of Two Cities: An Ecological and Statistical Study of Social Trends in Minneapolis and St. Paul, (1937).*

*Illus.*

*Population Density: St. Paul: 1930. From Calvin Schmid, Social Saga of Two Cities: An Ecological and Statistical Study of Social Trends in Minneapolis and St. Paul, (1937).*

### *The 1930s*

During the Depression the city's homebuilding activity came to a general halt. Nationally, by 1933, half of all home mortgages were "technically in default" and between 1928 and 1933 the construction of new houses fell by 95 percent and expenditures for home repairs fell by 90 percent.<sup>86</sup> Housing and lending programs developed during the Hoover and Roosevelt administrations targeted the housing crisis. The Federal Housing Administration created in 1934 attempted to improve housing standards, facilitate home financing, stabilize the mortgage market and also alleviate unemployment in the construction industry.<sup>87</sup>

St. Paul as elsewhere, the Federal Housing Administration (FHA) mortgage programs and advertising for model homes filled with appliances kept "the vision of a home of one's own before the American people."<sup>88</sup> During the Depression the resale market was promoted, with numerous newspaper features in the early 1930s devoted to home modernization.

A campaign stressing the advantages of purchasing an old home and updating it was launched by the St. Paul Building and Modernizing Bureau and was promoted by building and loan associations, builders, and realtors. Model houses, such as that at shown at 1749 Princeton were illustrated after enlargement, with the exterior dramatically altered, new mechanical systems, and landscaping. Victorian features such as towers and multiple roofs were smoothed out or eliminated.<sup>89</sup> Even plans for conversion of a former church at Avon and Sherburne avenues into a duplex were illustrated.<sup>90</sup> The marketing of FHA programs was conducted through diverse channels, including the Golden Rule, the city's leading department store. Homecraft Place, the permanent home building exhibit of the Master Builders Association of St. Paul, was displayed in the store. It featured four houses illustrating Regency, English Cottage, Early American and Tudor styles, by architects William Ingemann and E.D. Corwin. The homes could be FHA mortgaged, with thirty percent down payment and a fifteen-year term.<sup>91</sup>

Small dwellings like those promoted by the Architects Small Homes Bureau dominated the 1930s market. New materials and styles were introduced by a new generation of St. Paul architects including Kenneth Worthen, Magnus Jemne, and E.D. Corwin. For example, the box-like "All Steel" house at 265 Woodlawn Avenue was erected by the Steel Construction Products Co, and was the city's first example of what was called the "home of the future."<sup>92</sup>

### *The 1940s*

New housing after World War II was assisted by national economic expansion and federal subsidies to homeownership and highway construction. Federal Housing Administration (FHA), Veteran's Administration (VA) and other programs assisted in mortgaging houses needed for defense industry workers. By 1949, new subdivisions and revived older subdivisions at the city's

northeastern and western edges had building activity, primarily with one-story rambler, Colonial Revival and Cape Cod style houses. After a nearly twenty-year building hiatus between the Depression and recovery after World War II, new patterns of work and shopping were evident. Automobiles vied with buses since the demise of the electric streetcar. Proximity to new strip shopping centers such as Hillcrest, White Bear Highland Park and would become increasingly important through the 1950s.

### Recommendations

As noted in the introduction, Hamline, Merriam Park, Macalester Park and Warrendale have been identified as first candidates for study of the planning ideas of their original plat, the strength of original marketing efforts and resulting architecture and community character. St. Anthony Park can also be considered as a fine example of early planning. Further study of the architecture and landscape of these areas will result in potential historic districts that are both compact and representative of key ideas of their period of urban and architectural development.

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## Notes

- <sup>1</sup> Henry S. Fairchild, "Sketches of the Early History of Real Estate in St. Paul," *Minnesota Historical Society Collections*, Vol X, 1905, p. 418.
- <sup>2</sup> See Henry Castle, *History of St. Paul and Vicinity* (St. Paul: 1912). Castle also lists William Dawson, Henry Hale, Charles T. Miller, Edward G. Rogers, A. Kalman, Conrad Gotzian, A. Oppenheim, Peter Berkey, C.E. Dickerman, D.S.B. Johnston, and T. Reardon. P. 446.
- <sup>3</sup> Edward D. Neill, *History of Ramsey County and the City of St. Paul: including the Explorers and Pioneers of Minnesota* (St. Paul: 18 ), 318-19.
- <sup>4</sup> Henry S. Fairchild, 434. Suburban Hills was between English and Burns streets, and Mounds Boulevard.
- <sup>5</sup> Castle, 442.
- <sup>6</sup> Neill, 324.
- <sup>7</sup> For Castle's account of the economic cycle, see p. 440-445.
- <sup>8</sup> Calvin Schmid, *A Social Saga of Two Cities: An Ecological and Statistical Study of Social Trends in Minneapolis and St. Paul* (Minneapolis: 1937), 56.
- <sup>9</sup> For a discussion of national patterns of municipal annexation in this period, see Kenneth Jackson, *The Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1985), 138-156.
- <sup>10</sup> *Laws Providing for the Platting of Additions, Subdivisions and Rearrangements in the City of St. Paul and in the County of Ramsey, Minnesota.* (St. Paul: J.W. Cunningham & Co., 1887).
- <sup>11</sup> Mark Weiss, 3.
- <sup>12</sup> Castle, 364.
- <sup>13</sup> See Castle's account of the Midway interurban district, see
- <sup>14</sup> *Proceedings of the Common Council of the City of St. Paul, April 9th, 1872 – Jan. 6th 1874*, 76.
- <sup>15</sup> George Protz, *Pocket edition of the original plats of the city of St. Paul* (Saint Paul, Minn.?: s.n., 1883?).
- <sup>16</sup> Weiss, 3.
- <sup>17</sup> See Jackson for a discussion of national patterns regarding the tension between new additions and central city infrastructure in this period, 131.
- <sup>18</sup> David W. Johnson, *Hamline University: A History 1854-199*, (St. Paul: Hamline University Press, 1994), 14.
- <sup>19</sup> *Inter-Urban Graphic*, 19 May 1888, 7.
- <sup>20</sup> David W. Johnson, 14.
- <sup>21</sup> *Inter-Urban Graphic*, 19 May 1888, 2.
- <sup>22</sup> *Inter-Urban Graphic*, 19 May 1888, 2.
- <sup>23</sup> On Merriam Park, see also *The Northwest Magazine*, April 1886, 39-40; June 1886, 28-29.
- <sup>24</sup> *The Northwest Magazine*, March 1885, 13.
- <sup>25</sup> *The Northwest Magazine*, April 1886, 17.
- <sup>26</sup> *The Northwest Magazine*, April 1886, 35.
- <sup>27</sup> *St. Paul Pioneer Press*, 9 Sept. 1883.
- <sup>28</sup> See David A. Lanegran, *St. Anthony Park: Portrait of a Community* (St. Paul: District 12 Community Council and St. Anthony Park Association, 1987), p 1-27 for an account of the early settlement of St. Anthony Park. See also *The Northwest Magazine*, April 1886, 29; April 1887, 46-47.
- <sup>29</sup> Sam Bass Warner, Jr., *Streetcar Suburbs* (Cambridge: Harvard University Press, 1962), 4.
- <sup>30</sup> Pearl J. Davies, 49.
- <sup>31</sup> See Weiss, 19-28.
- <sup>32</sup> "Who's Who in the Real Estate Exchange," *St. Paul Pioneer Press*, 26 Nov. 1911, Second Section, 5.
- <sup>33</sup> *St. Paul Pioneer Press*, 8 April 1905, See also 30 March 1905, and 9 and 16 April 1905.
- <sup>34</sup> *St. Paul Pioneer Press*, 21 May 1911, Third Section, 7.
- <sup>35</sup> *St. Paul Pioneer Press*, 23 June 1912, Second Section.
- <sup>36</sup> *St. Paul Pioneer Press*, 23 June 1912, Second Section.
- <sup>37</sup> J.L. Faricy, "St. Paul Real Estate of Yesterday and Today," *St. Paul Pioneer Press*, 17 Sept. 1911, Second section, 7.
- <sup>38</sup> "Some Light on Civic Betterment Factors," *St. Paul Pioneer Press*, 20 Oct. 1912, Fourth Section, 37.

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- <sup>39</sup> Weiss, 10.
- <sup>40</sup> Weiss, 55.
- <sup>41</sup> *St. Paul Pioneer Press*, 27 Oct. 1912, Third Section, 28.
- <sup>42</sup> *St. Paul Pioneer Press*, 17 Sept. 1911.
- <sup>43</sup> *St. Paul Pioneer Press*, 23 June 1912, Second Section, 29.
- <sup>44</sup> *Interurban Graphic*, 19 May 1888, 2.
- <sup>45</sup> *St. Paul Pioneer Press*, 25 July 1909.
- <sup>46</sup> "Eastern Plan to Attract Builders," *St. Paul Pioneer Press*, 24 Sept. 1911, Second Section, 7.
- <sup>47</sup> Sandeen, 31.
- <sup>48</sup> *A Zoning Survey*: (City of St. Paul, Minnesota: Board of Zoning, 1936).
- <sup>49</sup> *St. Paul Pioneer Press*, 19 July 1911, 1 6.
- <sup>50</sup> *St. Paul Pioneer Press*, 9 July 1922, Section 3, 3.
- <sup>51</sup> *St. Paul Pioneer Press*, 19 April 1925.
- <sup>52</sup> See "D.E. Lane Known as Builder of Homes," *St. Paul Pioneer Press*, 4 Oct. 1914. Seventh Section, p. 2.
- <sup>53</sup> Cloverdale advertisement, *St. Paul Pioneer Press*, 20 Oct. 1912., Fourth Section, p. 37.
- <sup>54</sup> *St. Paul Pioneer Press*, 15 Sept. 1912.
- <sup>55</sup> *St. Paul Pioneer Press*, 11 May 1913.
- <sup>56</sup> *St. Paul Pioneer Press*, 13 April 1919.
- <sup>57</sup> "Den E. Lane, Realtor, Dies at Breakfast." *St. Paul Pioneer Press*, 1 Dec 1952, Section One, 1.
- <sup>58</sup> *St. Paul Pioneer Press*, 21 May 1916.
- <sup>59</sup> Jackson, 172.
- <sup>60</sup> "Hamline District Building up Rapidly." 28 May 1911, Third Section, 6.
- <sup>61</sup> *St. Paul Pioneer Press*, 15 May 1910.
- <sup>62</sup> See "Some Attractive Additions Now Being Developed," *St. Paul Pioneer Press*, 11 Oct. 1914, Seventh Section, 1; "Beautiful road Attracts Homes," *Pioneer Press*, 7 July 1912, Third Section, 1.
- <sup>63</sup> *St. Paul Pioneer Press*, 15 Sept. 1912, Second Section.
- <sup>64</sup> *St. Paul Pioneer Press*, 13 May, 1917.
- <sup>65</sup> *St. Paul, Pioneer Press*, 14 May 1916.
- <sup>66</sup> Weiss 67.
- <sup>67</sup> Davies, 138.
- <sup>68</sup> "Hundreds of Demonstration Homes to be Opened to Public May 11-18," *St. Paul Pioneer Press*, 6 April 1924, Sixth Section, 6.
- <sup>69</sup> *St. Paul Pioneer Press*, 3 June 1923.
- <sup>70</sup> *St. Paul Pioneer Press*, 12 April 1925.
- <sup>71</sup> *St. Paul Pioneer Press*, 24 Sept. 1922; 24 Dec. 1922.
- <sup>72</sup> *St. Paul Pioneer Press* 17 Sept. 1922.
- <sup>73</sup> *St. Paul Pioneer Press*, 27 Aug. 1922.
- <sup>74</sup> *St. Paul Pioneer Press*, 13 April 1919.
- <sup>75</sup> *St. Paul Pioneer Press*, 27 April 1919.
- <sup>76</sup> "Real Estate Boom in St. Paul is verified by Register of Deeds' 1923 Figures." *St. Paul Pioneer Press*, 17 June 1923, First Section, 8.
- <sup>77</sup> "Highland Park Project to Serve Western St. Paul. *St. Paul Pioneer Press*, August 10, 1924.
- <sup>78</sup> "Ford District Becomes Center of Real Estate Development in Northwest 6 April 1924. Section Six, 18.
- <sup>79</sup> "Plans Announced for Development of Lane Holdings in New District," *St. Paul Pioneer Press*, 5 April 1925. Third Section, 5.
- <sup>80</sup> "New Golf Links Adjoin Location of Model Home," *St. Paul Pioneer Press*, 3 April 1927, Sixth Section, 4.
- <sup>81</sup> *St. Paul Pioneer Press*, 3 April 1927, p. 3.
- <sup>82</sup> "Montcalm Place, New Subdivision, Overlooks River," *St. Paul Pioneer Press*, 29 August 1926, First Section, 11.
- <sup>83</sup> *St. Paul Pioneer Press*, 24 May 1925.
- <sup>84</sup> Schmid, Chart 67, opposite 132.
- <sup>85</sup> Schmid, Chart 95.
- <sup>86</sup> Jackson, 187.
- <sup>87</sup> Jackson, 203.

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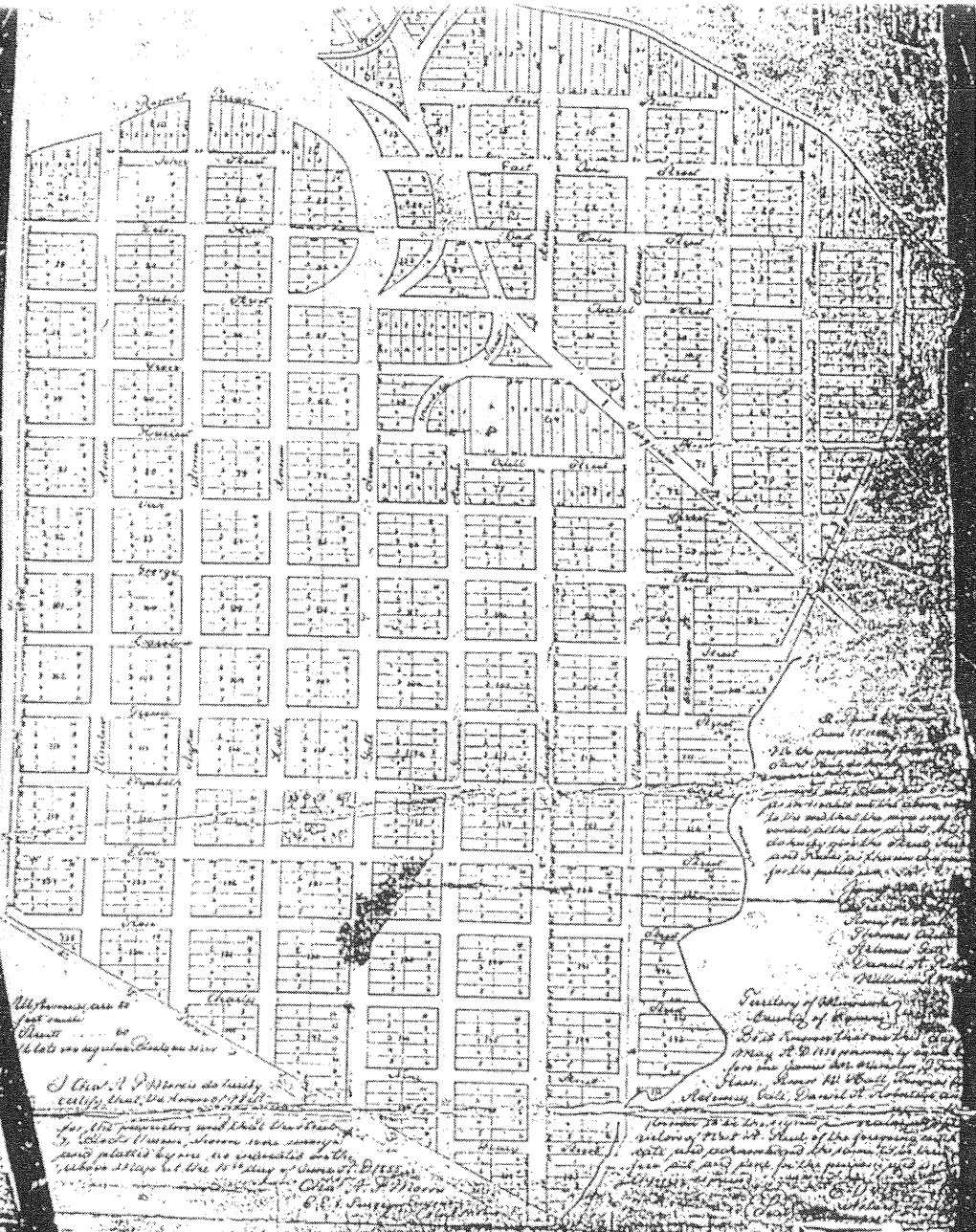
<sup>88</sup> Jackson, 187.

<sup>89</sup> *St. Paul Pioneer Press*, 15 June 1930; 29 June 1930.

<sup>90</sup> *St. Paul Pioneer Press*, 15 June 1930.

<sup>91</sup> *St. Paul Pioneer Press*, 9 June 1935, First Section, 9.

<sup>92</sup> "All Steel Home Introduced Here," *St. Paul Pioneer Press*, 19 May 1935, First Section, 8.



All persons are to  
 take notice that  
 the lots are surveyed as shown

I Cert. A. Williams do hereby  
 certify that the names of the  
 owners of the lots in the  
 Westfield Mass. are as  
 follows: Charles  
 P. P. Sawyer  
 John  
 Mary  
 Thomas  
 William

Be it remembered that  
 the following is a  
 true and correct copy  
 of the original  
 as the same was  
 filed in the  
 office of the  
 Register of  
 Deeds for the  
 County of  
 Hampden  
 on the 10th day  
 of June 1851  
 at Westfield  
 Mass.  
 Daniel H. Ball  
 Register of Deeds

Secretary of Massachusetts  
 County of Hampden  
 Be it known that on the 10th  
 day of June 1851  
 I have signed the  
 following Certificate  
 of the Register of  
 Deeds for the  
 County of  
 Hampden  
 Daniel H. Ball

# MAP

## WESTFIELD

Massachusetts

Scale of 100 feet to one inch

Office of Register of Deeds  
 Hampden County, Mass.

Notary Public I hereby certify that the plot of Westfield  
 as shown in this map is a true and correct copy  
 of the original as the same was  
 filed in the office of the  
 Register of Deeds for the  
 County of Hampden  
 on the 10th day of June 1851  
 at Westfield  
 Mass.  
 John H. Ball  
 Notary Public

Office of Register of Deeds  
 County of Hampden  
 I hereby certify that the  
 original plot of Westfield  
 as shown in this map is a true  
 and correct copy of the  
 original as the same was  
 filed in the office of the  
 Register of Deeds for the  
 County of Hampden  
 on the 10th day of June 1851  
 at Westfield  
 Mass.  
 Daniel H. Ball  
 Register of Deeds

# ARLINGTON HILL TO ST PAUL.



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**State of Minnesota,**  
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**State of Minnesota,**  
**County of Ramsey,**  
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# College Homes

Now all over by  
the Board of Trusts to  
the University of Minnesota  
which will be the  
first of its kind  
in the history of the  
State. It is a  
great and noble  
achievement and  
will be a great  
benefit to the  
State.

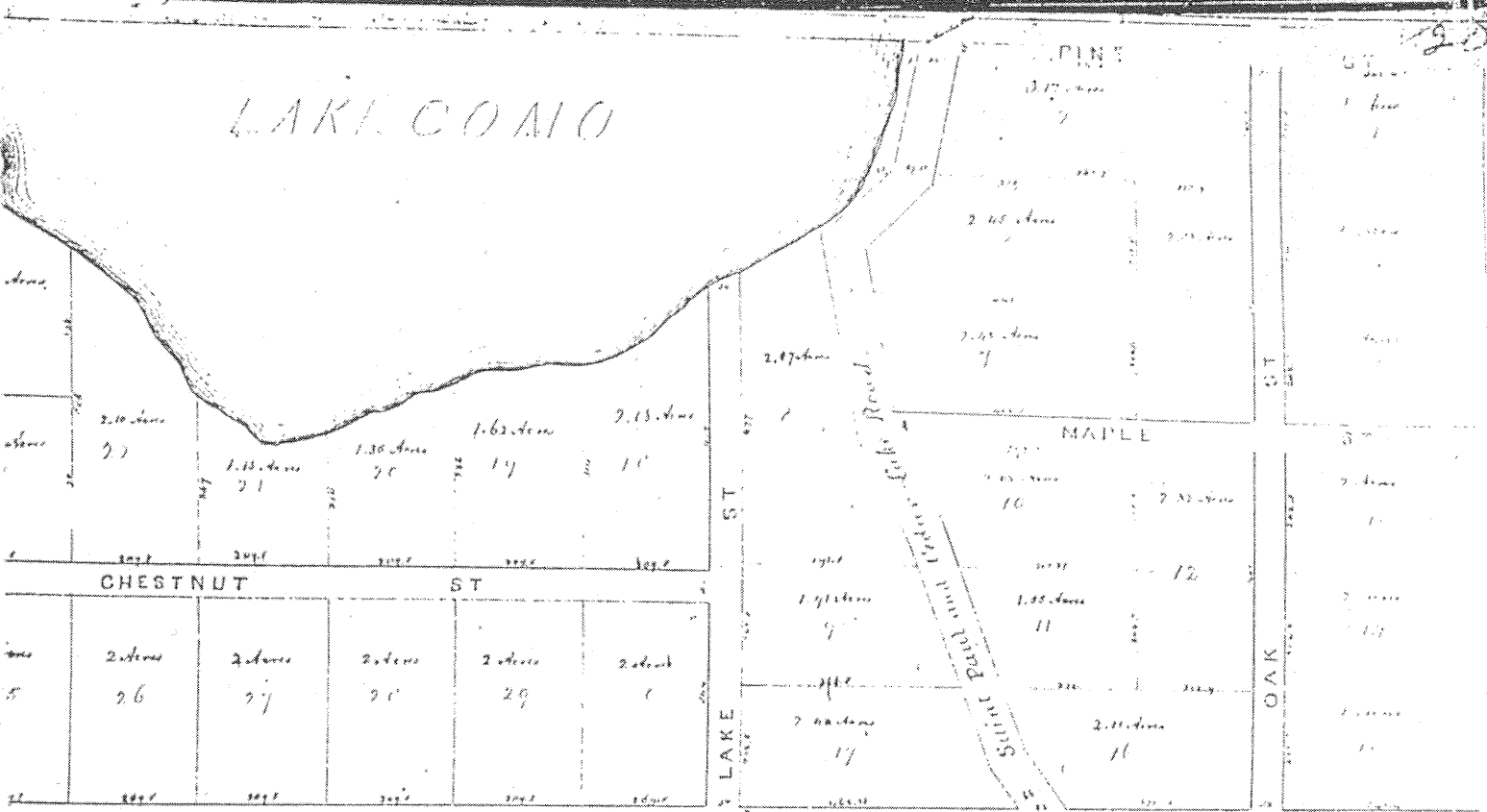
Just about the  
same time as  
the University of Minnesota  
was established  
the State of  
Minnesota was  
organized and  
the first of its  
kind was  
established.  
The University  
of Minnesota  
was the first  
of its kind  
in the history  
of the State.  
It is a great  
achievement  
and will be  
a great  
benefit to the  
State.

*[Handwritten signatures and notes]*

32121	32122	32123	32124	32125	32126	32127	32128	32129	32130	32131	32132	32133	32134	32135	32136	32137	32138	32139	32140
WEST SIDE										EAST SIDE									
COTTAGE										COTTAGE									
11	10	9	8	7	6	5	4	3	2	1									
12	13	14	15	16	17	18	19	20	21	22									
33	34	35	36	37	38	39	40	41	42	43	44	45	46						

The name of the land  
is a lot of land  
College Homes  
in the month of April 1917  
the 5th of April 1917  
the 10th of April 1917  
the 15th of April 1917  
the 20th of April 1917  
the 25th of April 1917  
the 30th of April 1917  
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the 1st of August 1917  
the 5th of August 1917  
the 10th of August 1917  
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the 5th of December 1917  
the 10th of December 1917  
the 15th of December 1917  
the 20th of December 1917  
the 25th of December 1917  
the 30th of December 1917

# LAKELAND



ST	26	27	28	29	30
26	26	27	28	29	30

ST	31	32	33	34
31	32	33	34	

ST	35	36	37	38
35	36	37	38	

I do hereby certify that the foregoing is a correct plat of a tract of land within 'Lake Como Village' as surveyed by me on the month of August 1856, comprising the West half of the North West quarter and lots 26, 27, 28, 29 and 30 (31) in above township and (32) of Range 4, T. 48 N. R. 10 W. containing according to the Government Survey, 144 1/2 acres, the within plat being a subdivision and plat and the dimensions of the lots being according to Government Survey as designated therein respectively; has the same contained in the plat.

Witness my hand and seal this 1st day of September 1856.  
 Charles W. Stedinger  
 Surveyor

I have all read by these presents, that I, Henry McKinley, of the County of Ramsey, and Secretary of Minnesota, did on the 11th day of August 1856, duly authorized and direct Mr. Charles W. Stedinger, Surveyor, who says the above plat to survey and plat a tract of land situate in Ramsey County, of course to be a subdivision as 'Lake Como Village' in accordance with the foregoing plat. I do hereby release all my right, title, interest and claim in and to the above-mentioned tract of land out of the said plat and give the same for public use and purposes. Witness my hand and seal this 11th day of September 1856.

Henry McKinley  
 Secretary of Minnesota  
 County of Ramsey



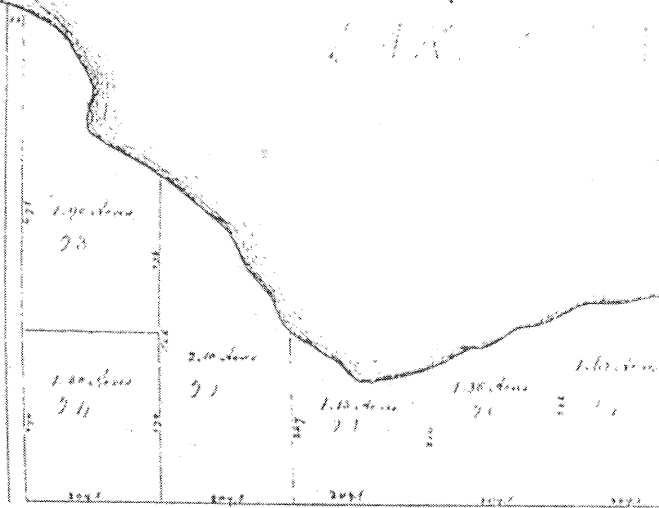
# LAKE COMO VILLAS

HENRY McKENTY PROPRIETOR

*Office of Survey & Mapping  
 115 S. Michigan St. N.Y.C.  
 I hereby certify that this is a correct  
 copy of the original map of Lake Como  
 Villas prepared for Henry McKenty  
 1156 at 12 o'clock P.M. and was duly  
 recorded as Book 2 of Town Lots  
 Long in City  
 City of New York  
 J. J. [Signature]*

Note: All measurements are in feet and tenths.

Scale 100 feet to 1 inch.



## CHESTNUT ST

2 Acres 25	2 Acres 26	2 Acres 27	2 Acres 28	2 Acres
---------------	---------------	---------------	---------------	---------

## WALNUT ST

3 Acres 30	3 Acres 31	3 Acres 32	3 Acres 33
---------------	---------------	---------------	---------------

## LOCUST ST

2 1/2 Acres 116	2 1/2 Acres 117	2 1/2 Acres 118	2 1/2 Acres
--------------------	--------------------	--------------------	-------------

## PRAIRIE ST

2 1/2 Acres 60	2 1/2 Acres 59	2 1/2 Acres 58	2 1/2 Acres 57	2 1/2 Acres 56
-------------------	-------------------	-------------------	-------------------	-------------------

3 Acres 40	3 Acres 39	3 Acres 38	3 Acres 37	3 Acres 36
---------------	---------------	---------------	---------------	---------------

2 1/2 Acres 111	2 1/2 Acres 112	2 1/2 Acres 113	2 1/2 Acres 114	2 1/2 Acres 115
--------------------	--------------------	--------------------	--------------------	--------------------

2 1/2 Acres 60	2 1/2 Acres 59	2 1/2 Acres 58	2 1/2 Acres 57	2 1/2 Acres 56
-------------------	-------------------	-------------------	-------------------	-------------------

WATER

St. Paul.--Table BB represents a summary of the territorial annexation for the city of St. Paul.

Table BB.--Territorial Accessions of St. Paul, Minnesota.

Map Designation and Date	Area Square Miles	Cumulative Totals
(1) Original town, November 1, 1849.....	.35	.35
(2) Addition, March 31, 1851.....	.54	.89
(3) City of St. Paul, Incorporated, March 4, 1854.....	3.11	4.00
(4) February 27, 1856.....	.84	4.84
(5) March 20, 1858.....	.12	4.96
(6) March 6, 1868.....	.49	5.45
(7) February 29, 1872.....	7.04	12.49
(8) March 6, 1873.....	3.07	15.56
(9) March 5, 1874.....	4.50	20.06
(10), (11), and (12), March 4, 1885.....	15.28	35.34
(13) to (16) February 8, 1887.....	20.10	55.44*

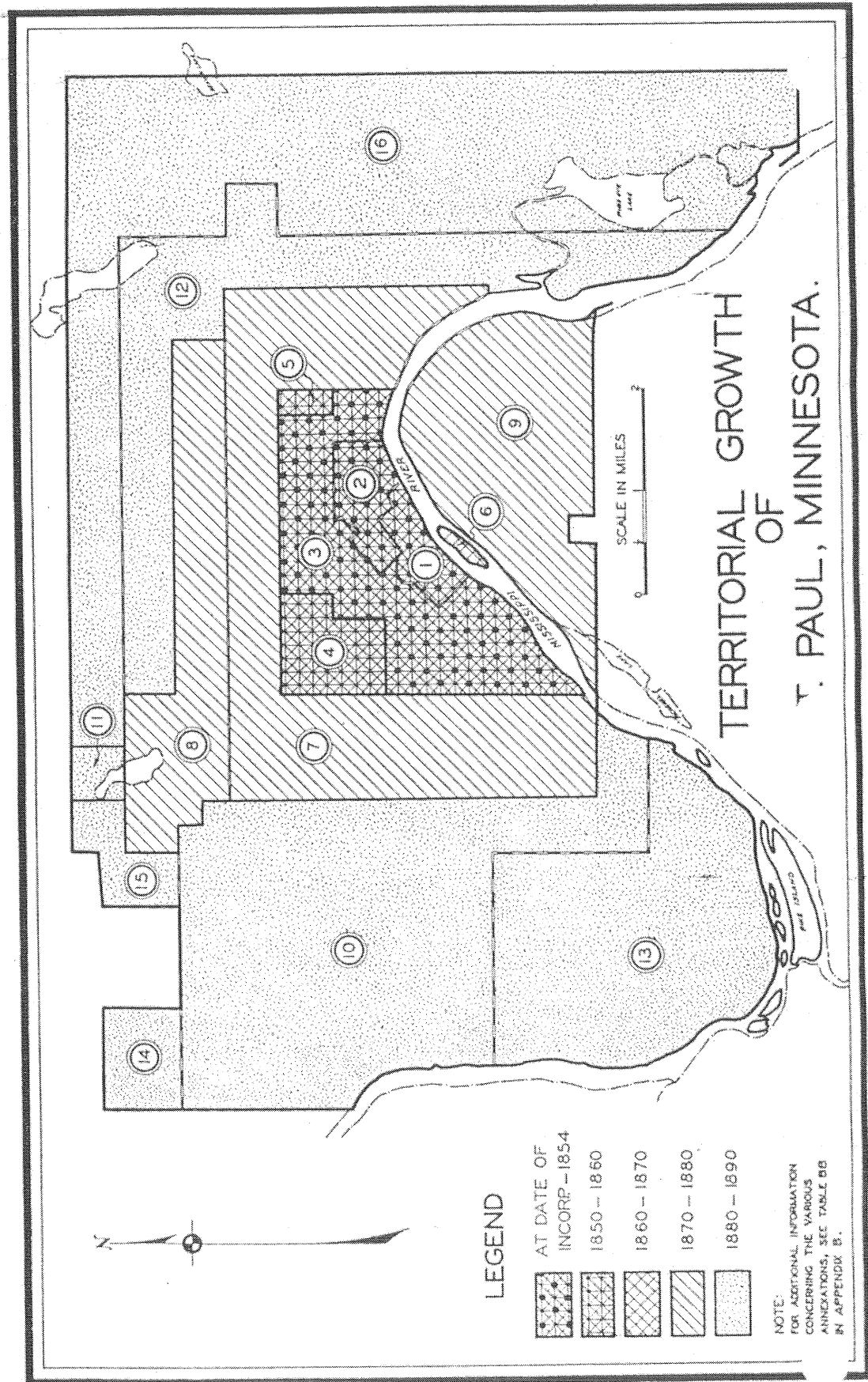
\*Includes 3.27 square miles of water.

For a further discussion of the data in Table BB, see page 70.

Chicago.--Table BC and Chart 209 present in summary form data relating to the territorial expansion of Chicago. It will be observed that Chicago was incorporated as a city in 1837 with 10.64 square miles of territory, which has increased to a total of 210.61 square miles at the present time. The period of greatest growth was during the decennial period from 1880 to 1890 when 138 square miles of territory were acquired.






Table BC.--Territorial Accessions of Chicago, Illinois.

Map Designation and Date	Area Square Miles	Cumulative Totals
(1) Original Town platted by Canal Comm., 1830.....	.42	.42
(2) Town limits extended by Trustees, 1833.....	.48	.90
(3) Town of Chicago as incorporated, 1835.....	1.52	2.42
(4) City of Chicago as incorporated, 1837.....	8.22	10.64
(5) and (6) Withdrawn by act of Legislature, 1843.....	.88	9.76
(5) and (6) Re-annexed by act of Legislature, 1851.....	.88	10.64
(7) 1851, and (8), 1853, Extension by act of Legislature....	7.37	18.01
(9) 1863; (10), 1869; and (11), 1869.....	17.75	35.76
(12) 1887; (13) to (18), 1889; (19) and (20), 1890.....	138.74	174.50
(21), (22), and (23), 1890; (24), 1891; (25), (26), and (27), 1893; (28), 1895; (29), 1899.....	16.14	190.64
(30) 1910; (31), 1911; (32), 1914; (33) to (37), 1915; (38), 1918.....	8.72	199.36
(39) and (40), 1921; (41), 1922; (42) and (43), 1923; (44) to (47), 1924.....	3.20	202.56
(48) Accretions.....	2.42	204.98
(49), (50), and (51), 1927; (52) to (55), 1928; (56), 1930...	5.63	210.61

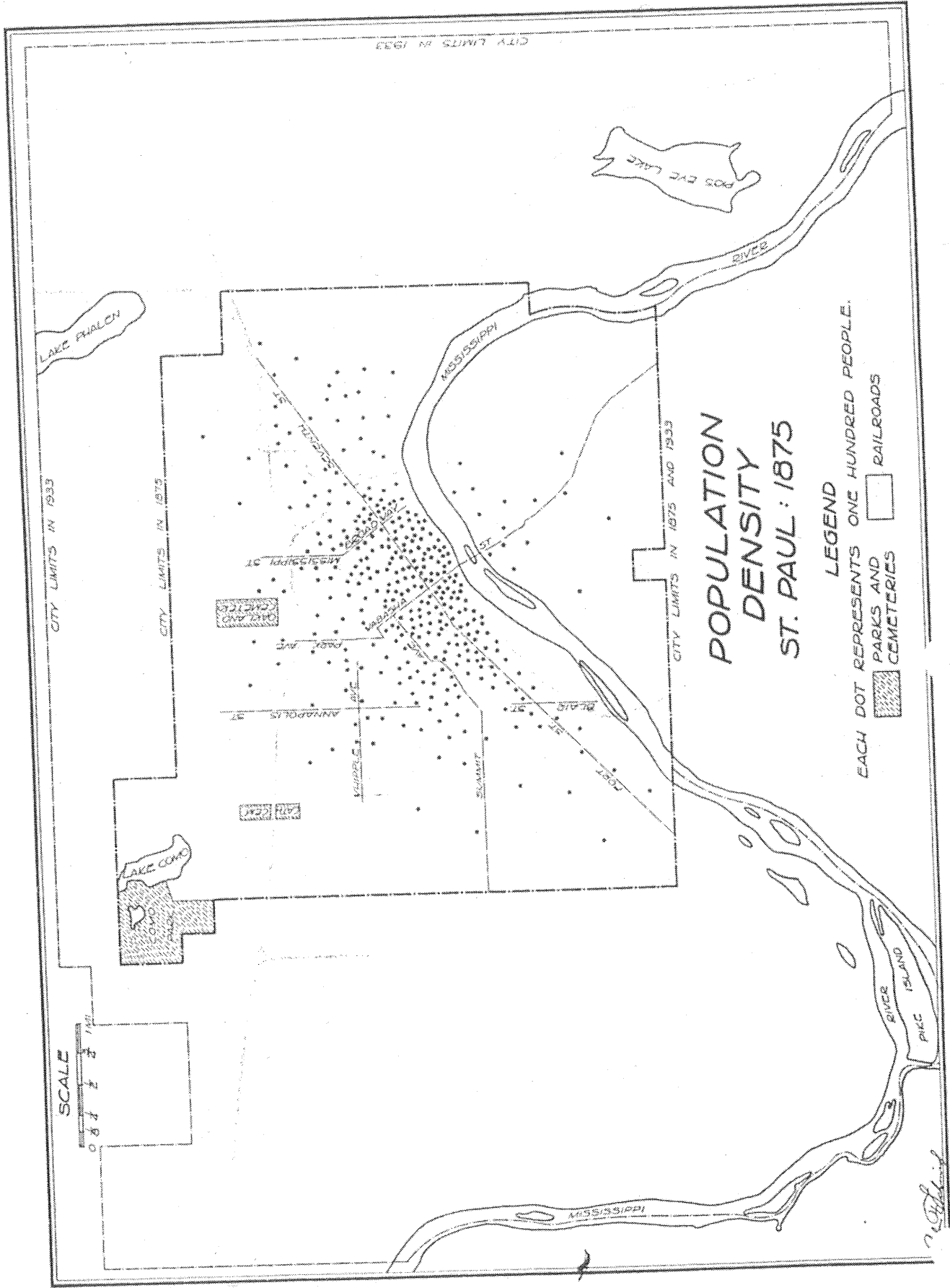


TERRITORIAL GROWTH  
OF  
T. PAUL, MINNESOTA.

LEGEND

-  AT DATE OF INCORP - 1854
-  1850 - 1860
-  1860 - 1870
-  1870 - 1880
-  1880 - 1890

NOTE:  
FOR ADDITIONAL INFORMATION  
CONCERNING THE VARIOUS  
ANNEXATIONS, SEE TABLE BB  
IN APPENDIX B.

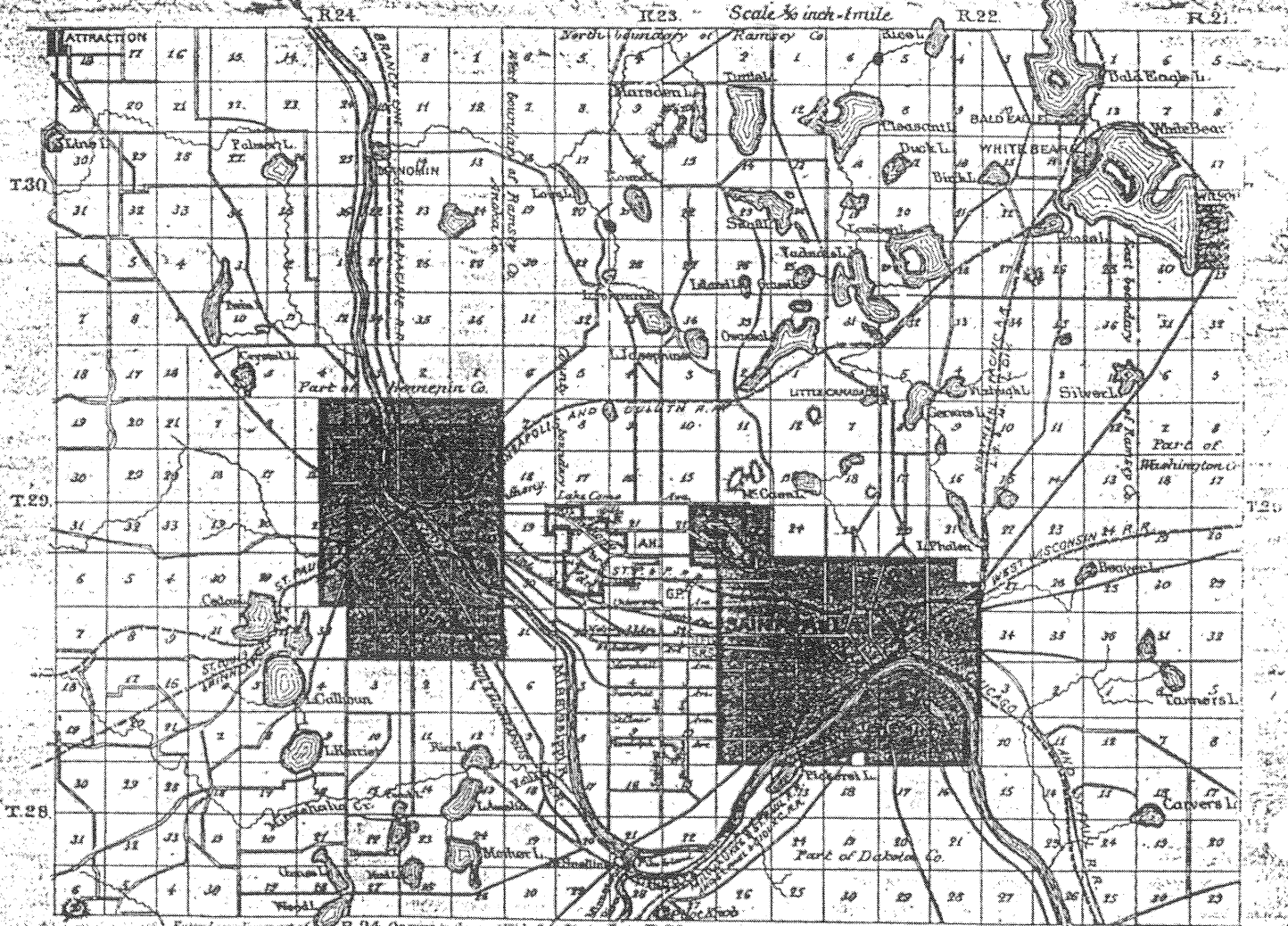


MINNESOTA.

Compiled from Official records and personal surveys by J.T. Halsted, Civ. Engr.

Published by G. Jay Rice, St. Paul Litho. Co.

MAP  
COPIES  
414



ST. PAUL & MINNEAPOLIS

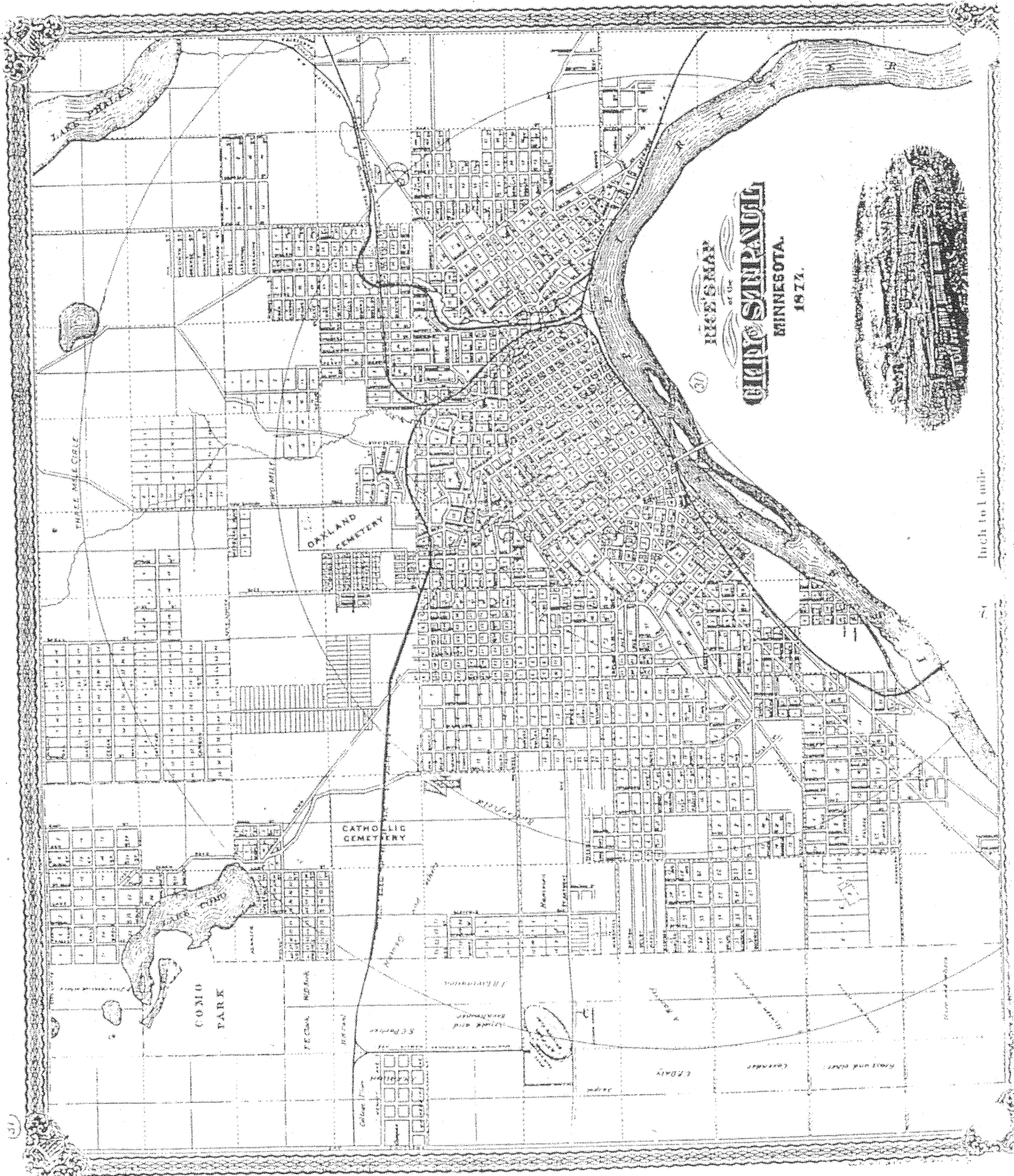
1875.

POPULATION, 80,000.

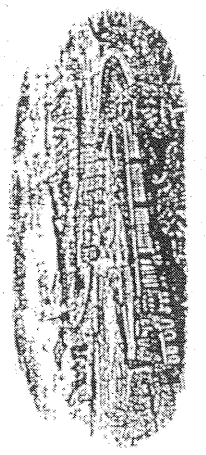
Only four miles separate these Cities, which embrace the head of navigation of the Mississippi river, the mouth of the Minnesota river, the Falls of St. Anthony, with their two hundred thousand horse power, the renowned Falls of Minnehaha, the State Capital, the State University, Hamline University, Macalester College, Industrial Institute and State Reform School, the Financial centre, the Commercial centre, the Manufacturing centre and the great Railroad Centre of the New Northwest. Twelve important Railroads now centre here, bringing to this Great Dual City, the Commerce of an Empire.

J. B. Irvine, Jr.

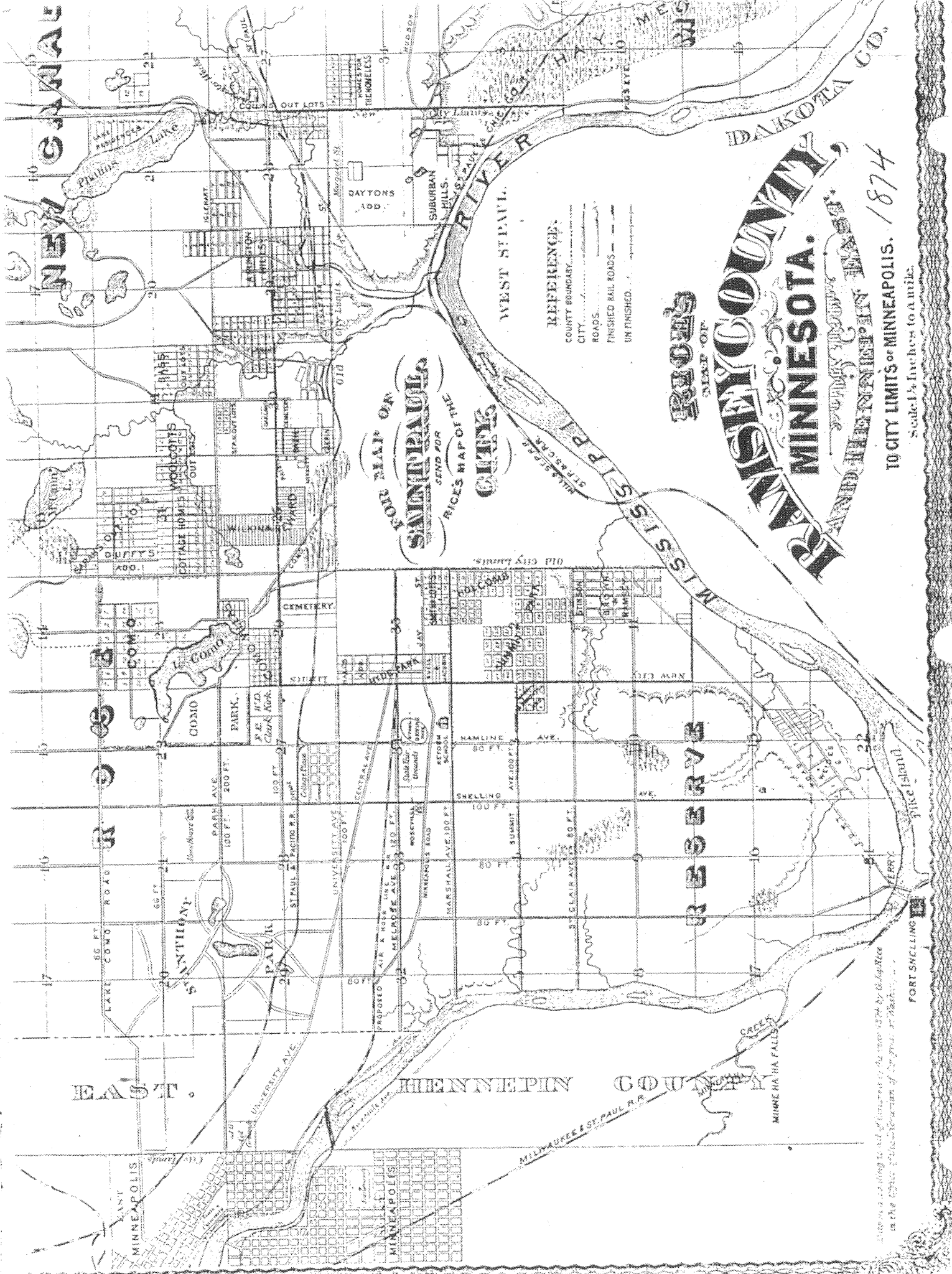
Map made by John T. Halsted, of St. Paul; later lived in West St. Paul, went to Orange, California (near Los Angeles) about 1890 or earlier.



RICE'S MARKET  
 of the  
**CLINTON SANITARIUM**  
 MINNESOTA  
 1877.



1 inch to 1 mile



FOR MAP OR  
**SANITARY**  
 SEND FOR  
 RICE'S MAP OF THE  
**CITY**

REFERENCES:  
 COUNTY BOUNDARY  
 CITY  
 ROADS  
 FINISHED RAIL ROADS  
 UNFINISHED

WEST ST. PAUL  
 MISSISSIPPI RIVER  
 DAKOTA CO.  
**REVERE**  
 DEPT OF  
**HENNEPIN COUNTY,**  
**MINNESOTA.**  
 RICE'S MAP OF THE CITY

TO CITY LIMITS OF MINNEAPOLIS. 1874  
 Scale 1 1/2 inches to a mile.

There is a sailing school of instruction in the city of St. Paul, Minn. in the city of St. Paul, Minn.

FORT SNELLING

# NEW RESIDENCES MINNEAPOLIS AND ST. PAUL : 1930 TO 1936

EACH DOT REPRESENTS A  
NEW RESIDENCE CONSTRUCTED  
BETWEEN JANUARY 1, 1930  
AND JUNE 30, 1936

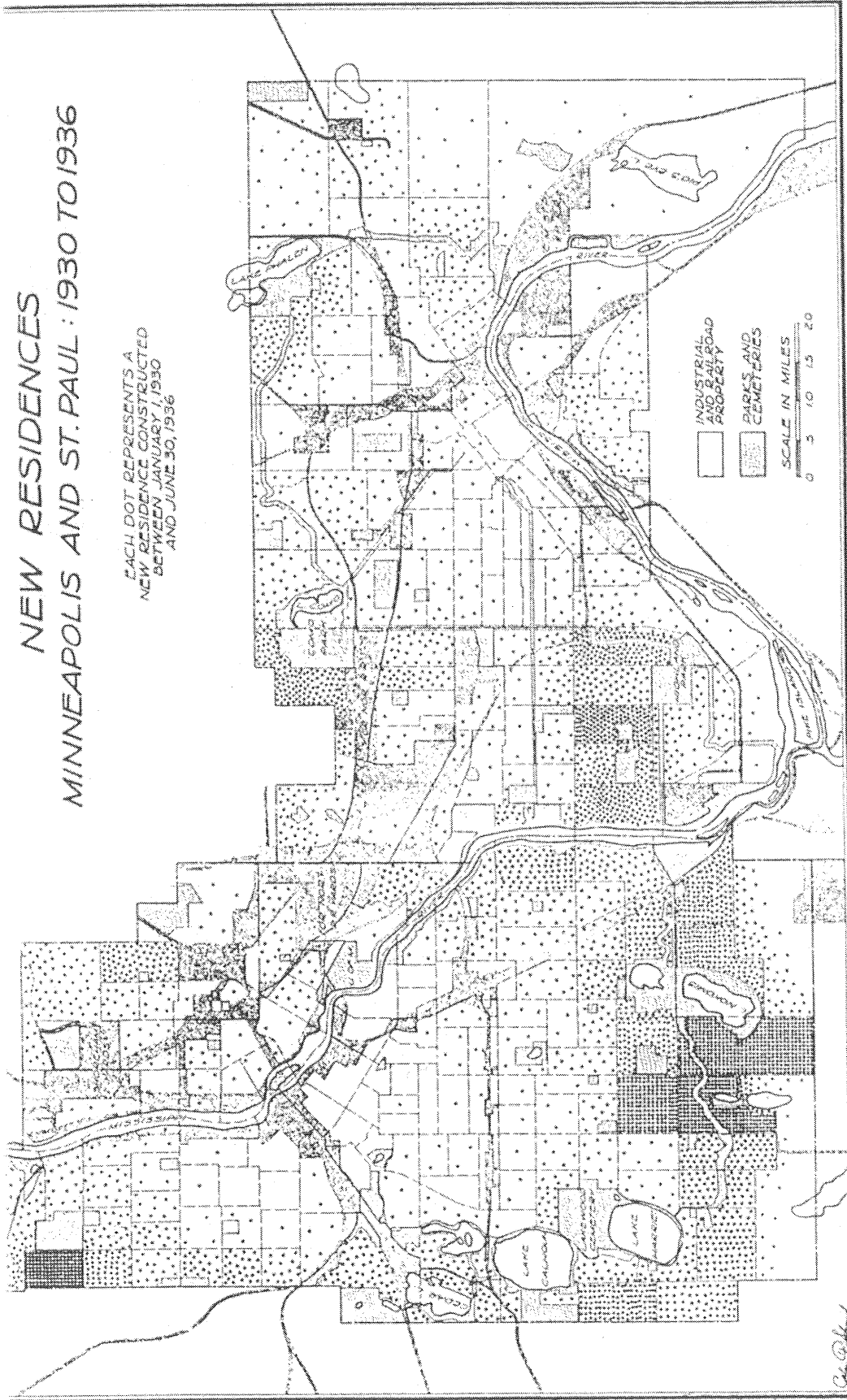
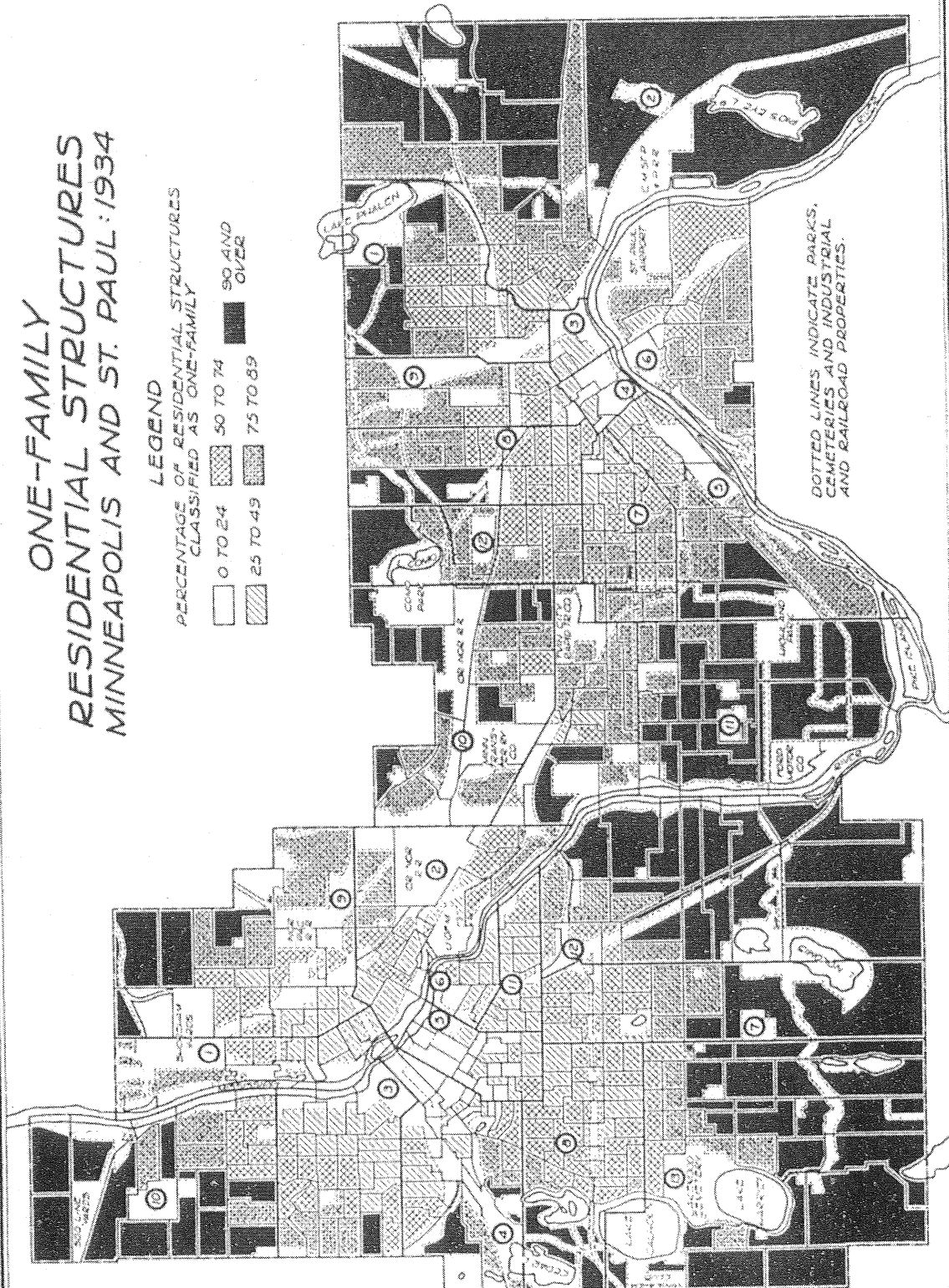


CHART 43

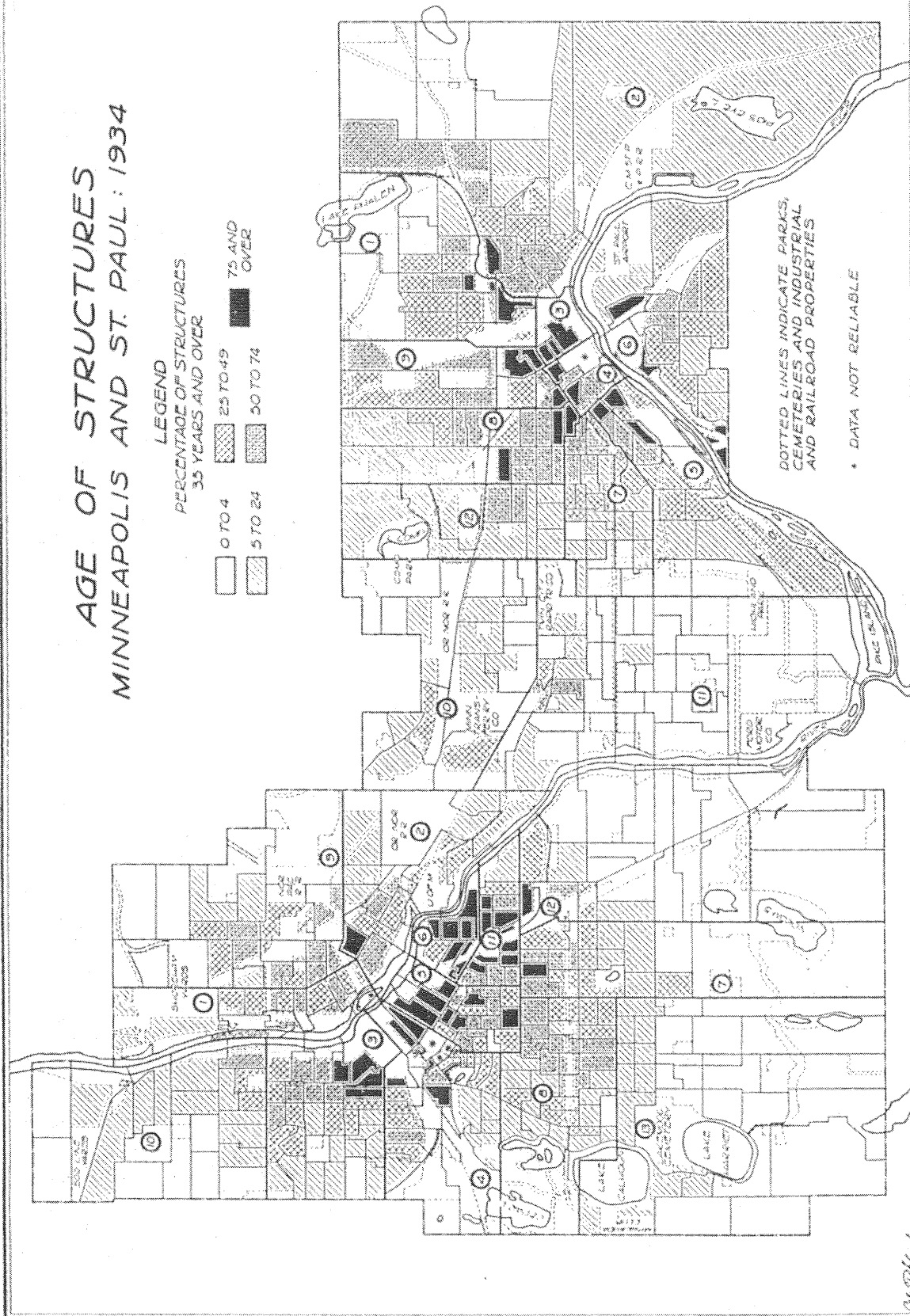
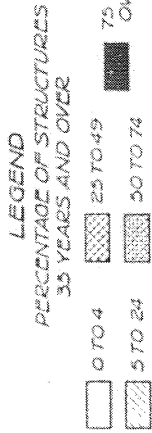


# ONE-FAMILY RESIDENTIAL STRUCTURES MINNEAPOLIS AND ST. PAUL: 1934

LEGEND  
PERCENTAGE OF RESIDENTIAL STRUCTURES  
CLASSIFIED AS ONE-FAMILY



# AGE OF STRUCTURES MINNEAPOLIS AND ST. PAUL: 1934



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Chart 110

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# St. Paul Dispatch

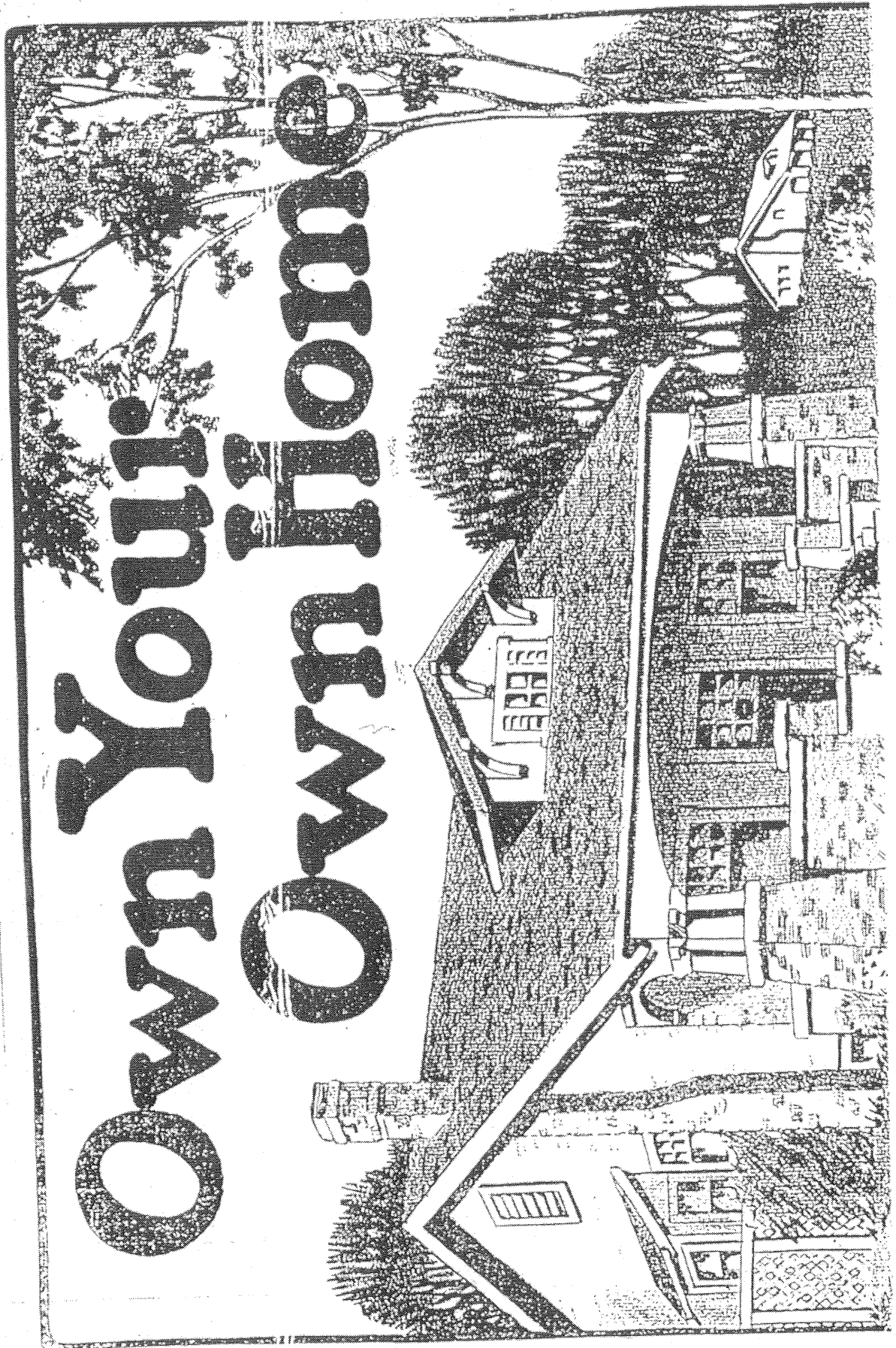
HOME BUILDING  
MUSIC  
WOMEN'S CLUBS

SEVENTH  
SECTION

(SUNDAY EDITION of the ST. PAUL DISPATCH)

ST. PAUL, MINN., SUNDAY, APRIL 13, 1919.

# Own Your Home

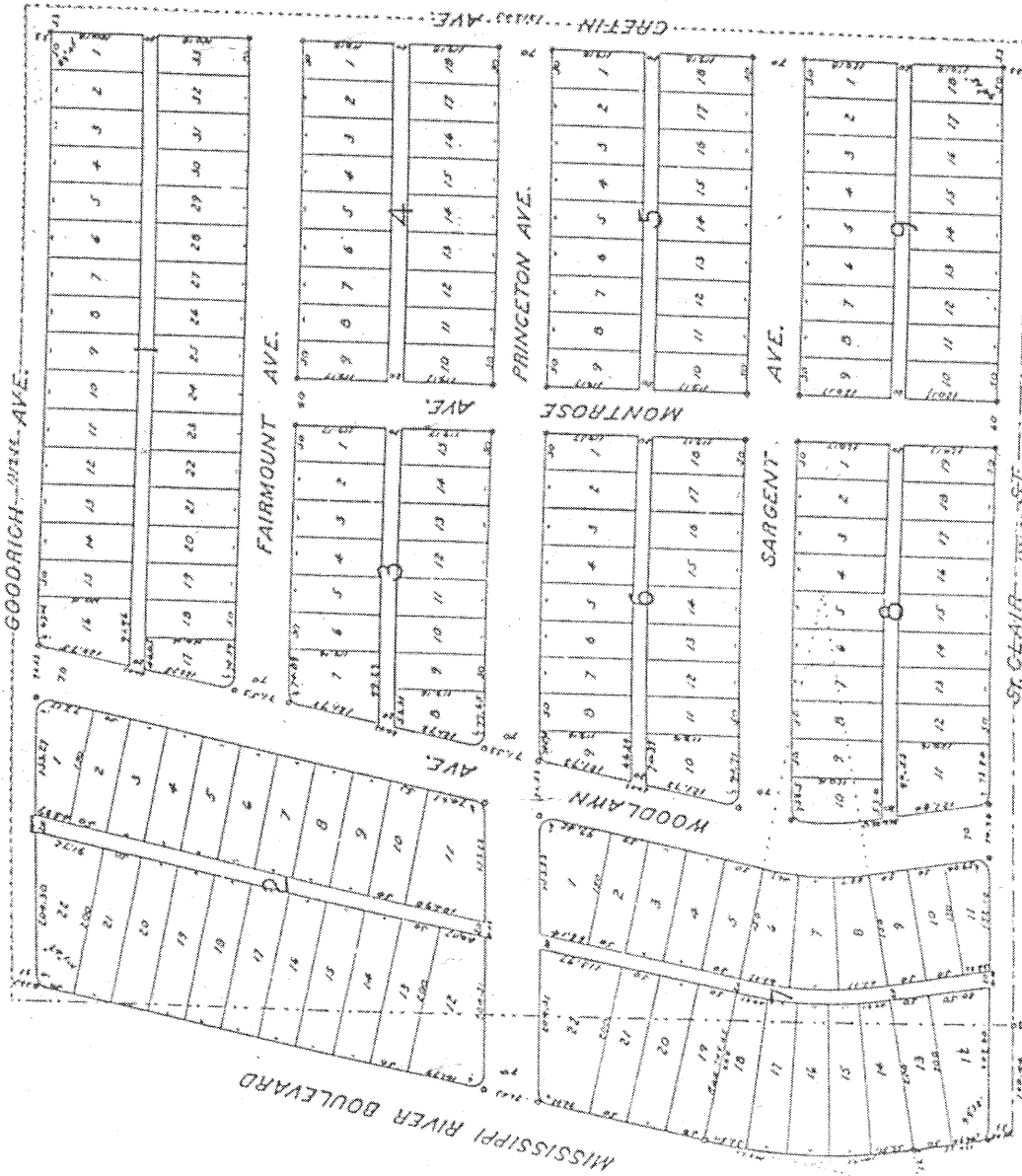


# KING'S MAPLE WOOD

Scale 1" to 100'

• Indicates Iron Monument

Jens Pedersen  
Surveyor



CITY TREASURER'S OFFICE  
ST. ANNE  
MAY 21 1913  
AMOUNT PAID  
J. A. HARRIS

STATE OF MINNESOTA  
Office of the Registrar of Deeds  
This is to certify that the within plat was filed for record in 1913 at St. Paul, Minn., on the 17th day of May 1913, and that the same is a correct and true copy of the original as filed in my office.

MAY 21 1913

I hereby certify having surveyed and placed the property as indicated on this map as shown in Block 100, and have placed iron monuments at the block corners, as indicated on the same as shown on the plat.

*Jens Pedersen*  
Surveyor

State of Minnesota  
County of Ramsey

On this 17th day of May 1913, personally appeared before me, the undersigned, Jens Pedersen, to me well known and authorized, who executed the foregoing certificate as his free and true deed.

*Jens Pedersen*  
Surveyor

State of Minnesota  
County of Ramsey

On this 17th day of May 1913, personally appeared before me, the undersigned, Jens Pedersen, to me well known and authorized, who executed the foregoing certificate as his free and true deed.

*Jens Pedersen*  
Surveyor

State of Minnesota  
County of Ramsey

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Surveyor

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County of Ramsey

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County of Ramsey

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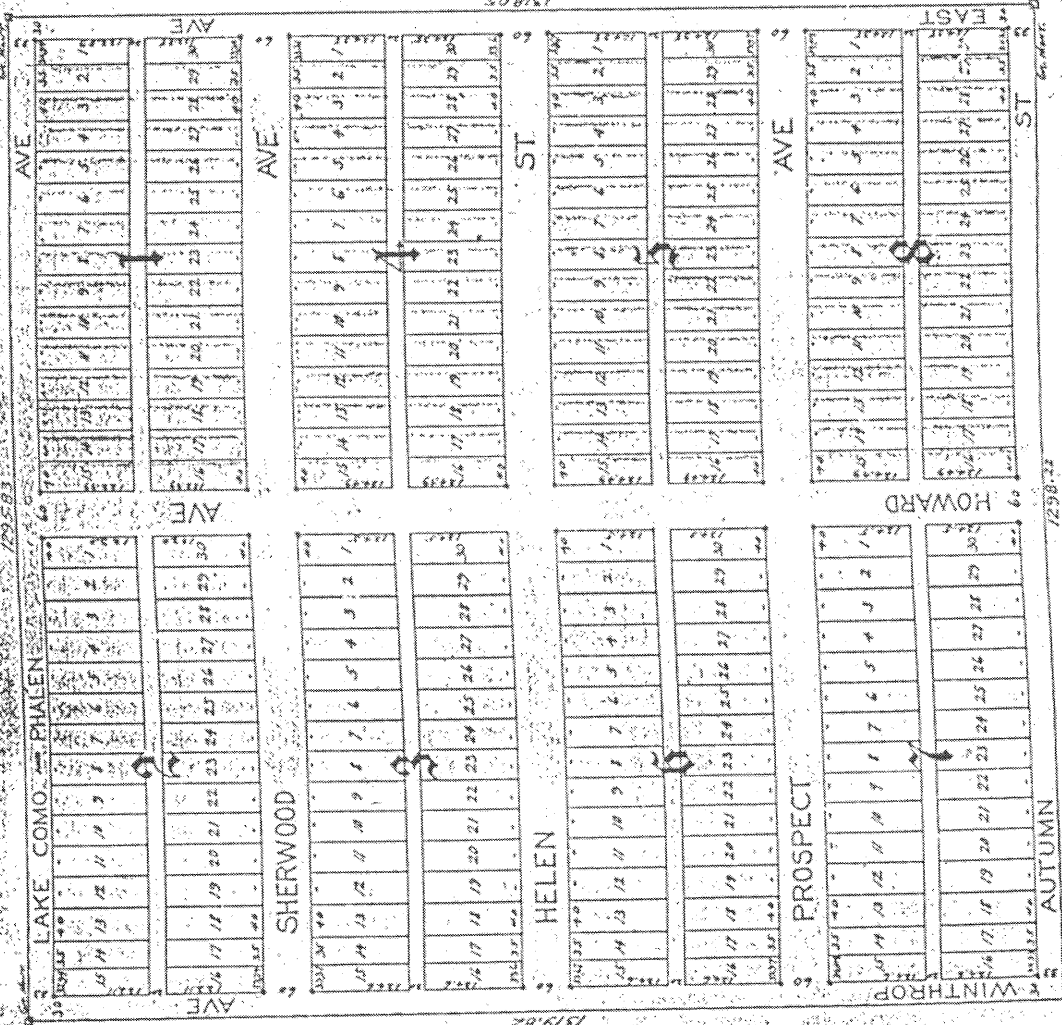
*Jens Pedersen*  
Surveyor

# HARVESTER HEIGHTS

ST. PAUL

Surveyed by FOWLE & FITZ  
Land Surveyors  
Room 44 Union Block  
ST. PAUL

SCALE, 100 FT. PER INCH



CITY TREASURER OFFICE  
ST. PAUL, MINN.  
JUN. 3 1888  
JAMES H. HARRIS  
CITY CLERK

COUNTY TREASURER  
ST. PAUL, MINN.  
AUG 11 1888  
J. E. KELLY  
COUNTY CLERK

ATTEST: I, the undersigned, County Clerk of this County, do hereby certify that the within plat was duly recorded in the office of the County Clerk of this County on the 11th day of June, A. D. 1888, in accordance with the provisions of the laws of this State in that behalf made.

At Paul Minn. June 11th 1888  
The County Clerk of this County, do hereby certify that the within plat was duly recorded in the office of the County Clerk of this County on the 11th day of June, A. D. 1888, in accordance with the provisions of the laws of this State in that behalf made.

State of Minnesota }  
County of Ramsey }  
I, the undersigned, County Clerk of this County, do hereby certify that the within plat was duly recorded in the office of the County Clerk of this County on the 11th day of June, A. D. 1888, in accordance with the provisions of the laws of this State in that behalf made.

This is to certify that James Ferguson and his wife of Paul, Ramsey Co. Minn. and City of Paul, Minn. recorded a plat of land in the office of the County Clerk of Ramsey Co. Minn. on the 11th day of June, A. D. 1888, in accordance with the provisions of the laws of this State in that behalf made.

In presence of  
James Ferguson  
Rebecca Ferguson  
City Clerk

State of Minnesota }  
County of Ramsey }  
I, the undersigned, County Clerk of this County, do hereby certify that the within plat was duly recorded in the office of the County Clerk of this County on the 11th day of June, A. D. 1888, in accordance with the provisions of the laws of this State in that behalf made.

State of Minnesota }  
County of Ramsey }  
I, the undersigned, County Clerk of this County, do hereby certify that the within plat was duly recorded in the office of the County Clerk of this County on the 11th day of June, A. D. 1888, in accordance with the provisions of the laws of this State in that behalf made.

Accepted and approved, this 11th day of May  
City Clerk

Attest:  
City Clerk

Attest:  
City Clerk

# WORLD WAR VETERAN

MINN 19

1937

Scale 100 Feet

Subdividing Survey



I hereby certify to having surveyed and platted the property as shown on this plat, and that the same is correct in accordance with the laws of this State, and that the same is correct in accordance with the laws of this State, and that the same is correct in accordance with the laws of this State.

State of Minnesota }  
 County of Ramsey } On this 13th day of January, A.D. 1937, we  
 before the undersigned, J.H. Armstrong, to me well known, and who  
 executed the foregoing certificate as his own free act and deed.

This is to certify that Frederick B. Lynch and his wife, proprietors of The S. L. Lynch of the S. L. Lynch of Dec. 22, 1936, same to be surveyed and platted, and hereafter known as the subdivision, situate, situate, situate, as shown by this plat and heretofore herein indicated.

Witness our hands and seals this 13th day of January, A.D. 1937.

Notary Public  
 J.H. Armstrong  
 State of Minnesota

State of Minnesota }  
 County of Ramsey } On this 13th day of January, A.D. 1937,  
 hereinafter come before me, the undersigned, Frederick B. Lynch, situate, situate, situate, as shown by this plat and heretofore herein indicated, that they executed the foregoing certificate as their own free act and deed.

Accepted and approved this 13th day of February, A.D. 1937.

Notary Public  
 J.H. Armstrong  
 State of Minnesota

Accepted by the Assembly, July 21, 1937.  
 Approved by the board of Supervisors, July 21, 1937.

TAXES PAID  
 AND T. - - - - -  
 MAR 1 1937  
 EDAM G. KRAMMER,  
 COUNTY CLERK.

STATE OF MINNESOTA  
 Office of the Registrar of Grants  
 This is to certify that the within plat was filed for record in the office of the Registrar of Grants on the 13th day of January, 1937, and that the same is correct in accordance with the laws of this State.



# GLOVERDALE

## St. Paul Minn.

30719 9/22

F.C. Franchising Chicago

State of Minn. vs. F.C. Franchising Chicago

St. Paul, Minn.

ST. EARL	ST. MARYLAND	ST. ROSE	ST. GERANIUM	ST. JESSAMINE	ST. FRANK	ST. DULUTH
11 10 9 8 7 6 5 4 3 2 1	11 10 9 8 7 6 5 4 3 2 1	11 10 9 8 7 6 5 4 3 2 1	11 10 9 8 7 6 5 4 3 2 1	11 10 9 8 7 6 5 4 3 2 1	11 10 9 8 7 6 5 4 3 2 1	11 10 9 8 7 6 5 4 3 2 1
12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
31 32 33 34 35 36 37 38 39 40	31 32 33 34 35 36 37 38 39 40	31 32 33 34 35 36 37 38 39 40	31 32 33 34 35 36 37 38 39 40	31 32 33 34 35 36 37 38 39 40	31 32 33 34 35 36 37 38 39 40	31 32 33 34 35 36 37 38 39 40

I hereby certify to having surveyed and plotted the property of Gloverdale, Minn., that, when and where placed, that map, as shown and every block as shown on this map, with the same, is correct.

State of Minnesota }  
County of Ramsey }  
to me well known, and acknowledged that he executed the same as his own free will and deed.

My Commission Expires Dec. 19, 1911

This is to certify that Mary-Morris Company, a corporation and proposed to be located in the County of Ramsey, State of Minnesota, has been surveyed and plotted and heretofore known as Gloverdale, Minn., and hereby dedicated to the public use as shown by this plat and hereby declares to the public use in witness whereof, said corporation has caused its duly authorized officers and has caused its corporate seal to be here and dated this 13th day of August, A.D. 1910.

In presence of  
E. J. C. Jones  
J. J. Jones

State of Minnesota }  
County of Ramsey }  
to me personally known, who being by me duly sworn, did as the President and Secretary respectively of Mary-Morris Company, and hereby certify that the seal of said corporation and that said instrument was signed and acknowledged by authority of its Board of Directors Robert L. Morris and J. J. Morris, and that said corporation is to be the true and lawful owner of said corporation.

My Commission Expires Dec. 19, 1911

Accepted by the Assembly - August 11, 1910  
Accepted by the Board of Directors, August 11, 1910

STATE OF MINNESOTA, Inc.  
City of Duluth, Minn.  
This is to certify that the above instrument was duly recorded in the office of the City Engineer, August 11, 1910.

CITY ENGINEER, DULUTH, MINN.  
AUG 29 1910

TAXES PAID  
AND TRANSFER LICENSES  
AUG 16 1910

AUG 10 1910



# PHALEN HEIGHTS PARK

CERTIFICATE NUMBER 9042  
 BOOK 247 PAGE 115  
 STATE OF MINNESOTA  
 COUNTY OF HENRY  
 OFFICE OF THE REGISTRAR OF TITLES  
 415 First National Building  
 ST. PAUL, MINN.  
 I, the undersigned, Registrar of Titles,  
 do hereby certify that the within instrument  
 is a true and correct copy of the original  
 as filed in my office on the 21st day of  
 SEPTEMBER, 1910.

Scale 100 Feet to an inch  
 = indicates feet

F. J. Armstrong, Commissioner



Shewly certify to having surveyed and plotted the property as described on this map as Phalen Heights Park, and have placed iron measurements at the corners of each and every block as shown on this map, and the same is correct.

F. J. Armstrong, Surveyor

This is to certify that Mare-Hoppe Company, a corporation, pursuant to the laws of the State of Minnesota, proprietor of Block 21, T. 23, R. 22, except that part thereof taken for the City of Government Lot No. 5, of S.E. 21 T. 23, R. 22, lying North right of way and Southerly of Phalen Park, has a valid and hereby dedicate to the public and for the public use and alleys, as herein indicated.

In witness whereof said corporation has caused its duly authorized officers and has caused its corporate seal to be hereunto set on this 21st day of September, 1910.

State of Minnesota, ss On County of Henry, ss On Robert L. Mare and J. B. Swain, who being by me duly sworn, the president and secretary of the said corporation, do hereby certify that the said instrument was signed and attested by the authority of the said Robert L. Mare and J. B. Swain, and that the same is a true and correct copy of the original instrument.

My Commission Expires 12/31/1910  
 Accepted and approved  
 the 21st day of September, 1910  
 Registrar of Titles  
 F. J. Armstrong

Accepted by the Registrar of Titles  
 the 21st day of September, 1910

SEP 20 1910  
 REC'D  
 REGISTER OF TITLES

CITY REC'D  
 SEP 20 1910  
 REC'D  
 CITY CLERK

75 feet to a house together with other suitable restrictions. One party is now building a splendid brick house on 150 feet, and opposite side of street is all built up. Your choice of any remaining 75 feet, \$18.00 per foot.

**DAVIS & LAGERMAN**  
RYAN BUILDING  
W-44 8 (117)

No. 151 HAGUE AVENUE, CORNER FRY.  
New and struct. modern home of large living room, dining room, kitchen, two large bedrooms, sitting room, bath room and large sleeping porch. Arranged for winter use also, elegant buffet table and other modern choice outfitting. Subject to offer at 100 per cent. over cost.

**HUELLER BROS.**  
19437 American National Bank Bldg.

# MANY PLANS ARE BEING PREPARED NOW FOR ARTISTIC HOMES IN KING'S MAPLEWOOD

## St. Paul's Addition De Luxe

People who appreciate the advantages of owning a home in an exclusive restricted district are choosing locations.

Make your selection now and enjoy the advance that is sure to come with completion of improvements.

A telephone call will bring an automobile to your door, so that you may drive out and inspect this choice property.

**Leuthold-Norton Co.**  
455 SHUBERT BUILDING  
Cedar 4846—F.B. 3699

**Wm. S. King Co.**  
482 WABASH STREET  
Cedar 771

**Luse Land & Development Co.**  
415 COMMERCE BUILDING  
Cedar 4874—F.B. 5363

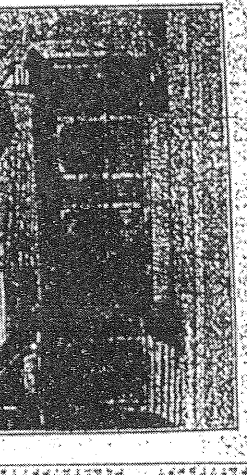
**KNOWS WHO'S THE "HIGHER UP."**  
Over them all sits the man higher up. He is the one who knows who's the higher up. He is the one who knows who's the higher up. He is the one who knows who's the higher up.

**STYLISH THINGS.**  
The new styles in clothing are remarkable for their originality and their beauty. They are the result of the work of the designers who are constantly striving for new and better things.

**HOW IT WAS DISTRIBUTED.**  
The new styles in clothing were distributed through the various stores and shops in the city. They were distributed through the various stores and shops in the city.

**NINE BROUGHT TO JUSTICE.**  
Nine persons were brought to justice for their part in the recent events. They were brought to justice for their part in the recent events.

**BY LAUREL NEAR DALE.**  
A large team home of 6 rooms for the extremely attractive price of \$4400.



A large team home of 6 rooms for the extremely attractive price of \$4400.

**Smith & Taylor**  
13 East Fourth Street

**EVERYBODY'S BUSINESS.**  
The business of the city is now in a state of activity. Everybody's business is being conducted in a most efficient manner.

**NEW STORE BUILDING.**  
A new store building is being constructed in the city. It will be a most modern and attractive structure.

**NEW DWELLINGS PLANNED.**  
New dwellings are being planned in the city. They will be of a high standard of architecture and construction.

**NEW MITCHELL RESIDENCE.**  
A new residence is being planned for the Mitchell family. It will be a most beautiful and comfortable home.

**NEW DWELLINGS PLANNED.**  
New dwellings are being planned in the city. They will be of a high standard of architecture and construction.

**NEW DWELLINGS PLANNED.**  
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**NEW DWELLINGS PLANNED.**  
New dwellings are being planned in the city. They will be of a high standard of architecture and construction.

# \$100 and up for a Home

## Gigantic Sale Today 10 A. M. to 7 P. M. In Lane's Phalen Grove The Pride of the East Side

### \$10.00 Down, \$10.00 Monthly

This magnificent property has only been on the market a week. During this time more than \$30,000 in lots have been sold. Over 10,000 people visited the grounds during the opening sales. Even greater crowds will be on the grounds today.

Lane's Phalen Grove became the most popular addition in the city in a day. The rush for lots in this newest addition is unequalled in the history of this city.

Look this town over from end to end, note what each section has to offer—then visit Lane's Phalen Grove—see it in all the splendor of its natural beauty—observe the many natural advantages for exclusive home purposes, and you, too, will be an enthusiastic booster of this little Eden. A prominent landscape architect on seeing Lane's Phalen Grove for the first time exclaimed: "If I were a rich man, I would buy this entire tract for a home; it is the most beautiful piece of property for a home I've seen in this city."

#### A Man Is a King in His Own Home

There is no place where a man can do as he pleases, where he is absolutely supreme, except in his own home. A place that he owns—can call home in every sense of the word. If he wants to dig he can dig, if he wants to pitter around or paint the fence or the house, he can do it and no man can prevent him. It is his privilege, that no one can stop him from. To own your own property makes a man a better man, a better citizen, a better father. It brings out the best qualities in a man, makes him independent, self-reliant and strong. His wife and his children will take the greatest pride in their home if they can call it home in just as well as its name. The sense of ownership is worth whatever little denial may be necessary to attain a home of your own.

#### What Lane's Phalen Grove Offers the Home Builder

Every advantage and pleasure that makes country or lake shore residence desirable, combined with all the social and educational advantages and conveniences that the city offers, are happily blended in Lane's Phalen Grove. No long, tedious train or car ride to go to and from your business—19 minutes will land you in the heart of the downtown business district. Lane's Phalen Grove is only 2 1/2 miles from the Court House, and is the greatest opportunity for a home-site or a gift edge investment to the city of St. Paul today.

#### Location

Lane's Phalen Grove is located in the southwest corner of Phalen Park, seemingly cut right off the park. It is surrounded on two sides by 455 acres of magnificent park. The winding shores of Lake Phalen, with its clear, pure, limpid waters is only a stone's throw from this property. To the boating and fishing, bathing will soon be added. This property is bounded on the east by Forest street, on the south by Ivy, on the west by Arcade boulevard and on the north by Woodstock Park Drive (Lake Como and Phalen Avenue). It has 2,650 feet of park frontage, over 2,500 feet of boulevard and park drive frontage, and is traversed by the Phalen Park car line its entire length on Forest street.

#### Prices and Terms

Present low prices on lots in Lane's Phalen Grove are possible only through my wholesale operation in city real estate. I sell at wholesale on a small profit basis. You can prove this by asking the price of lots across the lake, without any conveniences or street car facilities. They are asking \$400 to \$500 per lot. I am selling lots, during this sale only, in Lane's Phalen Grove, at \$100 to \$325 each, and I make the sale on easy terms that every man who has sufficient ambition can buy. Terms so easy that every man who has sufficient ambition can buy. \$10 down and \$10 per month is all that is necessary to become a home owner in Lane's Phalen Grove. Less than the price of one season's rental of a lake cottage, and on your own terms. Can you resist this wonderful opportunity?

#### Suitable Restrictions

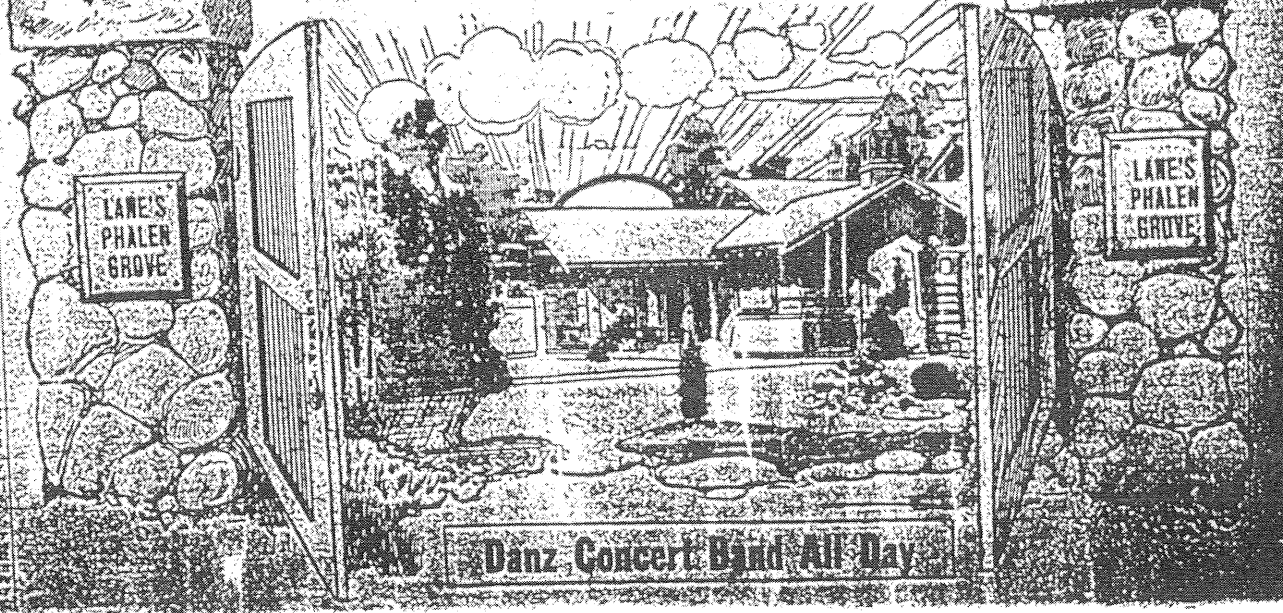
In order to protect all purchasers in Lane's Phalen Grove against undesirable neighbors, who would put up shacks and buildings that would injure adjoining property, I am enforcing certain building restrictions, without working a hardship on the buyers who desire to build.

#### Directions

Take Phalen Park car, going east on Seventh street, to the corner of Ivy and Forest, where our office is located.

## DEN E. LANE, Owner

Gen. Offices, 605-606 New York Life Building



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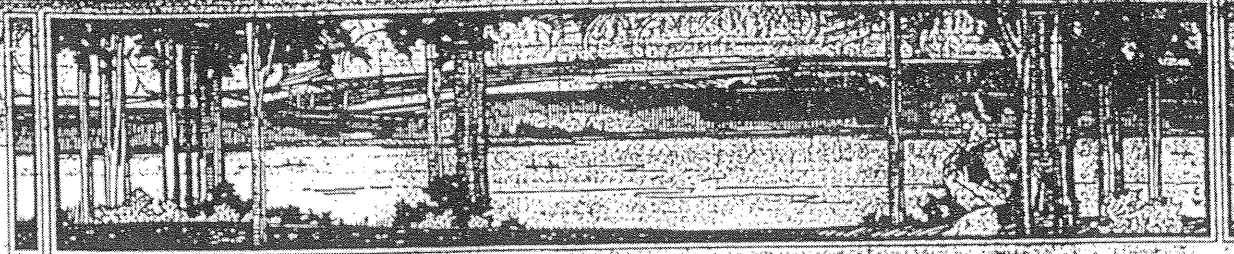
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# COME TODAY TO LANE'S CLOVERDALE

**Delightful Homebuilding Sites Near Beautiful Lake Phalen**

A Big Tent and Beautiful Oak Grove Will Give Shelter From Rain or Sun.

**FREE!**  
**Band Concert**  
At "Cloverdale" today from 10 to 12 and 2 to 5 P. M. Every body welcome.

A FEW WEEKS AGO we bought the finest piece of unimproved residence property in all East St. Paul—a splendid 40-acre tract out near Lake Phalen. Its best friends would scarcely recognize that piece of ground now. We've had a big force of men busy for weeks, with teams and scrapers, leveling and grading this tract; we've laid out wide streets and alleys, and, finally, we've platted it into 230 of the most beautiful and desirable building lots to be seen anywhere in East St. Paul. These lots are ready for your inspection today.

**FREE!**  
We will serve tea, cream free to all visitors to Lane's Cloverdale TODAY. You are invited.

BUY A FINE LOT FOR... **\$5 Cash and \$1 Per Week**

## The Sale of "Cloverdale" Lots STARTS TODAY AT 10 A. M.

### Where Cloverdale Is

Lane's Cloverdale Addition extends 4 blocks along Earl street from Magnolia street to Maryland, and eastward to within 2 blocks of Lake Phalen. The property to the west and south is already built up solidly with homes, right to the boundaries of our addition.

### How to Reach It

If you live too far away to walk, take Phalen Park or Payne avenue car; get off at Maryland and Forest and walk two (2) blocks straight east. Then look for the big sign that says: "This Is Cloverdale."

### Improvements

We've spent a good deal of money improving and developing our "Cloverdale" tract, but the results are well worth all the time and money we devoted to it. For weeks we've had a small army of men and teams at work out there grading and leveling, filling up the low places with good clean earth, cutting streets, alleys and gutters.

Every lot has already been surveyed and staked—the surveyor's stakes are now in the ground, marked in plain figures.

City water, power and gas are already built out to Cloverdale, ready to be extended as soon as improvements demand them.

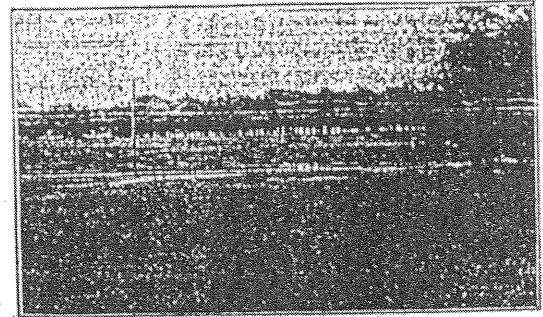
### Lots of Generous Size

All the lots at "Cloverdale" are full size, 40x122 feet, giving you ample room on all sides. The streets are 60 feet wide and every lot runs to a 20-foot alley. None of these lots has ever been offered for sale to home builders before. Early buyers will reap biggest benefits. The whole 230 lots go on sale today at fixed prices. No auction.

The sale will continue until 8:00 this evening, and every day this week, from 10 A. M. to 8:00 P. M. Our courteous salesmen will be on the ground to show you the lots and furnish any information you may desire.

Beginning tomorrow (Monday) we will have street cars on the free sidewalk at those who wish to go out and see these lots. Make appointment by phone. Call Cedar 918. T. S. 3432.

Don't let anything prevent your coming to "Cloverdale" today, for this is the most important sale of residence lots that has taken place or will take place in East St. Paul. To make the day more enjoyable for you we're going to have the Minnesota State band concert from 10 to 12 and 2 to 5 o'clock and serve ice cream free to all.



A View of Beautiful Lake Phalen as Seen Through the Trees From the Heart of Lane's Cloverdale.

### ADVANTAGES AND ATTRactions OFFERED BY LANE'S "CLOVERDALE"

To every man of a family—whether large or small—"Cloverdale" has many great advantages and attractions to offer as a place of residence. In the first place it is handy to downtown—about 20 minutes' ride on either the Payne avenue or Phalen Park car lines. The Payne avenue business district is only 10 minutes' walk from Cloverdale, and there are 2nd acres of every kind, banks and theaters. There are schools and churches within a few blocks—Harrison school being just two (2) blocks away. A number of factories and other industries are already in operation nearby, and

there will be others, so that you can live at "Cloverdale" and find employment within easy walking distance of home if you choose. For your recreation and amusement there is beautiful Lake Phalen and Phalen park almost at your doorstep. They afford you the delights of fishing, boating and picnicking in summer time, and free band concerts are given there evenings under supervision of the park board. Last, but not least, among the advantages offered by "Cloverdale" are unlimited quantities of pure fresh air and sunshine's uncontaminated purity guaranteed and sold

But you cannot appreciate Cloverdale until you've been here. Come and see it today and enjoy our hospitality.

### Low Prices—Terms

These lots ought to bring \$75 to \$150 apiece more than we're asking for them. But we have other projects that will soon demand our attention, so we've put extremely low prices on the "Cloverdale" lots that should sell the entire tract with a rush. The prices are: \$200, \$225, \$250 and \$300.

**150** Splendid full size lots. **\$250**  
Your choice for...  
65 full size lots at \$200 and \$225  
15 extra choice lots at \$300.

Terms: **\$5 Down; \$1 Per Week**

Purchaser also has the privilege of paying a greater amount or in full at any time. If more convenient for you, special arrangements may be made for weekly instead of weekly payments. 5 per cent discount for all cash. A clause in contract protects the buyer in case of sickness or when out of work. A freedrift if death occurs.

NOTE—All lots go at our fixed prices—none at auction.

### The Title Is Perfect

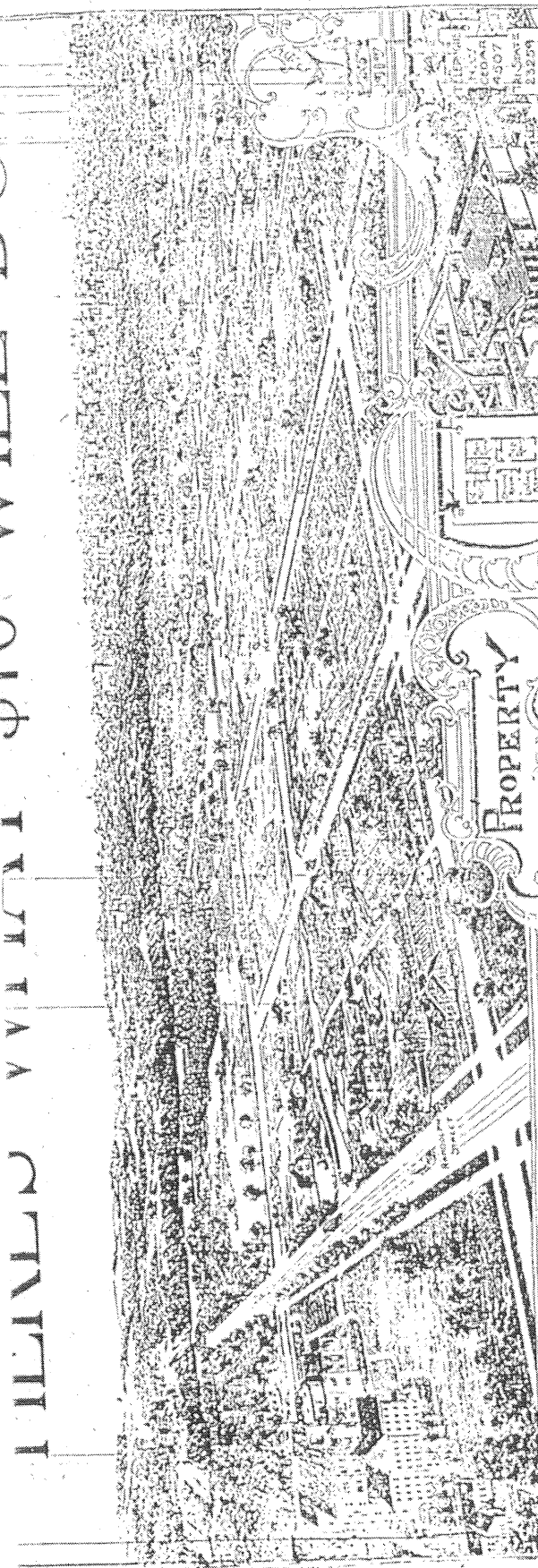
We give a Torrens Certificate of Title and our personal guaranty with every lot sold, making your title absolutely safe and secure.

### A Paying Investment

If you do not wish to build, but are looking for a first class, safe and profitable investment, you don't need to look any farther than Lane's "Cloverdale." The Twin City Rapid Transit company's projected new White Bear car line will pass directly in front of "Cloverdale" on Maryland avenue. The moment this line is completed these lots will be worth double the present price.

Come today and secure your lot or lots while you can get the best selection and the bottom prices. If there are any "Cloverdale" lots still uncollected July 15th the price will be raised 10 to 20 per cent.

**LANE BROS. REAL ESTATE**  
Phonics: CEDAR 918  
11 - Omaha and see it today and enjoy our hospitality.



ILLINOIS WILLIAMS

PROPERTY  
FOR SALE BY

HANKEE'S  
CLEVELAND VIEW

512 EXCHANGE BANK BLDG.  
ST. PAUL, MINN.  
FOR RENT THE LIFE

\$10 Down and \$10.00 monthly will secure a lot in Hankee's Cleveland View. This property is fully restricted as to building line and minimum cost of construction of dwellings. No stores or flats allowed to be built. All improvements in or ordered in.

With a Torrens Title and the Above Restrictions

This Property Offers An Exceptional Investment to the Investor.

We Invite Inspection, Come Out Today, Our Representatives Will Be on Hand to Show You Our Property, Corner Randolph and Cleveland.

Security of the future as well as the present is one of the greatest considerations in the purchase of residential property today. Our restrictions furnish each and every purchaser with this security, no flats or store buildings to mar the beauty of your home in the future.

FOURTH SECTION  
**Chances for Investment Are Plentiful at Present Declares St. Paul Banker**

**OPPORTUNITY FOR BUYING OF REALTY KNOCKING AT DOOR**

Now is Time for Men with Little Capital to Invest in St. Paul Values, Says E. P. Davis.

The best time to buy is when values are low, says E. P. Davis, banker in St. Paul, Minn. He says that values are low in St. Paul, Minn., and that there are many chances for investment in real estate at present. He says that the best time to buy is when values are low, and that there are many chances for investment in real estate at present.

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**Sees Bright Future for the Northwest**



WALTER J. DRISCOLL.

Walter J. Driscoll, a prominent St. Paul banker, sees a bright future for the Northwest. He believes that the region offers many investment opportunities and that the economy is strong and growing.

Driscoll's optimism is based on the region's natural resources, growing population, and increasing industrial activity. He predicts continued growth and prosperity for the Northwest in the coming years.

**Large Ground Is Expected to Lock Over Cleveland View**

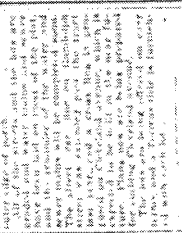
A large tract of land in Cleveland is expected to be developed into a residential area. The site is well-located and offers excellent views of the city and surrounding landscape.

The development is being planned by a local real estate firm. They expect to start construction soon and complete the project within a few months. The new homes will be modern and comfortable, with all the amenities that a family needs.

The project is expected to add significantly to the city's housing stock and improve the quality of life for its residents. It is a testament to the city's growth and the potential of its real estate market.

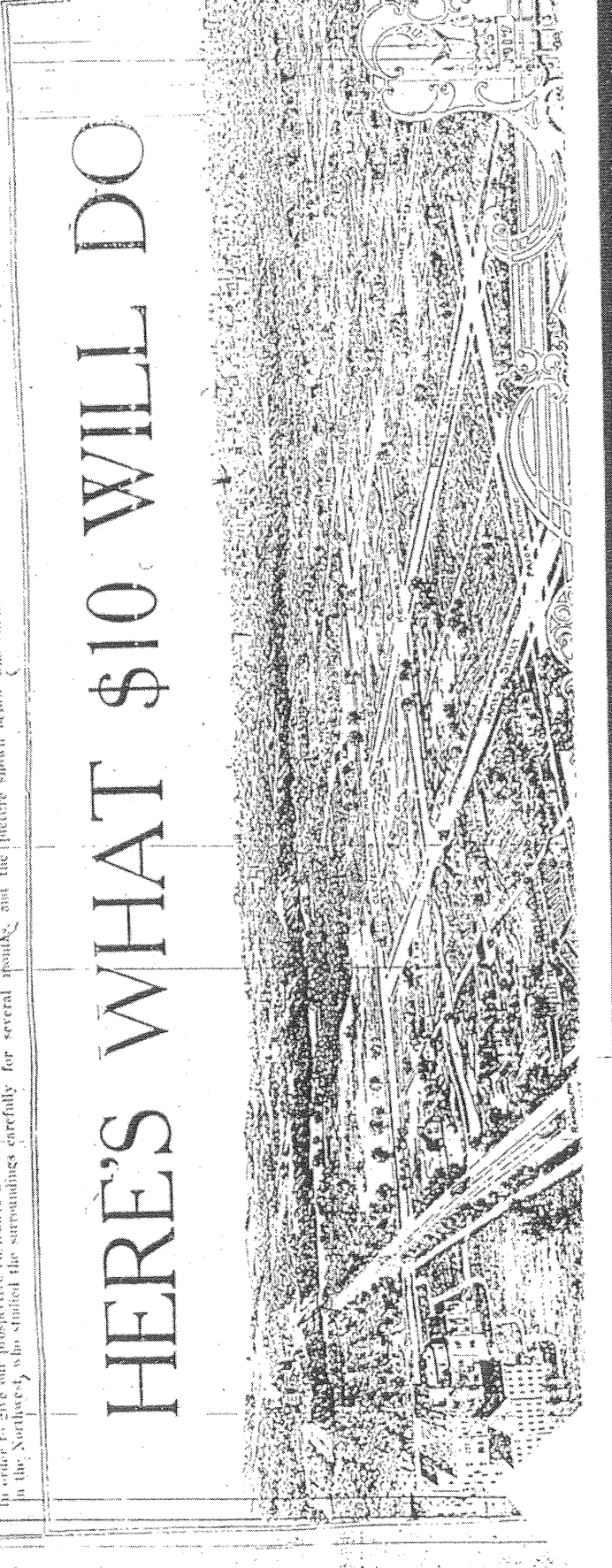
**FOR SALE**

**The Greatest Bargain in St. Paul**  
 1311 HEWITT AVENUE.  
 Owned by Bishop Quayle. This fine residence was built for a house by former State Auditor Bishop and Bishop Quayle is compelled to sell on account of his removal to St. Louis. This is one of the best built houses in St. Paul, handsomely modern with all the latest improvements, newly decorated and has a large back or garage in rear. THIS PROPERTY COST \$12,000.  
**Selling Price \$7,500.00—Terms to Suit**



**HACKNEY INVESTMENT CO.**  
 4044 HACKNEY BUILDING, ST. PAUL, MINNESOTA.

**HERE'S WHAT \$10 WILL DO**



In order to give our prospective customers an idea of the view that can be had from Hanky's Cleveland View we secured the services of John M. Dougherty, Gillilan Block, the finest landscape artist in the Northwest, who sketched the surroundings carefully for several hours, and the picture shown below was sketched from actual surroundings.

have done, you can do if you will, only you must shake off this indifference and hesitation and let us help you.

### The True Idea

This advertisement is written to give you a true idea of what Kipp's Macalester Park Addition is like; we would be wasting our money if we misstated the facts, for we could not expect to sell you a lot in this addition if we lead you to expect to find advantages, etc., which the property cannot bear out, for when you come on to the grounds there is no power that can stop you from using your eyes; therefore, every statement made in this advertisement about KIPP'S MACALESTER PARK ADDITION IS TRUE. Come and see for yourself.

### Terms Today:

**\$5 Down & \$1 Per Week**  
on all Lots on James Street.

**\$10 Down & \$10 Per Month**  
on all Lots on Randolph Street.

**Sale Today 10 A.M. to 7 P.M.**  
Rain or Shine.

There is a building restriction of \$2,500.

### TORRENS TITLE

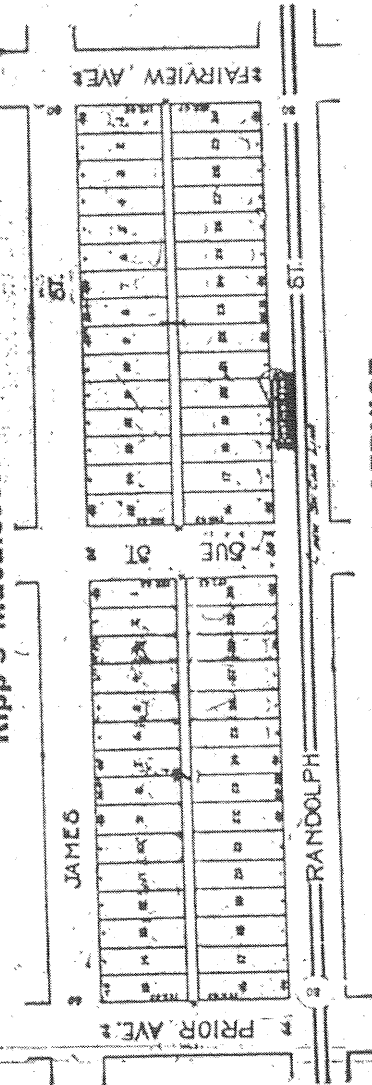
You get Torrens Certificate of Title with every lot.

**\$10.00**  
**MONTH**

### LOCATION

This property is situated on the north side of Randolph street, which street is eighty feet in width, graded, sewer, water and sidewalk all complete. Prior Avenue on the West and Fairview avenue on the east are graded and water is now being put in. James street on the north is not graded but an order has passed the council for grading this street and sewer, water and sidewalks will follow. The two plats show the exact location of this property. One of them shows the surrounding district and the other one shows the addition itself, giving widths of streets and alleys, size of lots, etc.

### Kipp's Macalester Park.



### STREET CAR SERVICE

The new Randolph street car line, which will be in operation not later than August 1, 1916, will run along the south line of this property and it will connect with the Snelling-East Seventh street car line, which is known as the Gross Town Line, thus giving property owners in this district ready access to all car lines in the city. This service will enable purchasers in Kipp's Macalester Park to reach any point in St. Paul in the shortest possible time.

### How to Reach Kipp's Macalester Park.

Take any street car, transfer to the Snelling-East Seventh street car line, tell the conductor to let you off the car at the corner of Randolph street and Snelling Avenue, at which point our representatives will meet you.

We have an office on the grounds.

### Ideal Surroundings

The new St. Paul Academy, which is being erected on Randolph street just east of Kipp's Macalester Park, will comprise twenty-six acres of ground and will be one of the finest schools in America. This school with its large, spacious grounds will be one of the beauty spots of the city.

There is a Public Grade School further east on Randolph street and a new Grade School will be erected in this locality in the near future.

St. Catherine's Seminary, which is just across Randolph street from this addition, is really an ideal beautiful park, with its wellkept lawn and shrubbery, making an ideal surrounding for a nice quiet home.

### Prices Today:

**\$360.00 up**

**Sale Today 10 A.M. to 7 P.M.**

Rain or Shine.

There is a building restriction of \$2,500.

### YOUR LOT

We give you possession of your lot the minute you have made your first payment.

**\$10.00**  
**DOWN**

**Sale Opens on Grounds Today, Sunday, at 10 A. M. and Will Continue Until 7 P. M.**

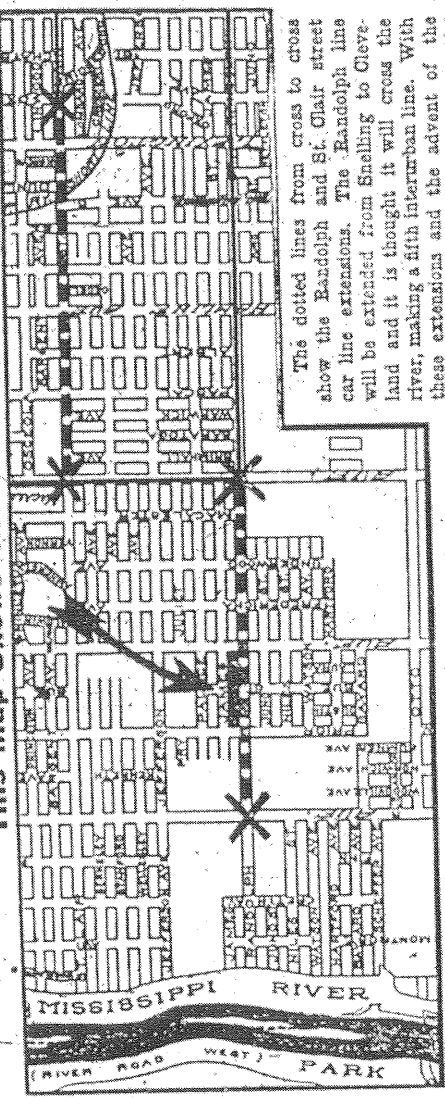
**KIPP & DODGE**

Phonés: N. W. Cedar 7418  
771-States 1146

508-511 Germania Life Bldg.

# DOWN \$500 KIPPS MACALESTER PARK \$100 WEEK

This Map Shows General Location.



The dotted lines from cross to cross show the Randolph and St. Clair street car line extensions. The Randolph line will be extended from Snelling to Cleveland and it is thought it will cross the river, making a fifth interurban line. With these extensions and the advent of the spring realty season great building activity is looked for. The rolling lands in the Cleveland district make beautiful home sites, overlooking the Mississippi river and boulevard. The St. Clair line is to be finished in 1917 and the Randolph one this year. The black arrow points to Kipp's Macalester Park Addition.

**Beautiful Home Sites**  
KIPP'S MACALESTER PARK is a newly planned addition of sixty lots which has never been offered for sale before, and in which each and every lot is a suitable home building site covered with beautiful oak trees.

**Has Steady Increase**  
MACALESTER PARK property has held a true and steady increase in value each year. This has been caused by the thousands of people who have purchased property in this district with the idea of a home. In 1913 we sold our first Macalester Park property, comprising thirty lots. We sold all in less than five hours' time.

**Ideal Surroundings**  
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There is a Public Credit School for their east on Randolph street and a new Grade School will be erected in this locality in the near future. St. Catherine's Seminary, which is on the corner Randolph street from this

**Some Facts**  
A little review of the last four years' business conditions shows very interesting facts. During that time we have sold to actual purchasers something over a thousand lots, of which 477 lots have been paid for and the purchasers buying have received their deeds. There are over two hundred homes today built and being lived in on the property we have sold. Now think what that means during the last four years there were over one thousand people who wanted a lot for a home, but who had never had the opportunity to obtain one until we offered it to them on our easy payment plan, and today there are over two hundred families who were renters four years ago now living in their own homes and whose value runs into many thousands of dollars. This all happened during the hard times of the last four years when many people could not obtain work and wages were low. If others could do this during the hard times, just passed under conditions just the opposite, for it is a fact that the United States has never been as prosperous as it is today. What advice have done, you can do if you will, only you must shake off this indifference and hesitation and let us help you.

**The True Idea**  
The advertisement is written to give you a true idea of what Kipp's Macalester Park Addition is. We would be wasting our money if we misstated the facts, for we could not expect to sell you a lot in this addition if we led you to expect to find advantages, etc., which the property cannot bear out, for when you come on to the grounds there is no power that can stop you from using therefore, every state

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**Kipp's Macalester Park.**

JAMES

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3



builders of homes in the Great Northwest, a few of which are pictured here, will build for you, while others find it difficult to find a home.

**Nobody Wants to Live on a Vacant Lot.**  
**Better Make Your Vacant Lot Grow a House.**  
**It Will Pay You to Do So.**  
**McAnulty Will Tell You How.**

**We Are Going to Raise the Prices of Homes on April 28th**  
 because the price of labor is climbing skyward. There does not seem to be any tendency of labor prices pulling down for a number of years as really assured, coupled with such a high price for materials. In fact, the demand for labor and consequently higher wages yet. This is so solidly true that all who would contract for building of homes will have to add an additional charge after that date.

**A Vacant Lot Is Like a Lazy Man, Produces Nothing, Costs Money to Keep, and Is a Nuisance in the Locality.**  
**If It Doesn't Do Something in Your Favor, You Are Losing Money.**

**At the End of Ten Years, Who Has Your Coin?**  
**An Answer to Which Is Cheaper, to Rent or Own a Home?**

Take a \$4,000.00 home for an example, a fair rental is \$12.50 per month, not adding anything for interest upon money paid in which means an additional profit for the landlord that will take care of repairs very nicely. You have parted with \$4,000 in ten years. Your landlord has to provide tenant income for himself. YOU have nothing but a bunch of worthless real receipts.

On the other hand if you bought a home by the McAnulty Contract Payment Plan, pay \$25.00 monthly which includes in interest, at the end of ten years you will have \$3,000.00 per month during the payment period, goes back into your pocket as a bonus, or about \$13.00 per month in all. Pretty low rent for a \$4,000 home! At the end of ten years, out of what would have ordinarily gone forever as rent, you receive \$1,000.00.

Of course, the above condition is only true when dealing with McAnulty, subsidiary payment plans of other building concerns would cost you over \$1,500 more in payments alone. Read you over \$1,500 more in payments!

**These Really Classy, Comfortable Designs**  
 McAnulty-built Homes. They make you stop, stare and admire.

No matter whether you want to or not you will soon around and take another look, you couldn't forget them, they have that subtle, sensible, comfortable look that you have always craved for, they are so different, have real individuality.

McAnulty-built Homes are designed by ourselves, personally, to please you. We have made so that your requirements, to certain the little and big details that you have planned to enjoy in your own re-creation of a home.

Besides, McAnulty Homes are complete in every detail. Electric, wiring and fixtures, high grade plumbing, gas, water and sewer connections from the street, outside lamp house, stationary wash tubs, shades, curtain rods, in fact everything needed for comfort.

**\$1,048 Fin. for Buying a \$4,000 Home from the Other Fellow**  
 Here are the figures:

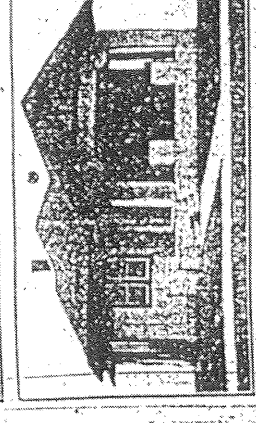
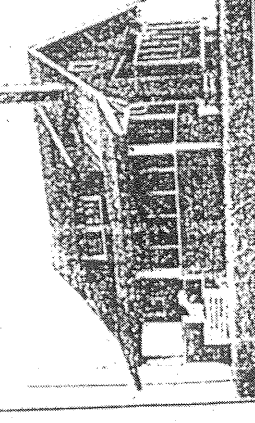
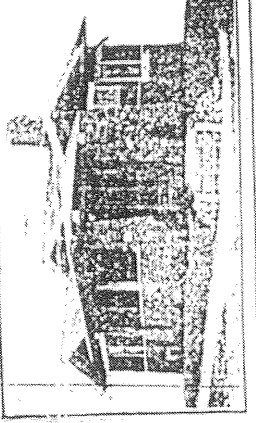
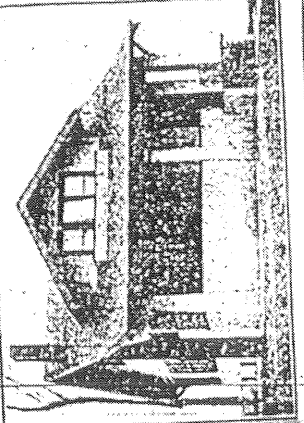
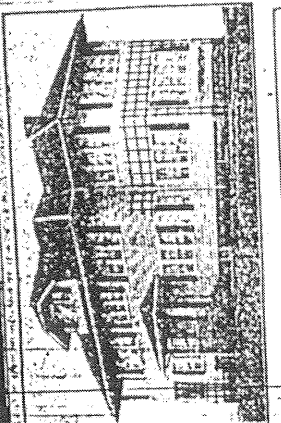
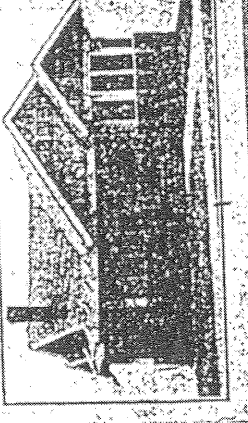
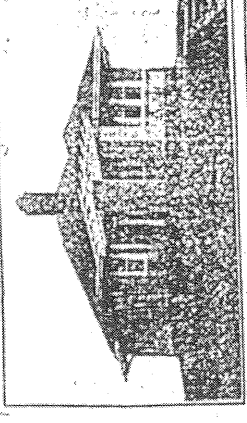
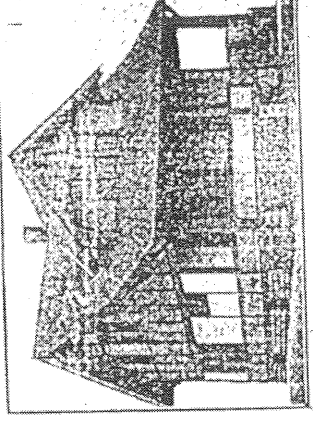
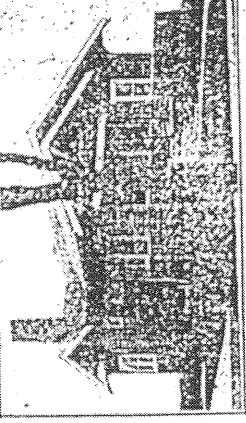
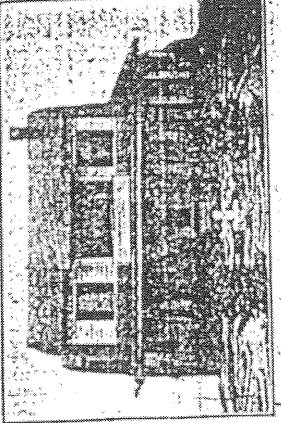
Other Fellow's Plan:	
Down payment, 10% .....	\$400.00
Monthly payments, \$100 for 31 months .....	\$3,100.00
and 6 months 11% payments .....	\$1,000.00
<b>Total .....</b>	<b>\$4,500.00</b>

McAnulty Plan:

Down payment, 10% .....	\$ 400.00
Monthly for 10 years only, 1% monthly (12% payments), \$18.90 .....	\$1,890.00
<b>Total cost McAnulty plan, only .....</b>	<b>\$2,290.00</b>

You will see by the above comparison that others demand a larger price, a larger monthly payment and a longer term (twenty months longer than our way) and you pay their price a total of \$4,500.00. You pay by the McAnulty way, only \$2,290.00.

**McANULTY PLAN SAVES YOU IN PAYMENTS ALONE \$1,048.00**  
 Better investment before it's too late. There is a reason.



# McANULTY

## IMPROVEMENT AND INVESTMENT

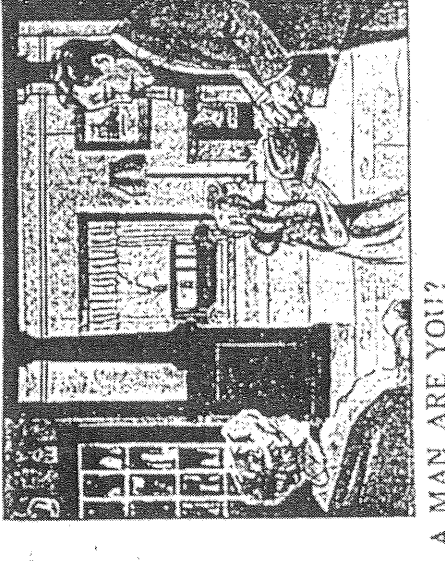
# COMPANY

Room C, Ground Floor, Exchange Bank Bldg., Sixth and Minnesota  
 PHONES—CEDAR SEVEN THOUSAND. AUTO 25 184.  
 CEDAR 4341.  
 (Appointment of Location of Minneapolis Office Next Week)

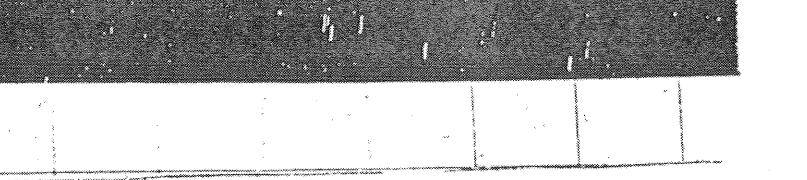
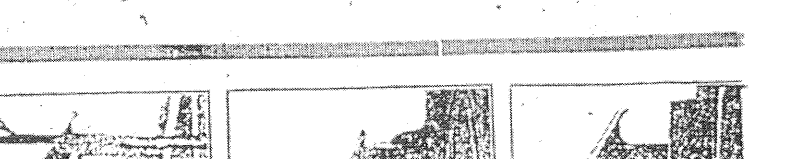
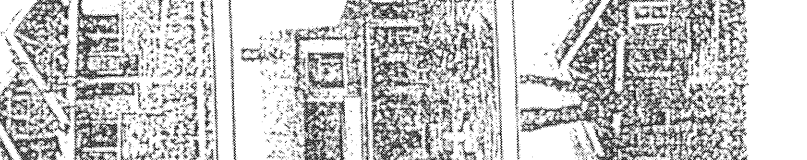
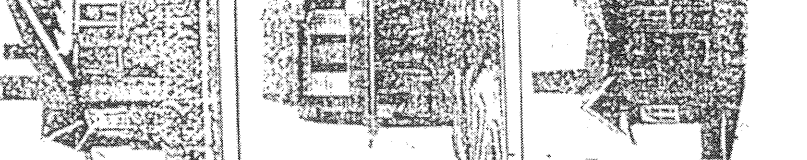
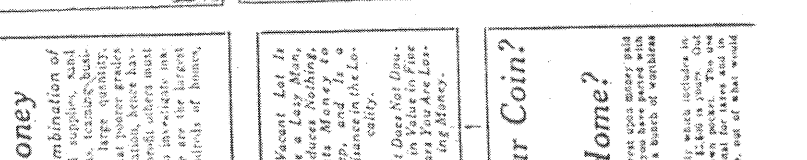
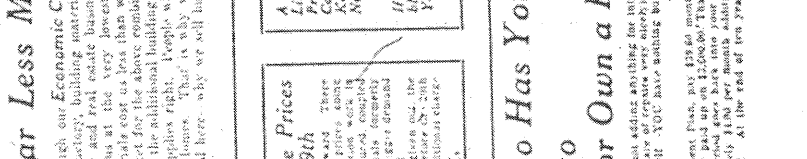
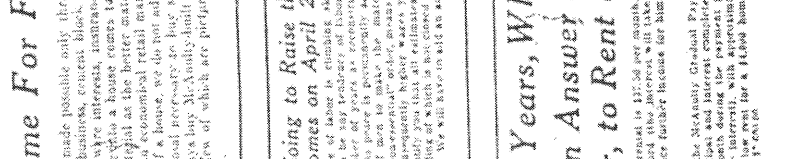
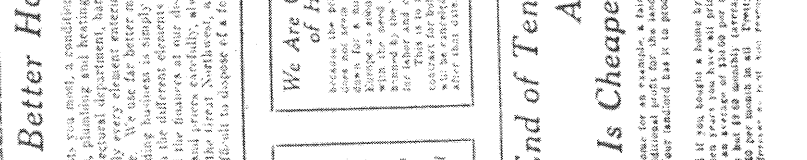
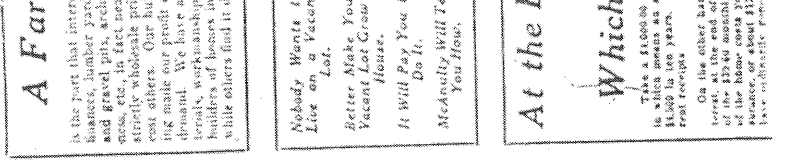
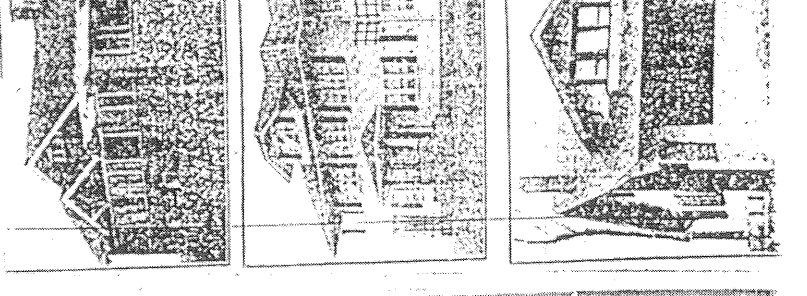
OPENINGS BY APPOINTMENT

# The Little Birds Own Their Homes, That's Why They Sing

**The First Picture**  
 In a 61 Peter Street eating house lives a very beautiful white haired lady and a bearded, hard-working old man. They celebrated the 50th anniversary of their wedding Thursday—paid rent all the week. The man is in government employ, and he gets home about 11 o'clock. Their rent room is all furnished. They have a stove, a sink, a table and chairs, and a bedstead. The furniture is all second-hand. The man has a job at a factory, and he gets home about 11 o'clock. Their rent room is all furnished. They have a stove, a sink, a table and chairs, and a bedstead. The furniture is all second-hand. The man has a job at a factory, and he gets home about 11 o'clock.



**The Second Picture**  
 Investigation shows entire block in which this very poor man in some government service, drawing practically same salary, in service business of success or accumulation, only he never to get into debt for his first home—gradually paid down, building a small apartment house, and he is now a successful man. He has a fine home, and he is now a successful man. He has a fine home, and he is now a successful man.



**A Far Better Home For Far Less Money**  
 is the part that interests you most, a condition made possible only through our Economic Combination of business, plumbing and heating business, interest, insurance and real estate business, tax-exempt, business and general, architectural department, hardware, ironing, and large quantity, large quantity, large quantity. We use far better material as the better material cost us at the very least, then what poorer grades cost more. Our building business is simply an economical retail market for the building profit interest must cost make our profit on the different elements of a house, we do not add the building profit interest in the house, we have all the business at our disposal necessary to buy supplies, people who have a large amount of work, workmanship and prices carefully, always buy McManis-built Homes. This is why we are the largest builders of homes in the Great Northwest, a few of which are prepared here: why we sell hundreds of homes, while others find it difficult to dispose of a few.

**We Are Going to Raise the Prices of Homes on April 26th**  
 because the price of labor, the cost of lumber, the cost of ironing, and the cost of plumbing, and the cost of heating, and the cost of insurance, and the cost of interest, and the cost of tax-exempt, business and general, architectural department, hardware, ironing, and large quantity, large quantity, large quantity. For a number of years we have been working in Europe as well as here, and we have been working with the best of men to make the most of our business. This is the only way you can get a better deal. This is the only way you can get a better deal. This is the only way you can get a better deal.

**At the End of Ten Years, Who Has Your Coin? Which Is Cheaper, to Rent or Own a Home?**  
 Take a \$10,000.00 home for an example, a fair rental is \$17.50 per month, not adding anything for interest you would have to pay \$17.50 monthly as a \$10,000.00 home. The use of the \$10,000.00 means an additional profit for the landlord the interest will take care of itself. You have nothing but a bunch of cash in your pocket. Your landlord has to produce further income for himself. At the end of ten years, out of what would have been the \$10,000.00 home, you have only \$1,000.00 left. The use of the \$10,000.00 means an additional profit for the landlord the interest will take care of itself. You have nothing but a bunch of cash in your pocket. Your landlord has to produce further income for himself. At the end of ten years, out of what would have been the \$10,000.00 home, you have only \$1,000.00 left.

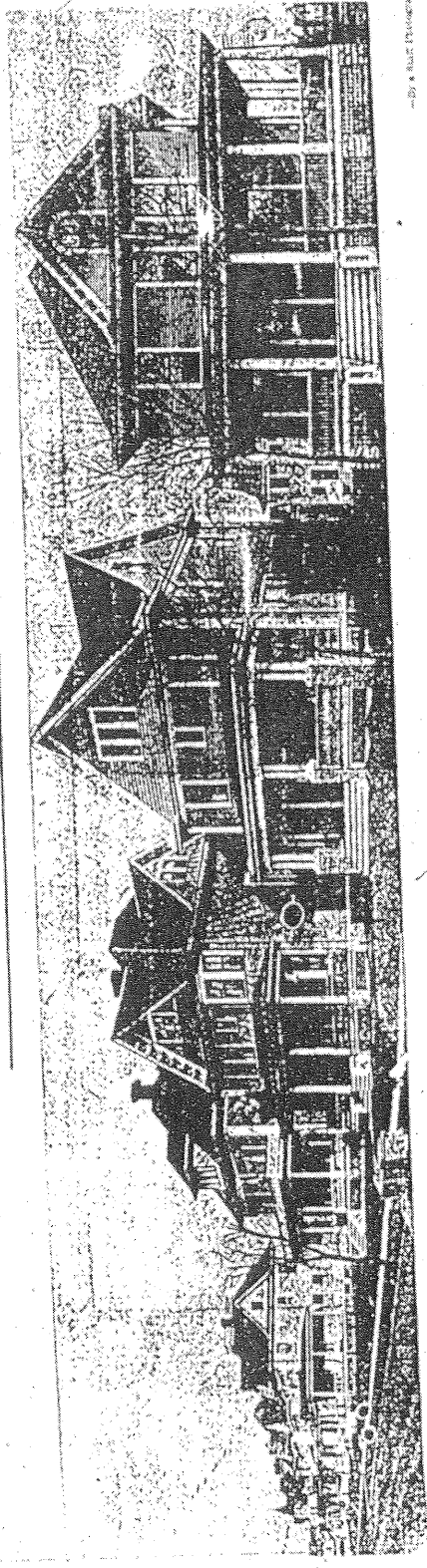
**WHICH TYPE OF A MAN ARE YOU?**  
 Nobody Wants to Live on a Vacant Lot. Better Make Your Vacant Lot Grow a House. It Will Pay You to Do It. McManis Will Tell You How.  
 A Vacant Lot Is Like a Lazy Man, Producing Nothing, Getting Money to Spend, and Is a Misfortune in the Locality. If It Does Not Drive Its Value to Five Years You Are Losing Money.  
 At the End of Ten Years, Who Has Your Coin? Which Is Cheaper, to Rent or Own a Home?

THE SAINT PAUL PIONEER PRESS: SUNDAY, MAY 14, 1905.

THIRD SECTION.

# FLOW OF ATTRACTIVE HOUSES ON LAUREL AVENUE

## Many Expensive Homes Are Being Erected in the Seventh Ward and No Portion of the Ward Is Filling Up More Rapidly Than That of Laurel Avenue Near Milton Street.



—By a Real Estate Artist.

The seventh ward, which is the most rapidly growing section of the city, is the one in which the flow of attractive houses is most noticeable. The houses on Laurel avenue, near Milton street, are the most expensive and attractive of the kind ever erected in the ward. The houses are built on a corner lot, and are of the most modern and attractive design. The houses are built on a corner lot, and are of the most modern and attractive design. The houses are built on a corner lot, and are of the most modern and attractive design.

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### SAVE YOUR TIME DWELLING HOUSES

by first taking a look at the photographs in my office of the following houses, and selecting those that suit your fancy and your purse to go out and inspect.

With special note of the first four which are on lot 1 B. H. R.

Dwelling on Martin	\$1100
Another on Huber	\$1800
One on Raymond street	\$1800
A good one on North	\$1800
On Nina, with large lot	\$2750
House, near Park, Marshall	\$1500
Charming in Park, Marshall	\$2500
House, near Park, Marshall	\$1500
Charming in Park, Marshall	\$2500
House, near Park, Marshall	\$1500
Charming in Park, Marshall	\$2500

### J.W. Taylor

REAL ESTATE—For Sale.

A dwelling on Martin \$1100  
 Another on Huber \$1800  
 One on Raymond street \$1800  
 A good one on North \$1800  
 On Nina, with large lot \$2750  
 House, near Park, Marshall \$1500  
 Charming in Park, Marshall \$2500  
 House, near Park, Marshall \$1500  
 Charming in Park, Marshall \$2500

### EASY TERMS

Buy now. Don't pay 'til you have the house. We have a large stock of houses on hand, and we will sell them on easy terms. We have a large stock of houses on hand, and we will sell them on easy terms. We have a large stock of houses on hand, and we will sell them on easy terms.

### DANIEL KELLY

REAL ESTATE—For Sale.

324 Pioneer Press Building.

\$1050—Well located, single house, just new, like new, East Point street.  
 \$1800—New, modern, single house, East Point street.  
 \$2500—Good house, East Point street.  
 \$3450—2-story modern residence, East Point street.  
 \$4500—2-story modern residence, East Point street.  
 \$5500—2-story modern residence, East Point street.

### ST. ANTHONY HILL

Exclusive Residence

Property for Sale.

Large, beautiful, modern residence, built on a corner lot, with a large lot, and a beautiful view of the city. The property is in the best location, and is a fine investment. The property is in the best location, and is a fine investment. The property is in the best location, and is a fine investment.

### Ware & Hospes

REAL ESTATE—For Sale.

Members of the Real Estate Exchange of St. Paul and Minneapolis.

222 East Fourth Street.

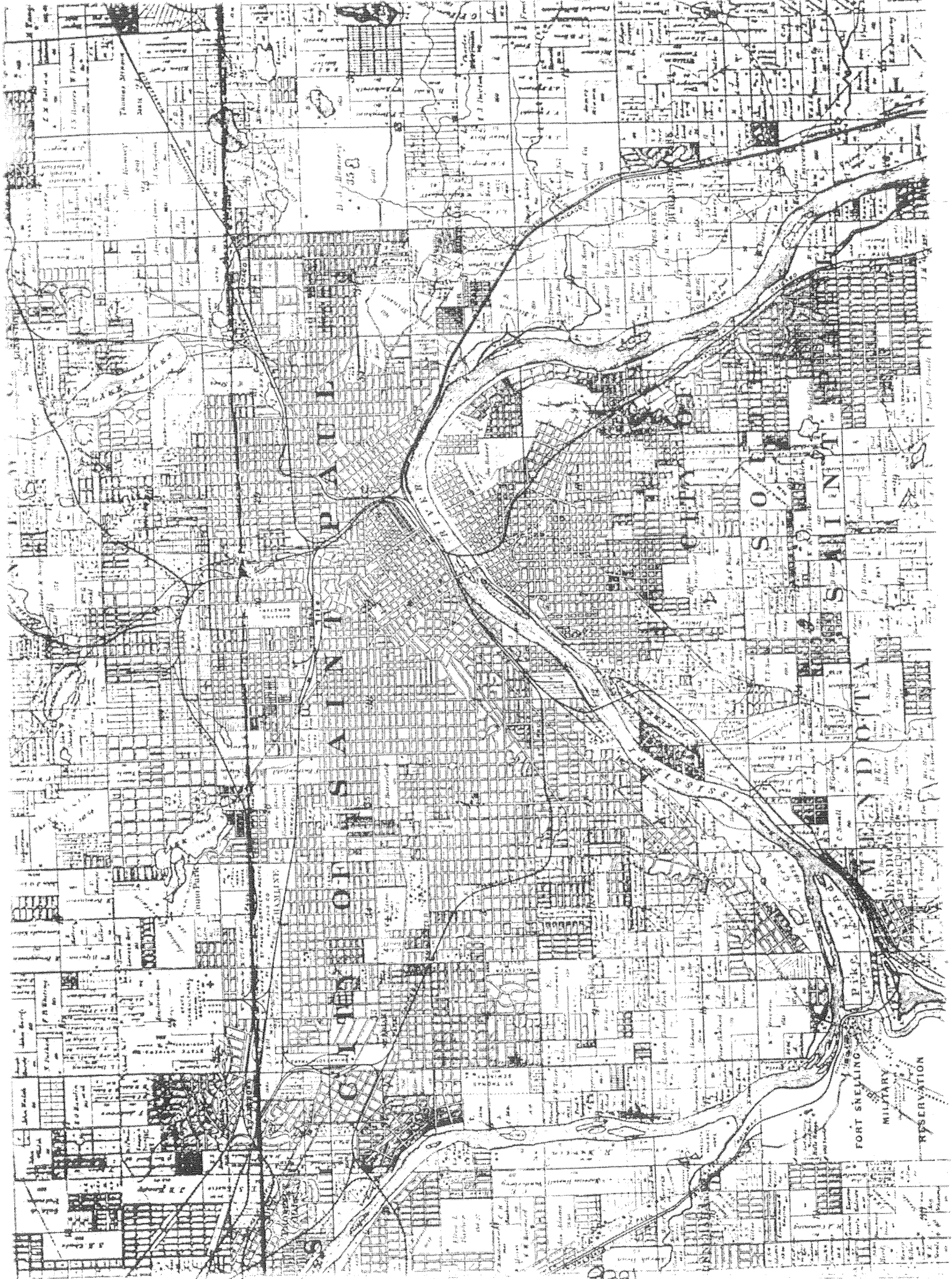
Have a large stock of houses on hand, and we will sell them on easy terms. We have a large stock of houses on hand, and we will sell them on easy terms. We have a large stock of houses on hand, and we will sell them on easy terms.

### BARNES & LARKIN

REAL ESTATE—For Sale.

108 East Fourth Street.

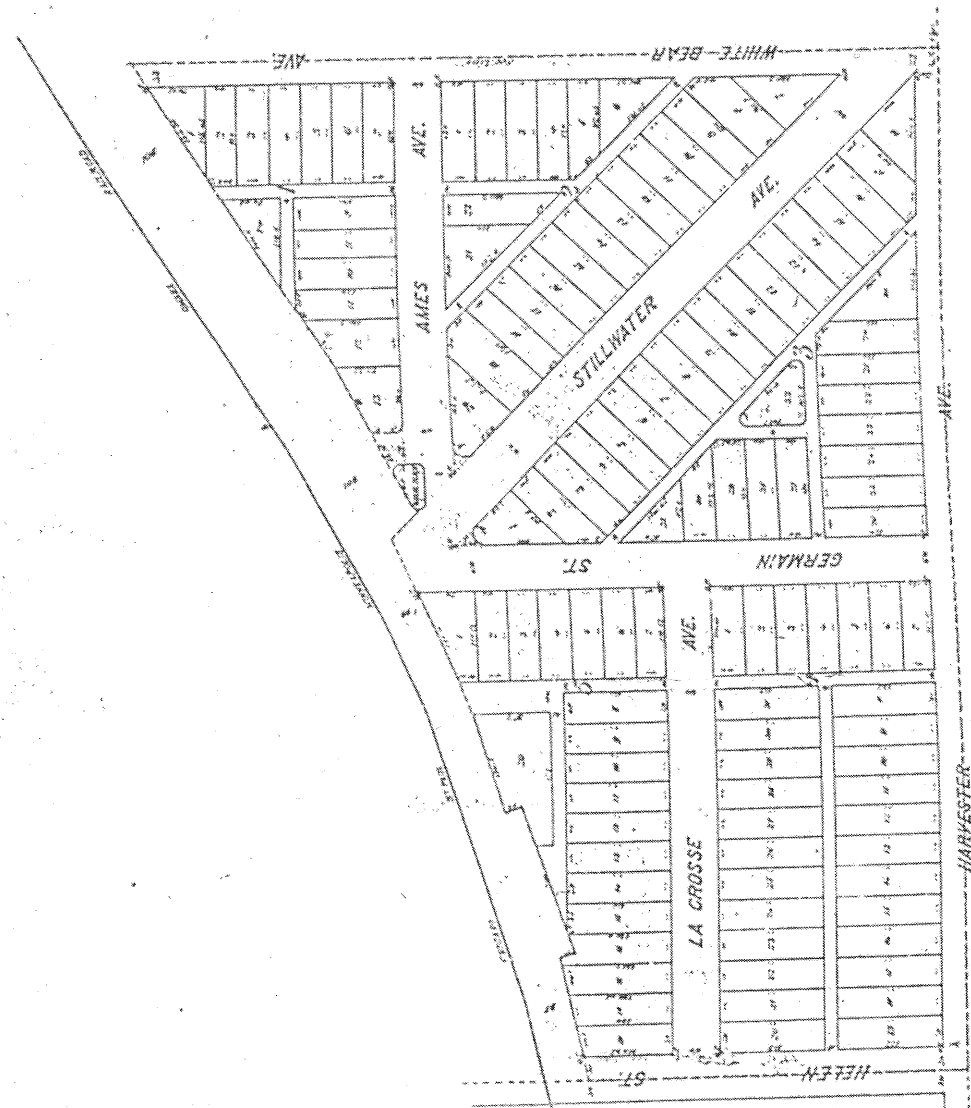
Have a large stock of houses on hand, and we will sell them on easy terms. We have a large stock of houses on hand, and we will sell them on easy terms. We have a large stock of houses on hand, and we will sell them on easy terms.



27

STATE OF MICHIGAN  
 County of \_\_\_\_\_  
 This is to certify that the within instrument was filed for Record in the Office of the Clerk of the Court at \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_ 1928 at \_\_\_\_\_ o'clock \_\_\_\_\_ M., and that the same is duly recorded in \_\_\_\_\_ Book \_\_\_\_\_ of \_\_\_\_\_ pages \_\_\_\_\_ of \_\_\_\_\_  
 By \_\_\_\_\_  
 Clerk of Court

# AARON PARK



We hereby certify that the within instrument was filed for Record in the Office of the Clerk of the Court at \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_ 1928 at \_\_\_\_\_ o'clock \_\_\_\_\_ M., and that the same is duly recorded in \_\_\_\_\_ Book \_\_\_\_\_ of \_\_\_\_\_ pages \_\_\_\_\_ of \_\_\_\_\_

State will guarantee the title to the land shown on this plat. The title to the land shown on this plat is guaranteed by the State of Michigan. The title to the land shown on this plat is guaranteed by the State of Michigan. The title to the land shown on this plat is guaranteed by the State of Michigan.

This property, being the \_\_\_\_\_ of \_\_\_\_\_, Michigan, is hereby sold to the \_\_\_\_\_ of \_\_\_\_\_, Michigan, for the purpose of \_\_\_\_\_.

Witness my hand and seal of office at \_\_\_\_\_, Michigan, this \_\_\_\_\_ day of \_\_\_\_\_, 1928.

Accepted and approved this \_\_\_\_\_ day of \_\_\_\_\_, 1928.  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

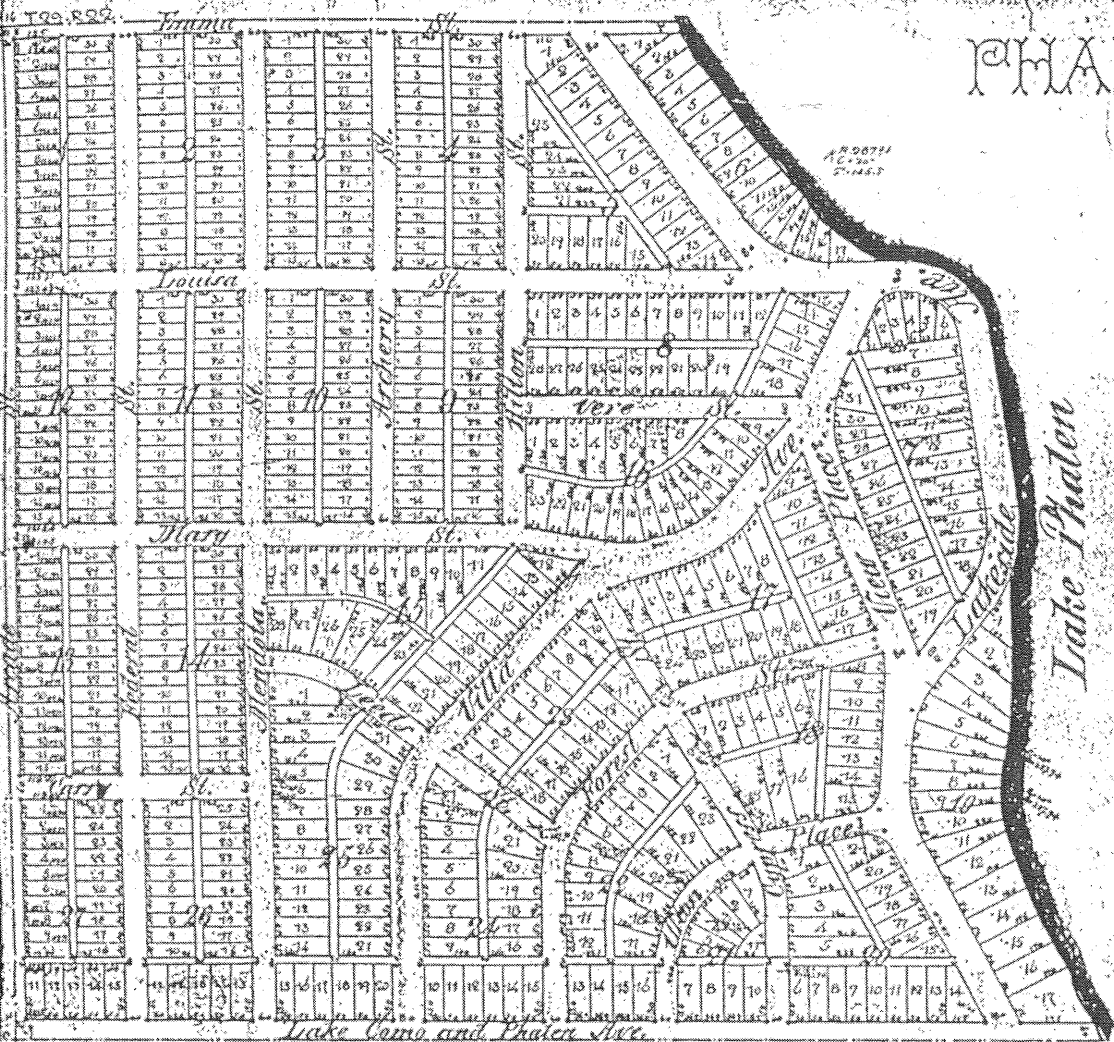
Not a part of the map.

# PHALEN PARK

RAMSEY CO. MINN.

Scaled in 200 ft.

Hawley & Nelson  
Supt. Engineers



STATE OF MINNESOTA,  
County of Ramsey.  
Office of the Register of Deeds.  
This is to certify that the within  
instrument was filed for Record  
in this Office, at St. Paul, on the  
13th day of August, A.D. 1887,  
at 11 o'clock of the forenoon, and  
that the same was duly received in  
book No. 111, page 111.

CITY TREASURER'S OFFICE  
ST. PAUL, MINN.  
OCT 4 1887  
ASSIGNMENTS PAID  
George Cole  
CITY CLERK

We the undersigned owners of Lots 5 and 4 of Section 21, Township 29 - Range 22, that is of the 1/4 Sec. 21, and the first 1/2 of the 1/4 Sec. 21, of said Section 21, hereby certify that we have caused the same to be surveyed, and plotted, and set of a survey, at Phalen Park, Ramsey Co., Minn., as shown on this map and hereby subscribe to the plat and for the public use further, all the terms, conditions and articles herein indicated.

Witness our hands with seals this 8th day of August, A.D. 1887.  
In presence of  
By *William A. Lowrey*  
William A. Lowrey, and  
Conrad E. ...  
John of North Carolina,  
County of Ramsey,  
1887 personally appeared before the undersigned, William A. Lowrey, and Conrad E. ...  
under their seal and in the presence of the undersigned, as their true and correct deed.

Halt of Minnesota,  
County of Ramsey }  
personally appeared before the undersigned, Samuel S. ...  
and acknowledged that this executed the foregoing instrument in behalf of Patrick S.  
of Ramsey Co., Minn.

State of Minnesota,  
County of Ramsey }  
On this 16th day of August, A.D. 1887, before me  
personally appeared the said ...  
person who executed the foregoing instrument in behalf of Patrick S.

We, the undersigned, being surveyor and plotted the  
property described in this map as Phalen Park, Ramsey Co.,  
Minn., and set of a survey, and the same as shown  
on this plat, and the same as shown.

State of Minnesota,  
County of Ramsey }  
On this 16th day of August, A.D. 1887,  
personally appeared before the undersigned, ...  
for the firm of Hawley and Nelson, and ...  
knowledge that he executed the foregoing instrument in  
his free, full and true mind.

Accepted and approved this 16th day of August,  
A.D. 1887.  
Accepted by the Common Council, City of St. Paul,  
on this 16th day of August, 1887.

Taxes Paid and Transfer Entered  
OCT 8 1887  
M. F. ...  
or M. F. ...

# DESNOYER PARK

Ramsey County  
MINNESOTA

Scale: 1 inch = 300 feet

HAWLEY & NEWELL  
Civil Engineers.

STATE OF MINNESOTA,  
County of Ramsey.

I, the undersigned, Clerk of the Superior Court, do hereby certify that the within plat is a true and correct copy of the original filed in my office on the 15th day of October, 1887, at 10 o'clock, A.M., and that the same is duly recorded in my office on the 15th day of October, 1887, at 10 o'clock, A.M.

W. C. HARRIS, Clerk of the Superior Court.

Accepted by the County of Ramsey, Minn., this 15th day of October, 1887.

*W. C. Harris*  
Clerk of the County

LEFT FOR COUNTY OFFICE  
10 OCT 1 1887  
REGISTERED  
10 OCT 1 1887



COUNTY ENGINEER  
5 OCT 3 1887  
1888 TAX PAID  
RAMSEY COUNTY

Mississippi River

Accepted and Approved  
this 23rd day of Oct 1887  
for the County of Ramsey  
Minn.

*W. C. Harris*  
Clerk of the County

FILED FOR RECORD  
OCT 23 1887  
W. C. HARRIS  
Clerk of the County

copy that we have arranged and shall be the property of the  
the County of Ramsey, Minn., in and had placed  
at the corner of each and every lot as shown on the plat  
of said map.

On the 15th day of October, 1887, I, the undersigned, Clerk of the Superior Court, do hereby certify that the within plat is a true and correct copy of the original filed in my office on the 15th day of October, 1887, at 10 o'clock, A.M., and that the same is duly recorded in my office on the 15th day of October, 1887, at 10 o'clock, A.M.

W. C. HARRIS, Clerk of the Superior Court.

Accepted and Approved  
this 23rd day of Oct 1887  
for the County of Ramsey  
Minn.

*W. C. Harris*  
Clerk of the County

FILED FOR RECORD  
OCT 23 1887  
W. C. HARRIS  
Clerk of the County

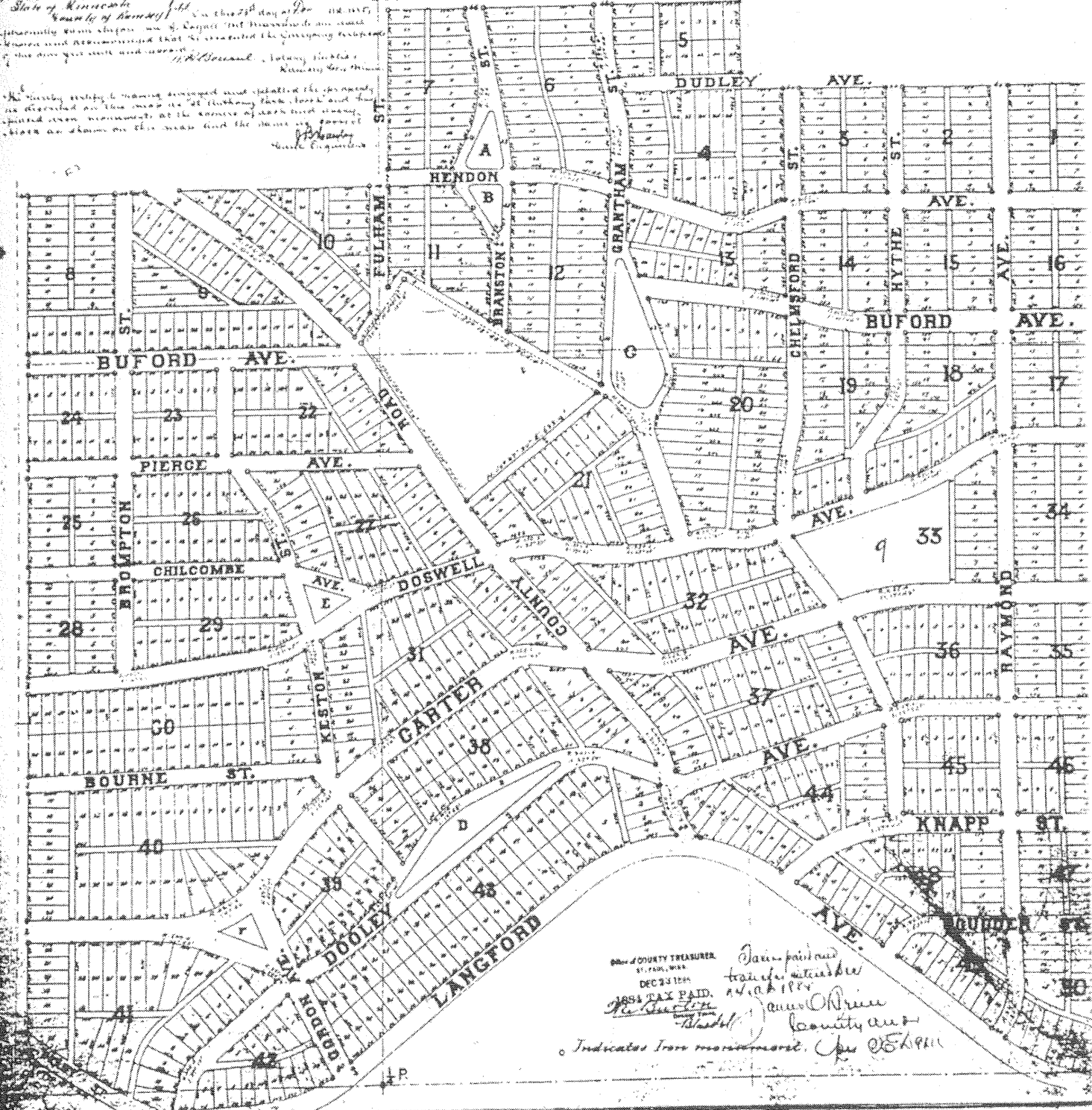
This is to certify that the within plat is a true and correct copy of the original filed for record in the office of the County Clerk of Hennepin County, Minnesota, on the 23rd day of May, 1924, at 10:55 A.M. and is subject to the provisions of the Act of the Legislature passed May 17, 1923, Chapter 237, Minnesota Statutes, 1923, and to the amendments thereto.

Accepted and approved this 23rd day of May A.D. 1924  
J. S. Holman }  
County Clerk } Not Commissioner  
H. J. Egan }

N ST.  
ANTHONY PK

In a final report made by the State Auditor for the year 1924, it is stated that the within plat is a true and correct copy of the original filed for record in the office of the County Clerk of Hennepin County, Minnesota, on the 23rd day of May, 1924, at 10:55 A.M. and is subject to the provisions of the Act of the Legislature passed May 17, 1923, Chapter 237, Minnesota Statutes, 1923, and to the amendments thereto.

The County Auditor's report is hereby approved and certified to the persons interested in the same, and it is hereby ordered that the same be published in the County Clerk's Office, at the expense of the party or parties herein named, at the date of this report, which is the date of this report, and that the same be recorded in the office of the County Clerk of Hennepin County, Minnesota, on the 23rd day of May, 1924, at 10:55 A.M.



Office of COUNTY TREASURER  
ST. PAUL, MINN.  
DEC 23 1924  
TAX PAID  
Indicates from memorandum, Apr 23, 1924

Jan paid and  
transfer attached  
and Office  
County and  
Apr 23, 1924

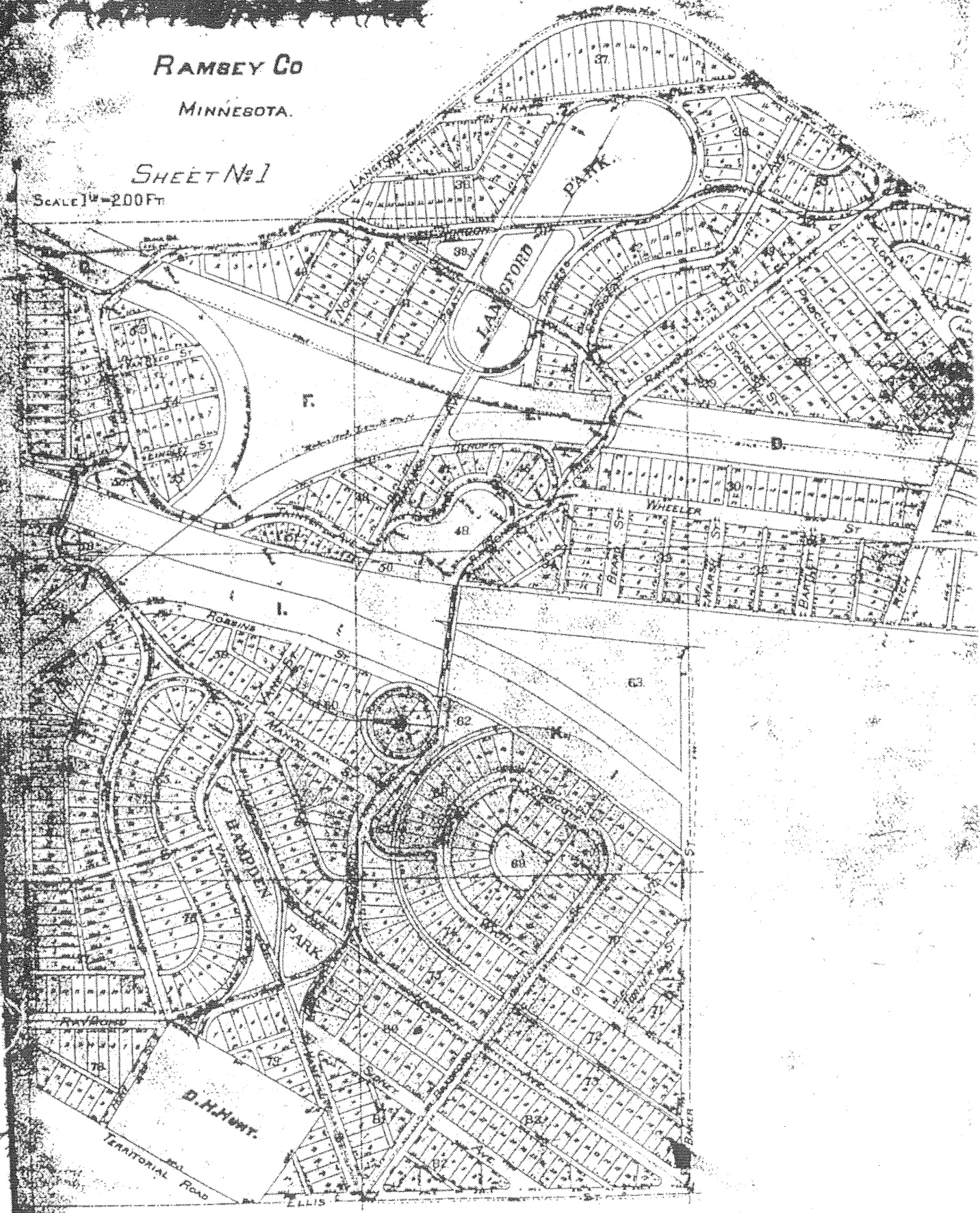


RAMBEY Co

MINNESOTA.

SHEET No 1

SCALE 1" = 200 FT



# MERRIAM PARK

RAMSAY CO. MINN.

Surveyed & Drawn  
by  
SIMAS & HOWE

1908



The City of Merriam, Minn., is hereby authorized to issue bonds in the amount of \$100,000 for the purpose of constructing a sewer system in the city of Merriam, Minn., and for the purpose of paying the interest on said bonds.

Witness my hand and the seal of said city this 1st day of January, 1908.

Mayor

Approved: *[Signature]*  
City Engineer

Approved: *[Signature]*  
City Engineer

Approved: *[Signature]*  
City Engineer

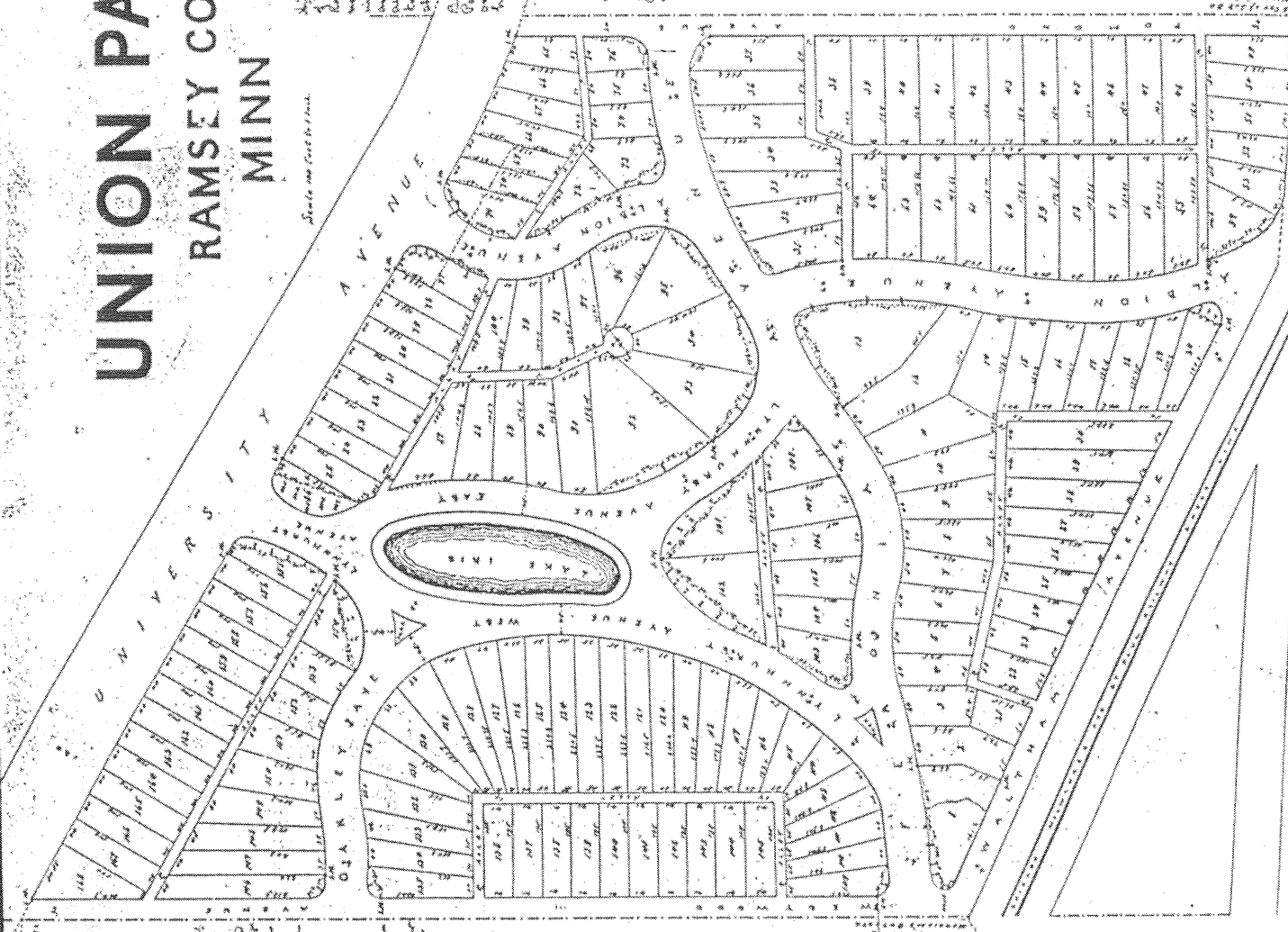
Approved: *[Signature]*  
City Engineer

Approved: *[Signature]*  
City Engineer

# UNION PARK

## RAMSEY CO MINN

Scale one foot to one inch



I hereby certify that the above plat was prepared by me in accordance with the provisions of the laws of the State of Minnesota, and that the same is a true and correct copy of the original as the same appears on file in my office. Witness my hand and seal of office this 15th day of May, 1914.

*John J. H. H.*  
County Clerk

*Frank J. H. H.*  
City Clerk

*John J. H. H.*  
City Clerk

Having all been approved by the Board of Supervisors of the City of Ramsey, Minnesota, on the 15th day of May, 1914, and the same being a true and correct copy of the original as the same appears on file in my office. Witness my hand and seal of office this 15th day of May, 1914.

*John J. H. H.*  
County Clerk

Approved this 15th day of May, 1914.  
*J. H. H. H.*  
John H. H.

Not to be changed and to be retained this plat copy.  
J. H. H. H.

Survey conducted by J. H. H. H.

**W. E. BURTON,**  
**Real Estate and Loans**

379 JACKSON STREET.

Money Loaned on Improved Real Estate at 6, 7 and 8 per cent., according to location of property and size of loan.  
Investments made and Taxes Paid for Non-Residents.

SOLE AGENT FOR MILHAM PARK ADDITION TO ST. PAUL.

**MILHAM PARK**

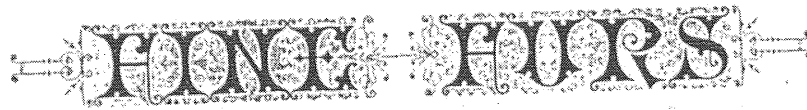
is located on the Snelling Avenue Boulevard, only four blocks from Macalester Station, in the very heart of the most desirable residence section of the inter-urban district.

LOTS SOLD ON FAVORABLE TERMS.

Write for Plans and Full Particulars.

References:— Bank of Minnesota, St. Paul. Germania Bank, St. Paul. St. Paul National Bank, St. Paul.

**RANSOM & HORTON,**  
MANUFACTURERS OF



Dealers in HATS & FURNISHING GOODS.

Correspondence Solicited.  
Special Attention Paid to Early Orders.

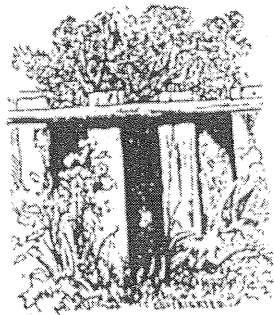
99 & 101 East Third Street,  
ST. PAUL.

**UNION LAND COMPANY**

OF SAINT PAUL.

Capital, \$2,000,000, fully paid.

F. D. HAGER, PRESIDENT AND TREASURER.  
G. B. YOUNG, VICE PRESIDENT.  
F. E. FOSTER, SECRETARY.



THE COMPANY owns extensive tracts of land within the city limits, suitable for suburban residences and sites for manufacturing. The Chicago, Milwaukee & St. Paul and Chicago, Burlington & Northern Railroads traverse the whole length of these lands, affording to manufacturers unequalled facilities in the way of transportation and transfer for both supplies and products. The lands comprise both tracts upon railroad grade and uplands, from the latter of which superb views of the city and the Mississippi River are obtained. Substantial assistance will be extended to manufacturing concerns which will locate their plants upon the company's lands, and correspondence is invited. Residence lots for sale. Address the Company,

Room 7 German American Bank B'ld'g, ST. PAUL.

# MACALESTER PARK

Scale: 1 in. = 100 ft.

Surveyed and Drawn by  
**Edwin & Kimball**  
 Civil Engineers



We, the undersigned, owners and proprietors of the land shown hereon (1/2 of the Southern quarter - 1/4 of section four), Township Twenty eighth - Range Twenty three (23), do hereby certify that we have caused the same to be surveyed and platrolled as this map shows; and, further, that we do give and dedicate to the public and for the public use forever the roads and alleys as shown to run through said property.

Witness our hands and seals this 27th day of October A. D. 1883.

In presence of  
 Charles E. ...  
 William G. ...  
 James J. ...

County of Ramsey  
 State of Minnesota

On this 27th day of October A. D. 1883, personally appeared before me Charles W. ... and ... (John W. ...), to me known to be the identical persons who executed the foregoing instrument and who acknowledged having executed the same of their own free will and accord, and as their free act and deed.

Witness my hand and seal this 27th day of October A. D. 1883.

Notary Public  
 Ramsey Co.

We hereby certify that we have surveyed and platrolled the within described property, and have placed iron monuments as required by law and that the same is correct.

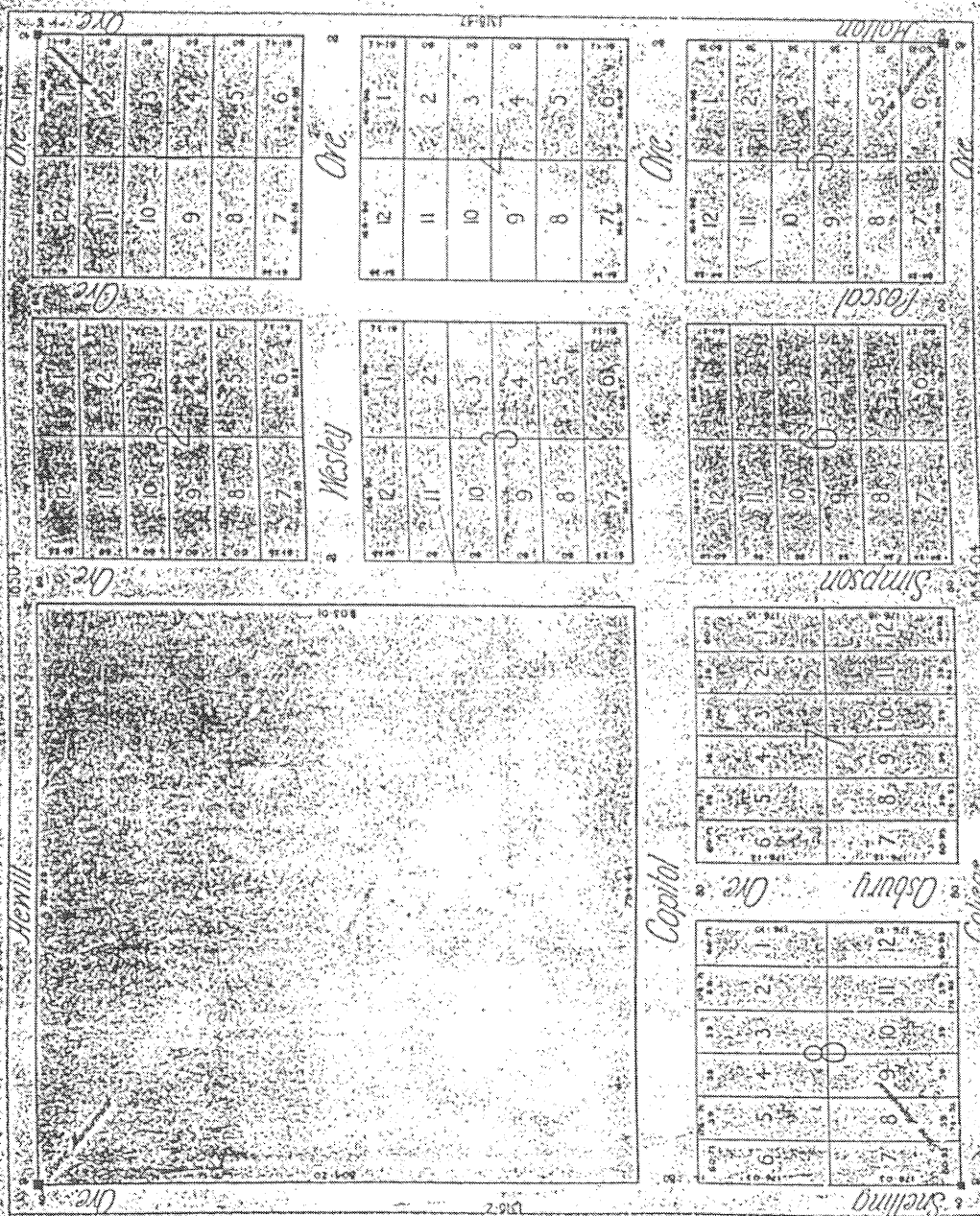
Edwin & Kimball  
 Civil Engineers

Approved  
 St. Paul 27th day of October A. D. 1883.  
 Plat Commission

James paid & Received  
 Andrew for 27th 1883  
 J. H. ...

STATE OF MINNESOTA  
 County of Ramsey  
 This is to certify that the within described property is correctly surveyed and platrolled as shown on this map.

# MAXIMINE PLAT.



State of Minnesota }  
 County of Ramsey }  
 I, Sam'l H. West, Surveyor,  
 do hereby certify that on the 25th day of June A.D. 1880, at the request  
 of the Board of Supervisors of the County of Ramsey, I have  
 divided the South West Quarter by the South West-  
 Quarter (10) acres of the South East-Quarter of the  
 West Quarter of Section Twenty seven (27) Township 6  
 North Range Three (3) in said County of Ramsey  
 into blocks and blocks, and the same in a cer-  
 tain made by me showing such survey and division,  
 and sufficient copies were placed on file in the  
 land the hands of the Ramsey County of Ramsey  
 for all the parts within or said plat by the words here-  
 in.

State of Minnesota }  
 County of Ramsey }  
 The hands of the Ramsey County of  
 a corporation, by its President and Secretary, hereby certify  
 in compliance with the act passed on the 5th  
 of the South West-Quarter and the West (10) in  
 South East-Quarter of the South West-Quarter of Section 27  
 (27) Township Three (3) Range Three (3) in said  
 County of Ramsey, that the same was divided into blocks  
 and blocks as shown on the annexed plat, and that the same was  
 made - the same the same and designated as follows:  
 that as shown on said plat are designated as follows:  
 The following survey of said quarter by its President and  
 Secretary is set of hand and approved by the Board of  
 Supervisors of June 25th 1880. The hands of the Ramsey County  
 by James William Weston }  
 William Weston }  
 Harold L. Allen }  
 John Stephens Secretary

State of Minnesota }  
 County of Ramsey }  
 I, Sam'l H. West, Surveyor,  
 do hereby certify that on the 25th day of June  
 1880 before me personally came Harold L. Allen of the County  
 of Ramsey, as being the holder of the title of the above-mentioned  
 Minnesota, a corporation, and duly acknowledged that said  
 caused the said state above described like engraved and set on  
 as "blocks" as shown on the annexed plat and that it is  
 made shown on said plat to parties interested in the same  
 sufficient and made their acknowledgment as to the fact and kind of the  
 partition. At the same time said Allen came Sam'l H. West  
 and requested the certificate just above and acknowledged that he  
 wanted the same.

SCALE 100 FT. TO THE INCH

St Paul May 25 1880  
 J. Paul Weston  
 Surveyor

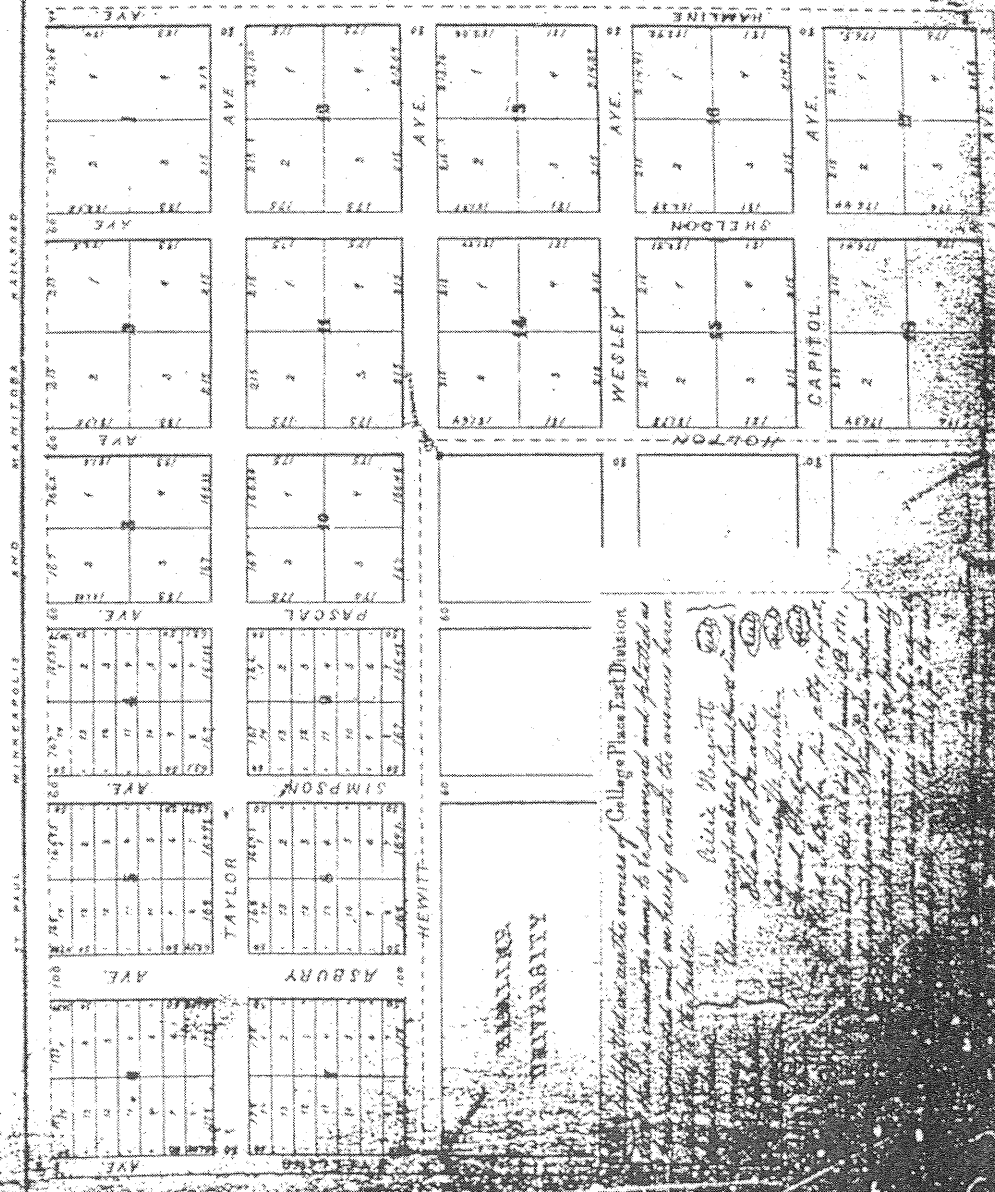
St Paul May 25 1880  
 J. Paul Weston  
 Surveyor

I hereby certify that this is a correct copy of the S.W. 1/4 of the S.W. 1/4  
 and the West 1/2 of the S.E. 1/4 of the S.W. 1/4 of Sec  
 27 in T. 29. R. 23, as surveyed by me in the month of June 1880.  
 J. Paul Weston  
 Surveyor

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STATE OF MINNESOTA  
 County of Hennepin  
 This is to certify that the within and thereunto annexed plat of land is a true and correct copy of the original plat as the same appears on file in the office of the Register of Deeds at St. Paul, Minnesota, and that the same was duly reported to the Board of Supervisors of the County of Hennepin, Minnesota, on the 11th day of August, 1881, and that the same was duly reported to the Board of Supervisors of the County of Hennepin, Minnesota, on the 11th day of August, 1881, and that the same was duly reported to the Board of Supervisors of the County of Hennepin, Minnesota, on the 11th day of August, 1881.

St. Paul, Minnesota, August 11th 1881  
 James H. East, Register of Deeds  
 This is to certify that the within and thereunto annexed plat of land is a true and correct copy of the original plat as the same appears on file in the office of the Register of Deeds at St. Paul, Minnesota, and that the same was duly reported to the Board of Supervisors of the County of Hennepin, Minnesota, on the 11th day of August, 1881, and that the same was duly reported to the Board of Supervisors of the County of Hennepin, Minnesota, on the 11th day of August, 1881.



Bankers University  
 This is to certify that the within and thereunto annexed plat of land is a true and correct copy of the original plat as the same appears on file in the office of the Register of Deeds at St. Paul, Minnesota, and that the same was duly reported to the Board of Supervisors of the County of Hennepin, Minnesota, on the 11th day of August, 1881, and that the same was duly reported to the Board of Supervisors of the County of Hennepin, Minnesota, on the 11th day of August, 1881.

James H. East, Register of Deeds  
 This is to certify that the within and thereunto annexed plat of land is a true and correct copy of the original plat as the same appears on file in the office of the Register of Deeds at St. Paul, Minnesota, and that the same was duly reported to the Board of Supervisors of the County of Hennepin, Minnesota, on the 11th day of August, 1881, and that the same was duly reported to the Board of Supervisors of the County of Hennepin, Minnesota, on the 11th day of August, 1881.

# EAST DIVISION.





**THE TRAVELERS**  
 Life & Accident Insurance Co.  
 OF HARTFORD, CONN.  
**DEVOL & CHESEBRO,**  
 Agents for Columbus and Marion.  
 First National Bank Building.  
 ST. PAUL, MINN.

A. E. HOOD, LUMBER MANAGER.  
**Ohio Central Barge and Coal Co.**  
 SPECIAL AGENTS AND MANAGERS OF  
**Hard and Soft Coal.**  
 DEALERS IN ALL KINDS OF LUMBER, KEYS,  
 ETC.  
 111 E. Fifth St., Cor. Madison St., In Business Block.

**MULLER & THOMSON,**  
 WHOLESALE AND RETAIL  
**CARRIAGES, BUGGIES,  
 WAGONS,**  
 Sewing Machines.  
 No. 258 and 260 E. Fifth Street.

SCALE 1/4 INCH TO 1 FOOT  
 PUBLISHED BY  
**FRYER'S GUIDE**  
 OF THE CITY  
**OF COLUMBUS**  
 1884

