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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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.”¹ 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.²

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 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. Uptown, 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 Eden, Shaky Palaces: Homeownership and Social Mobility in Boston’s Suburbanization (1984), Kenneth Jackson, The Crabgrass Frontier: the Suburbanization of the United
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 good 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.


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 ... 3

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.”4 Other groups of dealers operated like gamblers, “infesting hotels and other public places, even boarding incoming steamers to offer their lots for sale.”5

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.6

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 bluffs, 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.\(^7\) 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.\(^8\) 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.

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**Illus**


**Illus**

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

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

Historic Context: Residential Real Estate Development

*Landscape Research / BRW / 2001*
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. 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.

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.

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

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. 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. 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.\(^{15}\) 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."\(^{16}\) 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

Historic Context: Residential Real Estate Development

_Landscape Research / BRW / 2001_
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. (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 publisher—tenants 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 subdividers 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. 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.” 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. 20

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.” 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.” 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.

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. 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. 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. 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.27

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.28

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.

Historic Context: Residential Real Estate Development
Landscape Research / BRW / 2001
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 Limly 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.79

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. 30 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. 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. Moritz 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. 31 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.

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.” 34 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. 35 Other articles promoted the idea that architects could aid builders.

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.37 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.”38

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. 39

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.” 40

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." National and local real estate meetings were reported with features such as "Agree to Toil for Good of St. Paul." 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." 

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." 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 Roblynn 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.

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. 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. 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.

It is to Your Advantage to Deal with Members of the St. Paul Real Estate Exchange Because Members Must be Reliable.

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 . . . 50 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.51

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.52 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 $600.53 His advertisements in 1912 called him the “best known subdivision man”54 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 1913.55 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.”56 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 years57.

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. 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.”

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.

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.  

*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.  

**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.” 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 $7500 were erected, encouraged by the extension of the St. Clair streetcar line from its former terminus of Fairview Avenue. 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. 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. In 1921,

In St. Paul, participation in planning was marked by the Plan of St. Paul: the Capital 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; 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 invitations 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 women's clubs. 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."

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. 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 Chelesford Avenue in St. Anthony Park designed by Edwin Lundie. 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.

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.

The McAnulty Improvement and Investment Company of St. Paul showed a variety of bungalow and Craftsman designs on easy terms. Real estate leader Den E. Lane, with builders Comstock and Stahl, completed fifty houses in Lane's Manor, which sold for approximately $4,250. 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.\(^6\) 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.\(^7\)

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.\(^8\) 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.\(^9\)

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.\(^10\) Lane’s Highland Park was the site of the 1927 Winter Built Demonstration Home, at 1700 Hillcrest Avenue.\(^11\) The area featured many English and Dutch Colonial houses. Gilbert and Gilbert’s 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.\(^12\)

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.”\(^13\)

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.\(^14\) 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

Historic Context: Residential Real Estate Development
Landscape Research / BRW / 2001
Rondo Avenues and Lexington and Rice streets. Calvin Schmid’s map of the foreign-born white population in 1930 is a diagram of suburban expansion, especially to the west.

**Illus.**

**Illus.**

**Illus.**

**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. 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.

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.” 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 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. Even plans for conversion of a former church at Avon and Sherburne avenues into a duplex were illustrated. 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.

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 Jenne, 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.”

**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.

Bibliography


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Newspapers and Periodicals (series)

St. Paul Pioneer Press, real estate sections, 1890-1950.
Inter-urban Graphic, 1888.
The Northwest and Northwest Magazine, 1885-1893.
Notes

4 Henry S. Fairchild, 434. Suburban Hills was between English and Burns streets, and Mounds Boulevard.
5 Castle, 442.
6 Neill, 324.
7 For Castle's account of the economic cycle, see p. 440-445.
11 Mark Weiss, 3.
12 Castle, 364.
13 See Castle's account of the Midway interurban district, see
15 George Froetz, *Pocket edition of the original plats of the city of St. Paul* (Saint Paul, Minn.: s.n., 1883?).
16 Weiss, 3.
17 See Jackson for a discussion of national patterns regarding the tension between new additions and central city infrastructure in this period, 131.
19 *Inter-Urban Graphic*, 19 May 1888, 7.
20 David W. Johnson, 14.
21 Inter-Urban Graphic, 19 May 1888, 2.
22 Inter-Urban Graphic, 19 May 1888, 2.
23 On Merriam Park, see also *The Northwest Magazine*, April 1886, 39-40; June 1886, 28-29.
26 *The Northwest Magazine*, April 1886, 35.
30 Pearl J. Davies, 49.
31 See Weiss, 19-28.
33 *St. Paul Pioneer Press*, 8 April 1905, See also 30 March 1905, and 9 and 16 April 1905.
34 *St. Paul Pioneer Press*, 21 May 1911, Third Section, 7.
88 Jackson, 187.
St. Paul—Table BB represents a summary of the territorial annexation for the city of St. Paul.

Table BB.—Territorial Acquisitions of St. Paul, Minnesota.

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

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<th>Map Designation and Date</th>
<th>Area Square Miles</th>
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<td>(2) Town limits extended by Trustees, 1833</td>
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<td>.90</td>
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<td>(3) Town of Chicago as incorporated, 1835</td>
<td>1.52</td>
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<td>(4) City of Chicago as incorporated, 1837</td>
<td>8.22</td>
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<td>(5) and (6)Withdrawn by act of Legislature, 1843</td>
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<td>9.76</td>
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<td>(5) and (6) Re-annexed by act of Legislature, 1851</td>
<td>.68</td>
<td>10.54</td>
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<td>(7) 1851, and (8), 1853, Extension by act of Legislature...</td>
<td>7.37</td>
<td>18.01</td>
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<td>(9) 1863; (10), 1869; and (11), 1869</td>
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<td>(21), (22), and (23), 1890; (24), 1891; (25), (26),...</td>
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<td>(30) 1910; (31), 1911; (32), 1914; (33) to (37), 1915; (36), 1918...</td>
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<tr>
<td>(44) to (47), 1924</td>
<td>2.42</td>
<td>204.98</td>
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<tr>
<td>(48) Accretions</td>
<td>5.63</td>
<td>210.61</td>
</tr>
</tbody>
</table>
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 these two hundred thousand horse power, the renowned Falls of Minnehaha, the State Capital, the State University, Hamline University, Macalister College, Industrial Institute, and State Reformatory 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.
Own Your Own Home
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.

Wm. S. King Co.

Luse Land & Development Co.
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 sale. 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 unequaled in the history of this city.

Look this town over from root to root, note what each section has to offer—then visit Lane’s Phalen Grove—see it all the sublimity of its natural beauty—adore the many natural advantages for exclusive home purposes; and, you, too, will be an enthusiastic hunter of this little Siam. A prominent landscape architect on visiting 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 the 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 can call home in every sense of the word. If he wants to sit up all night if he wants to paint around or paint the fence or the house, he can do it and no man can prevent him. In fact, he can do it and no man can prevent him from doing it. In short, it is a fact that a man has more freedom in his own home than in any other place—whether it be a house he rents or a house he buys. His wife and his children will take greater pride in their home if they can call it home in fact as well as in name. The home which is so desirable in worth whatever thing should be necessary to retain 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 are present in this city, and the city offers are freely credited in every city. The city is not only the most beautiful city in the world, but there are no other cities in the world that have as many attractions as this one. In addition, there are no other cities in the world where you can live in a house that is so beautiful, so convenient, so comfortable, so luxurious, so artistic, so healthy, and so sanitary. Lane’s Phalen Grove is only 25 miles from the City Hall, and is the greatest opportunity for a home builder or for a home seeker in the city of St. Paul today.

DEN E. LANE, Owner
Gen. Offices, 605-606 New York Life Building

Danz Concert Band All Day

Location
Lane’s Phalen Grove is located on the southwest corner of Phalen Park, seemingly out right off the park. It is surrounded on two sides by the shores of Kane, a park with its own lake, and a stream that runs from the property. The location and beauty of this property, in the hunting and fishing, really will never be added. The property is bounded on the east by Forest Street, on the north by Arnaud Boulevard and on the west by Lake Park Drive (Lake Shore Drive). The 250 feet of Lake Frontage on Lake Park Drive, where the entire length of Forest Street.

Prices and Terms
Present prices on lots in Lane’s Phalen Grove are payable only through the wholesale arrangement in the real estate market. A man who pays on a house that is under the minimum, 10% in cash and the balance in three years, or 5% in cash and the balance in five years, or 2% in cash and the balance in eight years, is offered. The prices range from $250 to $500 per lot, and a selling price, during this sale only, is $900 to $1200 per lot. Lane’s Phalen Grove is at 10th to 12th Street, and it makes the same as easy as possible for everyone who has sufficient ambition and can buy and sell and live and win on the tract of land that is necessary to become a home owner in Lane’s Phalen Grove. Less than the price of one week’s period of a fine 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 houses and buildings that would mar the beauty of the property. I am under the authority of the city, to prevent this, to build, and to humbly submit property, without working a hardship on the buyers who desire to build.

Directions
Take Phalen Port out, going east on Seventeenth Street, to the corner of 15th and Fehler, where our office is located.
COME TODAY TO LANE'S CLOVERDALE

Delightful Homebuilding Sites Near Beautiful Lake Phalen

A new tract and beautiful oak grove will give shelter from rain or snow.

FREE! Band Concert at Cloverdale Park today, 2 to 5 and 7 to 10 P.M. Every Sunday.

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.

In the future, this tract will be platted and opened for sale, and homes and buildings will be erected in accordance with the beautiful surroundings and the fine location. The tract is situated near the best of St. Paul's State Park and the beautiful lake. It is also close to the main street and the railroad, and the roads are well built and well maintained.

The sale of these lots will begin on Monday, May 3rd, at 10 A.M.

The sale will continue until 5:00 P.M., every day this week, from 10 A.M. to 6:00 P.M. Our courteous agents will be on the ground to show you the lots and furnish any information you may desire.

The lots are well planned and are located in a beautiful setting, with views of the lake and the surrounding woods. The streets are wide and the lots are spacious.

The lots are being sold "as is," and the buyer assumes all risk of future development.

The sale is subject to the approval of the city authorities.

For further information, please call the sales office.

The sale will be held in the sales office, located at the corner of Main Street and 10th Avenue South.

The lots are being sold on easy terms, with down payments as low as $500.

Call the sales office today to reserve your lot before it is sold to someone else.

LANE BROS. REAL ESTATE
Phones: 410-411

Low Prices—Terms

$100 down payment, $100 per month, 24 months.

$250 down payment, $250 per month, 24 months.

$500 down payment, $500 per month, 24 months.

$1,000 down payment, $1,000 per month, 24 months.

The Title Is Perfect

We give a Terraena Donniss of Title, with personal guaranty, every lot sold, making your title absolutely safe and sound.

A Paying Investment

If you do not wish to build, but are looking for a fine tract of land to sell, the lot will be sold at a price that is sure to net a profit.

A bright and well-built tract, with all the advantages of a beautiful location and a fine setting.

If you are interested, please call the sales office today and reserve your lot before it is sold to someone else.

The lots are being sold on easy terms, with down payments as low as $500.

Call the sales office today to reserve your lot before it is sold to someone else.

LANE BROS. REAL ESTATE
Phones: 410-411

ADVANTAGES AND ATTRACTIONS OFFERED BY LAKE'S CLOVERDALE

There will be a paved road around the entire tract, and all lots will have water and electricity.

The lots are being sold on easy terms, with down payments as low as $500.

Call the sales office today to reserve your lot before it is sold to someone else.
$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.

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.

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

Sees Bright Future for the Northwest

Walter J. Drought

World conditions, while possibly making a momentary hesitation in the commercial life of the country, can not affect the Northwest. There is no depression in the Northwest. There is no reason to believe that the Northwest will have a depression in the near future. There is no reason to believe that the Northwest will have a depression in the near future.

Values Show Increase

The value of the land in the Northwest has increased greatly in the past few years. The value of the land in the Northwest has increased greatly in the past few years. The value of the land in the Northwest has increased greatly in the past few years.

Open House Today at Hankey's Plant

Large Crowd Is Expected to Look Over Cleveland View

This Hankey's view is one of the most beautiful views of Minnesota. Hankey's view is one of the most beautiful views of Minnesota. Hankey's view is one of the most beautiful views of Minnesota.

For Sale

The Greatest Bargain in St. Paul

1516 Hewitt Avenue

Owned by Bishop Quigley

This property was bought for a home by Bishop Quigley who has been unable to build it. This property was bought for a home by Bishop Quigley who has been unable to build it. This property was bought for a home by Bishop Quigley who has been unable to build it.

Selling Price 7,500.00—Terms to Suit

Apply to HACKNEY INVESTMENT CO.

Hankey Building, St. Paul, Minnesota

Here's what $10 will do...
Ideal Surroundings

This property is situated on the north side of Randolph street, which street is eighty feet in width, graded, sewed, 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 and water will be piped in. The two plots show the exact location of this property. One of them shows the surrounding district and the other 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 Cross 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 and 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.

The True Idea

This advertisement is written to give you a true idea of what Kipp’s Macalester Park Addition is like. If you are planning to build a home here, you will find this locality in the near future.

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.

Your Lot

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

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

Kipp & Dodge

Phone: N. W. Cedar Ave. 508-511 Germania Life Bldg.

$10.00 Down

$10 A MONTH

Torrens Title

You get Torrens Certificate of Title with every lot.
Beautiful Home Sites

KIPPS MACALESTER PARK is a newly platted addition of sixty lots which has never been offered for sale before, and in which each and every lot is a suitable home site covered with beautiful oak trees.

Has Steady Increase

MACALESTER PARK property has had 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 eighty lots. We sold all in June but five hours' time.

Ideal Surroundings

The new St. Paul Academy, which is being erected on Randolph Street just east of Kipp's Macalester Park, will be a nucleus of the new suburbs. The school and its park-like surroundings will be a joy to the city.

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 new home sites, overlooking the Mississippi river and boulevard, the St. Clair line is to be finished in 1917 and the Randolph this year. The black arrow points to Kipp's Macalester Park Addition.

Some Facts

A little_story about the last four years' business confirms our very interesting facts. During that time we have sold in actual purchase something over a thousand lots, of which 400 have been paid for and the balance have been received their deeds. There are over two hundred homes today built and being lived in on the property we have sold. People who bought during the last four years there were over one thousand people who purchased a lot for a home, and who had never had the opportunity to obtain one until we offered it to them on our easy payment plan. Today there are over one hundred families who were renters four years ago——living in their own homes and whose value has increased many thousands of dollars. This has happened during the last four years when many people could not afford to own their own home. If others could do this during the hard times just passed through, why cannot you do the same under conditions just as good?

The True Idea

This advertisement is written to give you a true idea of what Kipp's Macalester Park Addition is. We would not wish you to think that we are not open to the facts for the facts are that the property cannot be sold at a lower price than the cost. For the fair, honest, and true advantages, etc., which the property cannot bear and which the ground there is no power that can stop you from using them some: nowhere, every estate

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 been given the council for grading this street and sewer, water and sidewalks will follow. The two plots 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 lots, sizes of lots, etc.
At the End of Ten Years, Who Has Your Coin?
An Answer to Which Is Cheaper, to Rent or Own a Home?

Take a $1,000.00 house as an example & let rents be $15.00 per month, net adding nothing for interest upon money paid in which amount the additional price for the ten years, if rented will take care of principal interest, you have paid with $1,000. In ten years. Your landlord has it to produce further income for himself. 1900 have nothing but a bond of worthless real estate.

On the other hand, if you buy a home by the McAnulty Clear Title Payment Plan, pay $15.00 monthly, which includes interest, at the end of ten years, you have all principal and interest completely paid on house. That is, it is paid off in ten years. McAnulty clear title payment plan, $15.00 per month for ten years, with the option to buy the house back at any time, with interest and option to buy at any time, with option to buy at any time.

Of course the above conditions are only true when dealing with McAnulty ordinary purchase plan of other buildings can convinces you over $1,000 more in present value. Read the laws better tomorrow.

These Really Classy, Comfortable Designs

are McAnulty built Homes. They make you plan, site and admire.

No matter whether you want to or not you will take around and take another look at your home. If you can't find them, they have that artistic, versatile, comfortable look that you have always craved for. They are your dream home.

McAnulty built homes are designed by architects to provide luxurious appointments. They are spacious, airy, and efficient. These are the homes you have planned to enjoy in your own residence for a home.

Besides, McAnulty homes are complete in every detail. Electric wiring and fixtures, built-in wood finish, plumbing, oil, water and sewer connections from the street service into home, 100% weatherproof, stables, curbstone, etc., in fact everything needed for comfort.

$1,048 Fine for Buying a $4,000 Home From the Other Fellow

Here are the Facts:

Other Fellow's Price:

Deposit payment, $500.00
Monthly payment, $50.00 for 11 years
Total payment $5,100.00

McAnulty Price:

Down payment, $200.00
11 months, $42.00 per month for 11 months
Total payment, $5,100.00

Total cost McAnulty plan, only $4,584.00

You save by the (1) large down payment, (2) larger monthly payment, and (3) 20% more valuable than at no way. You pay that plan a total of $5,100.00

The McAnulty plan, only $4,584.00

Your Landlord before it's too late. There is a reason.
ROW 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 Tilton Street.
W. E. BURTON,
Real Estate and Loans

379 JACKSON STREET.

Money Lend 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.

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

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UNION LAND COMPANY

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

THE COMPANY owns extensive tracts of land within the city limits, suitable for suburban residences and sites for manufactories. 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.

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