process of refinement were taken into consideration and with the help of Mr. J. A. Arvin, San Diego District Appraiser for the Home Owners' Loan Corporation, who had heard all the discussions, and after a visit to the several areas concerning which there was variance of opinion, the differences were composed and the grading of the disputed areas finally determined upon. Subsequently, under the guidance of Mr. Arvin, the area descriptions which accompany the map were written.

In addition to the four security value designations set up in colors the legend contains two other designations which have been made to indicate the nature of property in the various areas: (1) hatching is used to designate business or industrial areas; (2) cross-hatching, to designate undeveloped portions of the city. In some instances, this cross-hatching is in color to indicate the class of development which will probably take place in the future life of the area.

All those who participated in the construction of this map were requested to disregard "ad valorem" tax districts and to make their gradings as if such did not exist. This was done for two reasons: (1) because there is some prospect that this hazardous condition may be cleared up in some of the areas in the comparatively near future and if this were accomplished, the map would immediately become obsolete; (2) as no two individuals view the hazard of these "ad valorem" districts in the same degree, it would have caused confusion in the mind of those who helped construct the map.

In this connection it should be said that with very few exceptions any property in an "ad valorem" tax district would be hazardous as loan security and to overcome the fact that this map has been set up without regard to this hazard, particular care has been taken in the description of each area to designate the existence in the area of this tax hazard.

In viewing the map, therefore, especial attention should be given to the area descriptions and wherever a "Mattoon" district, the popular designation of these "ad valorem" districts, is mentioned, it should be understood that this special hazard exists in the area described but is not reflected in the color designation.