

CALIFORNIA STATE UNIVERSITY, HAYWARD

EXCELSIOR DISTRICT OF SAN FRANCISCO,

1850 TO 1900:

FROM RANCHO TO LOTS

A RESEARCH PAPER

DEPARTMENT OF HISTORY

BY

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Once, Mexican cowboys rode horses up the grassy slopes from San Jose Road and rounded up cattle for the Bernal family. Today, automobiles drive up and down these same slopes on paved streets lined with modest row homes housing thousands of families. Once a dirt road ran southwest from Mission Dolores through the Bernal Rancho, at which point another dirt road cut off and headed west to the ocean. Today, Mission Street carries a continuous, noisy caravan of automobiles, buses, and trucks through the Excelsior District, where many vehicles still veer right at Ocean Avenue, heading west toward the ocean. Transformation of the San Francisco countryside from grassy hills and dirt roads into residential communities with neighborhood business strips began during the last half of the nineteenth century and followed a pattern. Real estate speculators purchased large tracts of raw land from owners of ranchos, or from their attorneys, resold when profitable to developers who minced the land into blocks and lots for resale, hoping for and encouraging population growth out from the congested city center.¹ The Excelsior District evolved along these lines and exemplified the general pattern.

Rancho Rincon de Salinas y Potrero Viejo covered more than one square league in the southern part of San Francisco county, of which the Excelsior represented a small portion, and the land was owned and occupied by the Bernal family. The rancho's name translates "a corner place of salty, marsh land and an old cow pasture," but the description proves deceptive regarding size. A square league in old California extended theoretically six-and-one-half miles in either direction and contained over 4400 acres. The Bernals built at least two residences on their property along the stage road to San Jose (now Mission Street), and their land stretched up the grassy slopes behind the houses.² Ranch hands herded cattle throughout today's Excelsior District, north to about Army Street and east over the hills into Bernal Heights, down the other side into the Potrero all the way to the bay. José Cornelio Bernal applied to Governor José Figueroa in January 1835 for this cow pasture but the governor denied his petition and declared it common grazing ground; others had as much right to run cattle there as did Cornelio.³ A few years later, in 1839, another governor approved the petition, and the Bernal family acquired this vast rancho as private property.⁴

When California became a state in 1850, the federal government challenged many of these Mexican land grants. José Bernal's widow, Carmen Cibrian de Bernal, and her grown son, José Jesus Bernal, appeared in court in 1852

to defend their title, which had been challenged on the grounds of fraudulent alteration of original documents.⁵ The son testified that the family lived there, pastured and raised cattle there, and cultivated a garden; no one had ever disputed their claim except occasional squatters.⁶ Witnesses appearing on behalf of the Bernal's contradicted each other and in one instance apparently lied. A man who swore he had seen and read the original Mexican land grant failed a Spanish reading test given in court by the United States attorney.⁷ The Bernal title dispute dragged through the courts for three years until June 1855, when the United States Appeals Court decided in favor of the Bernal's, concluding that alteration of the documents did not necessarily indicate fraud because too many other forgeries would have been needed to make it all work.⁸

The widow Carmen Cibrian de Bernal won the court battle but lost the war as she later sold her rancho to her attorney, presumably to pay legal fees.⁹ Several years afterwards, a family friend, Jacques A. Moerenhout, testified in an unrelated court case that he acted as Mrs. Cibrian's land agent during the 1850's until the rancho sold to Harvey S. Brown, he thought in 1857.¹⁰ Moerenhout's credibility in this matter rested upon his career as a United States diplomat (consul to French islands in the South Pacific) and upon his reputation as a world traveler, soldier, writer, and painter. Harvey Smith Brown acted as attorney in many land-title actions and often

confiscated land in lieu of payment.¹¹ Unless he worked for the law firm of Halleck, Peachy, and Billings, Mrs. Cibrian's attorney of record, however, it remains unclear how Brown gained this property. Whatever the case, he probably followed the pattern of land transfer typical in such cases and sold quickly to real estate speculators.¹² The next link in this broken chain of title appeared on a San Francisco map printed in 1867, showing owners of a large portion of the Rancho Rincon de Salinas to be the firm of Pioche and Robinson.¹³

The period of the 1850's and 1860's, which saw the breakup of large Mexican and Spanish land grants, also saw François L.A. Pioche as one of the principal land buyers. Pioche and his first partner, J.B. Bayerque, arrived in San Francisco in 1849 with a cargo of merchandise to sell. By lending their profits to local businessmen, they soon became known as bankers who provided large sums at 3% interest per month and took land as collateral.¹⁴ Pioche believed San Francisco had great potential for growing into a cosmopolitan city and so invested in downtown real estate as well as undeveloped tracts in the Mission and beyond. He owned subdivisions in the Mission, Potrero, and Visitation Valley.¹⁵ To encourage population growth outward from the city center into the countryside where he owned land, Pioche financed or constructed what today we call a public utility - the Market Street Railway to the Mission District.¹⁶ Once transportation became available,

people could live farther from work. Pioche bought and paved a two-and-one-third mile stretch of the Ocean House toll road which he later sold for \$50,000 in April 1872 shortly before his death.¹⁷ Just one month later on May 2, without leaving any note of explanation, Monsieur Pioche, age 54, committed suicide, and the firm dissolved in February 1873.¹⁸ Executors of the estate sued his second partner, Lester L. Robinson, for misappropriation of funds as he essentially had run the business during its last decade. Referred to as Pioche's nemesis and called an evil genius, Robinson sat for several hours on the witness stand while attorneys grilled him regarding the firm's affairs.¹⁹ To every question he answered: "Don't know." In the commentator's words: "The lawyers who worked the handle of queries put to him had the dryest pumping on record."²⁰ Today, Pioche Street runs four blocks from the end of Athens near Silver Avenue east to Cambridge Street in Bernal Heights, a surviving link between the man and the land.

Pioche and Robinson may have held part of the Bernal Rancho for as long as ten years before they sold to a group of downtown businessmen interested in development. The map which shows the firm as owners of record was printed in 1867, yet investors actually had organized to purchase it the year before in 1866. Such an overlapping connection indicates that the land speculators Pioche and Robinson probably sold directly to developers: the Excelsior Homestead Association.

The term "homestead" has three meanings. The first defines a way to obtain free land from the federal government by agreeing to live there, to build a home, and to farm or ranch the land. After a specified number of years, the settler acquired full title to his homestead. The second definition is a legal procedure to protect one's home from being sold by creditors in order to collect debts. If Mrs. Cibrian had been able to file homestead papers, she might not have lost her property. The third use of the word describes a way in which investors purchase a large tract of land out in the country with a relatively small down payment, set up a holding company, and sell lots to individuals who build homes. In the 1860's and 1870's people called these organizations "homesteads;" today we call them subdivisions.²¹

Real estate circulars printed in 1868 encouraged young men to take their money out of savings accounts and invest it in a lot; but they also criticized those who purchased more than one lot hoping to re-sell in a few years at a profit. On one hand, they wrote, the lot may lie a considerable distance from the city center and may cost two or three times its worth. On the other hand, the installment plan provided such young men with their only way of ever owning a lot on which to build a home. Monthly payments as low as \$4.00 for a \$90.00 lot, or as high as \$10.00 to \$20.00 for more expensive lots, surpassed spasmodic efforts to save, as susceptible as young men are

to ". . . the temptations of company, or an idle day, by dress, a lazy fit, or some other besetting weakness. . ."
- such as liquor.²² In 1869 the debate continued over the furor for homestead lots. A homestead lot paid for, built upon, and occupied as a home truly qualified as a homestead, they wrote, but speculation in such lots loomed as a curse. Those who withdrew all their savings from banks crippled those institutions. Those who struggled to meet multiple monthly installments tied up surplus funds. The result? Land outside the city got sucked into the "homestead vortex."²³ Critics derided advertisements for homestead lots by describing them as "walk-into-my-parlor" ads: "'Money Doubled In One Year!' 'Rare Chance for Investment!' 'Homes for the Workingman!' 'The Cheapest Homesteads Ever Offered!'"²⁴ The writer commented dryly that public gullibility appeared to be a vein that never played out.²⁵ The City Directory for 1869 listed over one hundred homestead associations; by 1874, only one was listed. The homestead furor burned itself out in too many swindles arising from a too much abused plan for selling lots.

The Excelsior Homestead Association organized on May 1, 1866, with capital stock of \$144,000 and with offices at 302 Montgomery Street, Room 16. The association purchased 250 acres of land on the east side of the County road (Mission Street) situated on the Bernal Rancho and about five miles out from City Hall, then located on Portsmouth Square. It divided the acreage into 480 shares

of \$300 each.²⁶ In February 1869, Vitus Wackenreuder, a civil engineer from Marysville currently living in San Francisco three miles out San Bruno Road, surveyed the area and divided it into 98 blocks containing lots measuring 150 x 100 feet each.²⁷ Block 1 through 7 lay along the east side of the County Road from Amazon north to Avalon; blocks 8 through 14 lay along London Street from Avalon south to Amazon. The numbered blocks ran in a serpentine pattern up the slopes to the top of the hill with the last block, number 98, on Dublin at Persia.

When the Association offered these lots for sale during the first half of 1869, they sold quickly. During the ten day period from May 15 to May 26, approximately 115 lots sold, most at \$300 each, some at \$450 and \$600. Only ten lots sold singly. Ten purchasers bought two or three lots and the rest sold in units of four or more. The seven largest transactions involved 11 to 31 lots.²⁸ These spacious 150 x 100 foot lots shrank by 1888 to small lots measuring 25 x 100 feet.²⁹ This suggests that the Association sold large lots to contractors or small developers who, in turn, further subdivided and sold small lots to individuals. During that ten day period in 1869, the thirteen original investors took in \$34,670. The 480 shares for which they paid \$144,000 yielded approximately 726 lots (1 share yielded $1\frac{1}{2}$ lots). If each lot sold for an average of \$300, the eventual return equaled \$217,800, the gross profit \$73,000. The local Real Estate Circular reported that premiums

obtained were large and the gain in value was 51%. Encouraged by such a good return on their investment, several of the same investors organized another association to develop a nearby area.³⁰

Who were these men responsible for developing the Excelsior District? The 1867 City Directory published a list of thirteen officers and trustees. Of the thirteen, five worked in real estate. Two of those developed other projects at the same time and may have been the organizers: Charles F. Brown and William John Gunn, both with offices at 24 Merchants Exchange. Will Gunn served as secretary for the association and at age 25 was the youngest member. The rest of the investors ranged in age from late thirties to early forties.³¹ Of the remaining three real estate men, two worked in the same office at 507 Montgomery: James Longhead Blaikie, treasurer for the association, and Joseph C. Collins. Blaikie (age 36) listed himself as a builder from Pennsylvania on the voting register. Andrew Klopenstine (also 36) worked in partnership with another real estate agent not known to be involved in this particular association and had offices elsewhere. The other eight investors proved to be wealthy businessmen whose separate enterprises related in some way to the import-export business.

President of the association, Charles C. Bode (age 38) owned and operated a United States Bonded Warehouse, on the northwest corner of Filbert and Battery, just a few blocks

from the wharves. Vice President Walter Bailey Cummings (age 36) listed himself as an importer and a shipping and commission merchant from Massachusetts with offices at 124 California, also a short walk from the docks. Of the remaining investors, all trustees, two engaged in importation of foreign wines and brandies: Charles Meinecke who lived in Alameda, and John J. Spruance who lived at the Cosmopolitan Hotel. Two investors seemed out of place in the midst of such wealthy merchants: Samuel Butler Wattson, listed only as a salesman for W. Parker and Company, and Daniel Knight, a ticket clerk for Pacific Mail Steamship Company. How a salesman and a clerk managed to buy into a large-scale development remains a mystery.³² A sea captain and a Spanish consul also invested. Captain Isaac Bluxome sailed into San Francisco in 1849 and soon became instrumental in the formation of the Committee of Safety, a secret vigilance group.³³ The City Directory classified him as a coal and iron broker. Camilo Martin served as consul for Spain while working as assistant manager at the London and San Francisco Bank, Ltd., a bank which ran regular ads describing their international banking services.³⁴

These developers, following the common practice of the day, selected the street names within their tract. One of the great puzzles of the Excelsior District relates to the reason for naming streets after cities and countries of the world. Names of countries were used for avenues which ran west to east: India, Japan, China, Brazil, Persia,

Russia, France, and Italy. Names of cities ran north-south, parallel with the County Road: London, Paris, Lisbon, Madrid, Edinburgh, Naples, Vienna, Athens, Moscow, Munich, Prague, and Dublin. The most commonly heard explanation surmises that the original developers selected their birthplaces. However, eight were born in the United States. A more plausible explanation connects street names with the fact that most of these men traded with South American and European countries. A more curious puzzle arises when one questions the reason for later changing the names of three streets: India renamed Peru, Japan renamed Avalon, and China renamed Excelsior Avenue. Penciled changes appear on early maps; and, newspaper articles dated 1908 referred to Excelsior Avenue as formerly China.³⁵ Racial intolerance of Asians, from the 1870's through the early 1900's, might well have led residents of the developing Excelsior Homestead to demand that their street names be changed.

With the important job of naming streets completed and the streets laid out (on paper, at least) and with lots selling to individuals and to contractors who subdivided and built houses, the area slowly and steadily began to grow. Franklin R. Smith, a dairyman from Vermont, built his home and later a corner grocery on Vienna Street at Persia Avenue. The 1881-82 City Directory listed him as a milk ranch. One hundred years later in 1980, the Smith home was the oldest house in the Excelsior District.

In 1872 when the Jews of the city purchased 11½ acres

adjacent to the Excelsior Homestead property at the corner of Silver Avenue and the new County Road, Jewish leaders debated the issue of building an old folks home so distant from the city center and relatively inaccessible.³⁶ The horse railroad line stopped at 26th Street and interested developers held meetings to raise money to continue it all the way to the county line.³⁷ They succeeded because at the dedication ceremony held in 1896 for the newly built, wooden, two-story Hebrew Home for the Aged Disabled, the speaker commented that the main difficulty of getting to the Home caused by lack of a means of travel no longer existed: now, he said, ". . . an electric car line takes you there."³⁸

The first Catholic church came to the Excelsior in 1898 when the Salesian fathers of Sts. Peter and Paul Church in North Beach decided to build a small church in the southern extremity of the city where a sizeable community of Italian truck farmers lived. The fathers approved the architect's plans in February 1898, work began in March, and twenty-six days later, they held the first mass in their unfinished church. Completed in June, the bell tower of the small, wooden structure with gothic arches called the Italians to mass.³⁹

In 1884 the first schoolhouse arrived. When settlers of nearby Ingleside built a permanent school, their old, one-story, two-classroom, wooden "shack school" moved to the Excelsior - hauled more than a mile from San Miguel road along Ocean House road to the corner of London and China.⁴⁰

On August 10, 1908, more than a thousand residents paraded down Mission Street carrying white and gold parasols to celebrate the dedication of their first permanent school called Monroe (now Excelsior School.) James Rolph, Jr., then president of the Mission Promotion Association spoke at the ceremony: "I can remember the time when this portion of the county consisted of nothing but small ranches and vegetable gardens. Now it is a densely populated district, the residents of which possess the enterprise and the patriotism to construct this beautiful building."⁴¹

By the 1920's, a commercial business strip had established itself along Mission Street. These family businesses, the Italian community and its churches and social clubs, the early Smith family, the Jewish Home, the schools and theaters all created the character of the Excelsior District as it exists today.

From vast rancho to small lots, the transformation of early San Francisco rural areas followed a general pattern of real estate speculation which the history of the Excelsior District exemplifies. The open range of Mexican and Spanish ranchos broke up as a result of land-title litigation, or occasionally were lost for attorney's fees. The large tracts created went to land speculators who held them awaiting population expansion into the county. They then sold portions of their holdings to investor groups who chopped it into more marketable packages: blocks and lots. Individual investors bought

one or more lots which they, in turn, subdivided and sold to young working men planning for the future. Homestead associations created residential clusters which leaped across the San Francisco countryside. Each formed, as a nucleus, a self-sufficient business strip which provided goods and services to those living nearby. These urban villages also served as the focal point for social interaction. This pattern of development may have created the strong sense of community and neighborliness found in the Excelsior and in other districts of San Francisco today.

NOTES

1. James E. Vance, Jr., Geography and Urban Evolution in the San Francisco Bay Area (Berkeley: Institute of Governmental Studies, 1964), 15-16.
2. Neither Bernal residence appears to have been in the Excelsior District. One was built on the east side of Mission Street just south of Army Street; the other was farther south, in the vicinity of Holly Park.
3. José Cornelio Bernal was known commonly as Cornelio, not as José. Nearly every one of the Bernal men had the first name José. This fact from Ray Siemers, City Hall Historian, Recorder's Office - Room 167/Mezzanine, San Francisco, California 94102.
4. William Crittenden Sharpsteen, "Vanished Waters of Southeastern San Francisco," California Historical Society Quarterly 21 (June 1942): 117-18.
5. Ogden Hoffman, Reports of Land Cases Determined in the United States District Court, vol. 1 (San Francisco: Numa Hubert, Publisher, 1862, Reprint 1975), 51.
6. Gertrude Howard Whitwell, "William Davis Merry Howard," California Historical Society Quarterly 27 (June 1948): 107.
7. Hoffman, Reports, 51.
8. Ibid., 64.
9. Although Bernal was her married name, contemporary accounts refer to her as the widow Carmen Cibrian. A map labeled her home Cibrian's house; and, a long-time family friend, J. Moerenhout, called her Mrs. Cibrian.
10. A.P. Nasatir, "The Second Incumbency of Jacques A. Moerenhout," California Historical Society Quarterly 27 (June 1948): 147, n. 6.
11. This according to Ray Siemers, City Hall Historian. Mr. Siemers is very knowledgeable about Harvey Smith Brown so I took his word for it although I hadn't run into any documentary evidence on this point.
12. Harvey Smith Brown was the real estate speculator himself. He split up several sections of the Bernal's rancho into Gift Map 1, Gift Map 2, Gift Map 3, Precita Valley Lands, Bernal Heights, etc., acting for himself

in acquiring, dividing up, and selling the lots. He did sell some similar tracts to other developers, which is apparently the case in Excelsior. Ray Siemers.

13. Index Map of the City of San Francisco (San Francisco: Britton and Rey, Lithographers, 1867).
14. Jeanne Skinner Van Nostrand, "The American Occupations of Rancho Santa Margarita y Las Flores," California Historical Society Quarterly 22 (June 1943): 176-77, n. 4.
15. William Issel and Robert Cherny, San Francisco, 1865-1932: Politics, Power, and Urban Development (Berkeley: University of California Press, Ltd., 1986), 28.
16. David G. Dalin and Charles A. Fracchia, "Forgotten Financier: François L.A. Pioche," California Historical Society Quarterly 53 (Spring 1974): 19.
17. Thomas Magee, San Francisco Real Estate Circular 6 (April 1872): 1.
18. Dalin, "Forgotten Financier," 17; and, Ira B. Cross, Financing an Empire: History of Banking in California, vol. 1 (San Francisco: The S.J. Clarke Publishing Co., 1927), 67.
19. Dalin, "Forgotten Financier," 22.
20. Circular, August 1872, 1.
21. Ray Siemers brought this distinction to my attention. Under the protection of home site, Mrs. Bernal could only have claimed a homestead exemption for the exact parcel on which she lived. There is no such animal as a 4,000 acre homestead exemption. Ray Siemers.
22. Real Estate Circular (San Francisco: Charles D. Carter, May 1869), 3.
23. San Francisco Real Estate Gazette, vol. 1 (San Francisco: Von Rhein, Levin and Company, 1869), May 29, 1869, 3.
24. Circular, September 1872, 3.
25. Ibid.
26. San Francisco Directory: 1867 (San Francisco: Henry G. Langles), 680.
27. Map of the Excelsior Homestead Association, Surveyed by Vitus Wackenreuder (San Francisco: Recorder's Office, filed February 1869), Map Book C-D, 129.

28. Gazette, May 29, 1869.
29. Map Book 1, (San Francisco: Recorder's Office, filed 19 May 1888), 178.
30. Circular, June 1869, 4.
31. All ages taken from the San Francisco Great Register 1866 (California State Society D.A.R.).
32. A salesman who sold on commission would have been more affluent than might seem at first glance. If Wattson were a real go-getter, he may have been much more prominent (as in \$\$); Knight, as ticket clerk for Pacific Mail Steamship Company may have had a similar commission relationship, say with the importers of Chinese labor. We have no direct information bearing on these two men, but directory listings could be misleading. Ray Siemers.
33. Bailey Millard, History of the San Francisco Bay Region (San Francisco: The American Historical Society, Inc., 1924), 321.
34. Directory 1867, for types of business, location of office, and bank's advertisements.
35. Articles from several different newspapers refer to either China or Excelsior or to Excelsior, formerly China. Pasted into Newspaper Clipping File, Teacher's Library, San Francisco Board of Education, vol. 5, 153.
36. Circular, June 1872.
37. Ibid., March 1872.
38. Twenty-Fifth Anniversary Souvenir of the Pacific Hebrew Orphan Asylum and Home Society (San Francisco: nd, np, probably 1896), 7.
39. Corpus Christi Church 75th Anniversary 1898-1973 (San Francisco: nd, np, probably 1973).
40. Annual Report of the Public Schools of the City and County of San Francisco for the school and fiscal year ending June 30, 1897 (San Francisco: Hintone Printing Company, 1897 and 1909), 48.
41. San Francisco Call-Chronicle, August 10, 1908. This article is also pasted in the Newspaper Clipping File, Teacher's Library, vol. 5, 153.

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2. Legal Documents

"Excelsior Homestead." Vertical File. Recorder's Office,
San Francisco, from 1906 on.

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filed by owner's after the 1906 fire burned nearly all city
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3. Maps

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