developed in this process of refinement were taken into consideration, and with the assistance of Mr. Arvin, who had heard many of the discussions, a visit was made to the several areas concerning which there was a variance of opinion and the differences were composed and the final grading determined upon.

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 ungraded property in the various areas. (1) cross-hatching to indicate business and industrial areas and (2) checked-cross-hatching to designate undeveloped portions of the city which at some future date would probably be residential property. In some instances this cross-hatch has been colored to indicate when feasible the class of development which would probably take place in the future life of the area.

All those participating in the preparation 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 of this hazardous condition being cleared up in some of the areas in a comparatively short time and if this is accomplished, the map would immediately become obsolete and (2) as no two individuals view the hazard of these ad-valorem tax districts with the same degree of concern, it would have caused confusion in the minds of those helping to construct the map.

In this connection it should be stated that with very few exceptions any property in an ad valorem tax district would be hazardous as loan-security. 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, special attention should be given to descriptions and wherever a Mattoon District, the popular designation for 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.

The terrain of San Diego is very largely a series of hills and canyons and as it is impossible to show this upon the security map, there will be found at the beginning of this section a topographical map of the city which should be viewed in connection with the Security Map in order to obtain a comprehensive understanding of the terrain of the city under survey.

In connection with these canyons, it might be stated that in many instances they have been beautified and terraced until they add a real charm to the residential sections.

As stated, the San Diego Planning Commission divided the city into districts, and the following is a map of these districts.