

THOS. J. FINNEY,

401 CALIFORNIA ST.

ROOMS 18, 19 & 20,

SAN FRANCISCO, CAL.

1/ 10/ 93.

Jas. J. Hill, Esq.,
St. Paul, Minn.

Dear Sir: Referring to my respects of the 29'th ult., in reference to a rare opportunity for a most profitable land investment here, I beg to say that I am going to mail you three publications several days apart, each having a different office to perform in substantiating in a general way the various claims I have made in my letter, but none of the enclosures have been prepared for any such purpose--as will be apparent to you.

The FIRST accompanies this and is a folder issued by M. Theo Kearney in advertising his "Fruitvale Estate".

A word or two about the gentleman would not be amiss.

Eight years ago he had NOTHING--in fact, worse than that.

Securing an Option on a few Sections in Fresno County, he effected a sale and made a margin thereon. With this he bought the "Fruitvale Estate" from the Bank of California of this city, on long time terms, paying a little down.

He had it subdivided and commenced selling and improving.

The map will explain the present status.

There is not an acre of it better than ANY acre of our 70,000, yet he is selling it for \$150 to \$250 unimproved and I hear he purposes withdrawing it all from the market--having paid and having left now a property worth nearly or quite a million.

All this from NOTHING eight years ago, and by a man of no extraordinary ability.

The tract on which I have a Option is TEN times as large as the Fruitvale Estate WAS, hence to say that TEN times the results achieved by Kearney are probable, is to draw it mild, for Kearney being an extravagant man with big ideas and building a Chateau at great expense, these expenses would not be repeated--much less TEN times--in our proposition.

QUERY?:- If Kearney can make a million in eight years commencing with 0 and on a tract of 6,400 acres, what may we do with TEN times that much land AT LEAST AS good--and with a million and a quarter to start with? Another word HERE may be apropos:-

If--and when--you become sufficiently interested to desire to confirm beyond question my statements, I will then refer you to gentlemen in your city who know me and whose endorsement of me as a veracious man will be quite satisfactory to you. No use to invoke their kindly offices without sufficient reason.

I am, Yours very truly,

