



Coggeshall on Kettner Blvd. "My only complaint about him is, he'll tell you something is worth so much, then when you set your heart on buying it, he'll say, 'Oh, you misunderstood, it's worth more than that.' "

IMAGE BY DAVID COVEY

Can You Spot the Millionaire in This Picture?

Hint: His name is A.W. Coggeshall, and opulence clearly is not his style.

By Amy Chu, March 17, 1983

Suppose, for a moment, that you had a lot of money - oh, not exactly cash, but valuable property. More money, that is, than you would ever need. Suppose, too, that for most of your life you hadn't had very much money, had in fact been poor. Suppose, finally, that the years that lay behind you numbered many more than the years that could possibly lie ahead. Now, assuming your health and vitality were still good, think about where you would be right this minute . . . and what you would be doing. Sitting in a plumbing yard? Yes. Waiting for someone to come in for a toilet tank or a water heater? Yes. Considering an offer to buy or sell a piece of property, for, say, a million dollars? Yes.



Carl Hodson. Coggeshall says of him: "He's a real nice guy, but he's too nice. I tell him you can give something away but you won't make any money that way."

Image by David Covey

been his vision.

A.W. Coggeshall, the sign says in weathered blue and red letters. Plumbing & Building Supplies. A square block of dirt on Kettner Boulevard; a sand-colored stucco building with a row of stoves, sinks, and metal garbage cans out in front; and to either side a vista of toilets and bathtubs behind rusty wire fencing. Here and there are old cars, and a couple of trailers: looking abandoned, but for sale. If you've taken the Sassafras exit off southbound I-5 to go to the airport, you've passed by it. Some people see it as charming and colorful. Others call it an eyesore. The city would doubtless like to see some improvements made - solid board fences or walls to hide the plumbing, at least.



Coggeshall, 1918. "I think the rowing club did more for me than any other thing in my life."



Coggeshall, 1925. The San Diego Rowing Club, located for years at the foot of Fifth Avenue, had 1500 members - more than any other rowing club in the nation.

Image by San Diego Historical Society

it."

Inside the building, a crude sign hand-lettered by a former employee is propped over a doorway: Aloysius Wharton Coggeshall, Esquire, it announces. The Aloysius was a guess, because he doesn't like to reveal that the A. stands for Ariel; Wharton is a family name; Coggeshall is pronounced Cogges-hall. A.W. Coggeshall, who owns the business and the two acres of land that it's on, has been offered a million dollars for the property - and said no. His bookkeeper tells him that he's losing money on the business, that the amount of plumbing he sells doesn't justify his holding on to it. He built the building himself, as a "throw-up"; it doesn't look pretty but it's still standing. He's been on this property for forty years and owned it for thirty-five; it's the first land he owned free and clear. He's not keeping it for sentimental reasons, though. As he says, "There isn't anything so valuable that you won't sell it - except your wife. If I could get a million and a half for it. I'd sell

Early in the morning, if the sun is shining and before Ray Buckley, the bookkeeper, comes in, Coggeshall will be sitting over at the uncluttered desk by the south-facing window. Later he'll be at his own laden-down desk, looking through the cracked front window to the high retaining wall of I-5, or talking on the phone. He'll be dressed in work clothes: khaki shirt and pants, heavy black shoes, olive-green or navy-blue cotton jacket, and cloth hat circled with coral-pink and caramel bands. When he takes off the hat, his hair, like his moustache, is white. The skin of his neck is creased like a turtle's. His eyes, behind dark-rimmed bifocals, are a pale blue. His handshake is as strong as a life-saving hold. If he likes you, he'll hold your hand a little longer than is customary, and he'll ask you to sit down. But if you walk into the office without being invited in, he'll tell you to get out and stay out until you are.



Inside the long, narrow room of the Santa Clara Recreation Center that has served as temporary home to the San Diego Rowing Club since 1979, Coggeshall moves like a giant wading bird.

Image by David Covey



California Theater. Bill Silva, of Fahn and Silva, rock promoters, says, "It's an odd size, 1700 seats, difficult to make a profit in. Last time we used it was for Bonnie Raitt, late April of last year. The first time, we were on our hands and knees, scrubbing dressing rooms, putting Odor Eater on the carpets."

Image by David Covey

Surrounding him are yellowed newspapers and letters with brownish, curled edges. Under his desk are assorted cardboard boxes and coils of electrical cord. On top of metal filing cabinets that look years-unopened must be thirty or more telephone books, including several of the old hard-bound kind and a stack of 1981 directories still in their shrink wrapping. Affixed to the institutional-green walls are calendars for this year, last year, and 1978. Up in the ceiling is a bare light bulb; and hanging along a wall are several clipboards, with a memo dated 1-3-77 showing uppermost on one. Nearly every day for the last thirty-five years, this is where he has been. "I run my whole operation from here," he says, "the theater, a couple of warehouses, rentals. This is my headquarters."

The theater he refers to is the California, downtown on Fourth Avenue, which is the best known of the properties he owns. A framed rendering, by local artist Robert Miles Parker, of a refurbished California Theatre hangs high above the sales counter of the plumbing office. The theater itself shows signs of needing such refurbishment. The outside of the once-grand building - built in 1927 for vaudeville - has worn down in places to the plaster, a couple of the glass doors to the street have to be "locked" by chairs, and both inside and outside look shabby. On the morning of a concert to be given by folksinger Pete Seeger, the building manager is on stage checking the lights and finding that some are burned out and that some of the fixtures themselves aren't working. Sunlight, entering through doors open to the street, makes the rococo decor stand out in sharp relief. Above the stage are two female figures in flowing robes, with heads clearly missing. "When I came in, I said I'd live to see those heads replaced," sighs Gerard Yablonicky, who manages

the theater for Coggeshall.

Yablonicky, a realtor who restored the Jeweler's Exchange Building at Fifth Avenue and E Street, has decorated his office in the theater building in Victorian style. He's proud of the way it looks, and his disappointment is evident when he says, "I've been here for a year and Coggy's been in this office once. He would not sit down. He was very uncomfortable out of his element, couldn't stay more than five minutes. So I have to go to his dusty place."

A conversation with A.W. Coggeshall is lively, and never linear. And - no matter what your business with him - it's never uninterrupted. If the phone rings, he'll answer it and spend five minutes explaining how to measure a toilet bowl between the bolts, throwing in a joke about fur-lined toilet seats and how expensive they are. (While he sounds as though he enjoys these calls, he says they are kind of a nuisance. "I think I've been in business long enough, I know all the answers if they give me the specifics. I have to drag it out of 'em - sometimes I have to ask a dozen questions before I get the specifics from them.") If customers come in when Carl Hodson isn't there to wait on them, Coggeshall will go and wait on them. Even if Hodson is there, Coggeshall might have to get up and make change from his pocket because there isn't enough cash in the register. In between the interruptions, he'll sit back in his old wooden swivel chair and visit a while. He can be an appreciative listener and a warm, folksy talker.

He might tell you that he's eighty years old, or eighty-one; he's been saying that for a couple of years now, but he's seventy-nine, won't be eighty until this September. He was born between two sisters, in Santa Cruz in 1903. From the family's house on West Cliff Road he watched the hundreds of boats go by in an annual yacht race from San Francisco Bay to Santa Cruz Bay. A fire that started in their gasoline stove burned down the house in 1909, and they moved to San Diego. For several years they lived in Lemon Grove, which at that time was "really just a wide spot. Even the highway wasn't paved; it was decomposed granite. There were rabbits everywhere and sagebrush higher than your head." A nice place for kids growing up, stealing watermelons and grapes, swimming in a nearby lake.

Starting early, he took any job he could get. With his sisters, raised a garden and peddled carrots, turnips, and radishes to neighbors. By the time he was ready for high school, they had moved back to town, to Front Street in San Diego. He went to San Diego High. "I'd go at quarter to seven in the morning and get off at one o'clock. Then I had a job in the afternoon, grocery stores mostly. I carried papers for the Union when I was fourteen, fifteen. I worked for my dad, too; he had a general hardware store. Sterling Company on Sixth Avenue."

He can talk on and on about work: he's spent most of his long life at it. "I've always worked hard, and I didn't mind labor - cement work, carpenter work, plumbing, you name it. I've done it. I used to be six-foot-three, now I'm approximately six-one - I worked too much, got two or three flat discs, that's why I shrunk so much. One summer I worked for an assaying company with one of my classmates - he'd never worked before but he turned out to be a fine worker. Stored in a warehouse, there was tungsten ore in all these sacks, about 125 pounds in each, they all had to be opened. We'd take a sample out of every sack, put it in a big pile. They'd get the purity, I don't know exactly how, all I did was the labor part of it. Another summer I helped move a lot of reinforcing steel, two of us had a contract to move it. And one year I baled hay in Lemon Grove."

He took engineering courses in high school and correspondence courses afterward. His first and last long-term employer was the San Diego Gas & Electric Company. "I worked for the power company six or seven years, five of that as an engineer, surveying about four years. I liked walking through the sagebrush, cutting the brush to lay the lines. Hiking all the time where the average person doesn't get to go, out in the wilderness, all over the county, from the Imperial Valley line to Capistrano. Then they moved me inside. I made maps, mapped all the power lines, taking notes from the surveyor."

"At that time the most anybody made was about \$150 a month, it didn't matter what the job was. I got tired of that, told them to transfer me to another department. I went to the sales department, selling appliances for the gas company - they were trying to build up their electrical load then. The first month I made \$600 - so I stayed in sales all the rest of my life. At that time sales was a pretty prestigious job. Engineering was also pretty prestigious, but it didn't pay much. I sold sixty-some vacuum cleaners in one month. I'd get out at six o'clock [in the morning] demonstrating, maybe work until ten o'clock at night. I wanted to make more money, get some ahead so I could go places, buy some property." Looking back to that initial impulse, he says, "I had that [desire for property] all my life. To own a piece of property is pride of possession - and control. I think everyone likes to have a place, to know you don't have to worry about a landlord saying, 'Please be out in thirty days.' Land is more important than money. Power? That gets back to land. It's the main thing in this world."

"I worked maybe a year in the appliance department, then I decided to go out on my own. Sold cars, started in for myself in the used-car business. I've sold new and used, pretty near any kind you could have. I've still got my old car license somewhere upstairs."

"I think I'm fair [as a salesman]. I can hold my own with any of them. Sales," he says, warming up on one of his favorite subjects, "is the only business, as far as I'm concerned. It's up to you, to either make a lot of money or no money. It depends on your personality. You have to be really able to talk your merchandise, and be ready if someone throws you a left-handed question. I tell the truth - that's one of the main ingredients. And you can't high pressure. Pressure and misrepresentation is the worst thing you can do in selling. How high is up? That's how far you can go."

On one of the wettest mornings of the year, three eight-oared rowing shells are passing the spit of land called Santa Clara Point, on Mission Bay. Every few seconds, as the oarsmen move back in their slides, the cupped ends of the long single-sweep oars break the surface of the water into a line of quick white whorls. In the stem of each boat sits a coxswain, megaphone to mouth, ready to shout a direction to the rowers. But the moment remains soundless, as the boats glide toward the Bahia Hotel like rows of dark teeth between the gray sky and the gray water.

A.W. Coggeshall is walking inside the long, narrow room of the Santa Clara Recreation Center that has served as temporary home to the San Diego Rowing Club since 1979. In the cramped quarters he moves like a giant wading bird, stooped forward at the waist, long legs hesitating occasionally as though choosing their way carefully over invisible obstructions. He points out the difference between the narrow, tippy racing shells and the wider, more stable work boats that were called skiffs by his generation and wherries by younger generations. The big double wherry that Kearny Johnston uses for training new rowers is named the A.W. Coggeshall. A pair of fiber glass shells are the Don Keller and

Rita Keller. "Don Keller was the district attorney," Coggeshall explains, "and Rita was his wife." He can't quite make out the letters on one of the old cedar skiffs, they're so worn away. Charles Fellows. "That's one of the ones I used to go out in at the beginning, when I was learning."

Back in the Twenties and Thirties, while Coggeshall's business career was building momentum, his athletic career as a competitive rower was soaring. From the first time he saw the narrow boats from the rowing club in the water over by Coronado's Tent City, he was determined to learn to row, and when he was fifteen, someone he knew who was a member of the club got him in. Soon he was winning races.

"In the early days there were two of us who always won all the races. Chuck Lentz - he had the best technique of anybody in the club, smooth as glass. But I had more guts, a certain amount of technique, too. I'd always beat him. I never got beat in a single. I'm not bragging. That's the way it was. I won because I trained the most - that's how much I cared about it."

"The first time we went to Oakland, - I won by a half a mile [over a one-and-a-half mile course]. That's a figure of speech," he concedes. "At least a quarter of a mile. We won for seven years straight - every race. We were the best on the West Coast, from San Diego to Vancouver. A fellow by the name of Charlie Springer and I rowed doubles. He stroked the crew, I bowed. We won handily. Those few years - the late Twenties, early Thirties - we just couldn't lose. Charlie Springer, Herb Henschel, DeGraff Austin, and Coggeshall. Del Beekley was the coxswain."

"We sent one crew - four plus a coxswain - to the Olympic tryouts a couple of times, 1928 and 1932, on the Schuylkill River in Philadelphia. We went by train, hung the shell from the ceiling in the baggage car. The first time we didn't get any breaks at all. We got to the finals, but we didn't win. In 1932 we won every day except the last day. The night before the last race there was a rainstorm, and the day of the race a big windstorm blew across the river. We had picked the center lane, [where the current is] faster. The crew that had the lee shore, we beat bad the day before, but they won. Every boat, practically, sank except us [two]."

In its heyday and his, the San Diego Rowing Club, located for years at the foot of Fifth Avenue, had 1500 members - more than any other rowing club in the nation. "I think the rowing club did more for me than any other thing in my life," Coggeshall reflects. "People you met in the rowing club you knew down through the years. Most are gone now. Practically everybody who was anybody belonged. It was very prestigious in those days. I used to get a bunch of members in myself, every year. All year long I'd think of fellows who might like to join, take 'em down, see if they were interested. If you got ten new members you got a year's dues." Smiling, he denies that free dues were his only motivation for enlisting others. "I loved it - they would, too, after a while. A lot of them said, 'This is the best thing you've ever done for me, Coggy.' It's a real he-man sport. The one and only true amateur sport left. [There's] more camaraderie in rowing because there are not too many oarsmen." There always were more handball players than rowers in the club, and today, with no handball courts at Santa Clara Point, the club has only about seventy members. (The club's old building on the harbor is being renovated by the Chart House Company, and when it reopens, it will be a restaurant.)

Coggeshall's interest in rowing has remained strong through the years. He's a lifetime

member of the San Diego Rowing Club and has offered to donate materials to build the club's new boathouse once a site is approved. He helped initiate the San Diego Crew Classic, the annual collegiate rowing regatta that will celebrate its tenth anniversary next month; he's been on the board of directors of the Crew Classic every year, is now on its advisory board, and attends its monthly meetings. He doesn't give rowing enough time now, he says, and wants to give it more. He's given money, and has written into his will the rowing club, the Crew Classic, and local universities that support rowing. And if he's going to be remembered, he'd like to be remembered "as an athlete - that's good enough."

Kearny Johnston, the rowing club's long-time instructor, who pulled the club through its weakest times after WWII, assesses Coggeshall's rowing abilities in this way: "He was a terrific rower, very strong. He had lots of guts, put out everything he could. There were others who had terrific technique. His form wasn't the best, but he was really tough, a very hard worker. He had strength and he wanted to win. It showed in the last quarter mile. But," Johnston demurs, "I didn't know Coggy way back because I didn't start rowing until '30. He was already rowing in the Twenties."

Over by the Mission Bay Aquatic Center's H. Del Beekley Rowing Center, which the college crews and the Mission Bay Rowing Association share, the rain has stopped and the three eights are coming in to shore. Steve Estes, a lanky young man in a USA Rowing cap, comes over to say hello to Coggy, and tells him that he's coaching for USD now. He was on the U.S. national team last year, and went with them to the world championships in Lucerne, Switzerland, where they placed seventh. "You've got to train harder," Coggeshall advises him. "You've got to give it everything you've got." Estes says that the association has a couple of oarsmen who have a chance at the Olympics next year. "You ought to go up and see it," he suggests. "See how fast they go these days." Coggeshall, who has attended every Olympic Games, except for Russia, since Los Angeles in 1932, tells the younger man about the 1932 tryouts and the windstorm on the river. "They've changed things," Estes says. "That wouldn't happen today." Coggeshall wants to know how many miles the USD rowers go, and expresses an interest in going out with them someday. Maybe he can offer some advice. "Any day," Estes replies. "You're more than welcome." There is a resonance of affection between the two men, and as Estes walks away Coggeshall says to me, "That's the camaraderie I was talking about."

Del Beekley, who initiated rowing in the local colleges, remembers back to the beginning of Coggeshall's rowing career. "He was rowing in 1917, 1918. We both joined the rowing club about the same time. He excelled in singles - sculling. He was very, very proficient. If he hadn't ruined his left arm ... I think he had a good chance to be national champion, possibly world. He had the desire, the motivation."

Coggeshall would have gone on and maybe made it to the Olympics in 1936, but as it happened, 1932 was his last attempt because in 1934 he had the accident that ended his rowing career. "I was on my way to the Chicago World's Fair. I was driving a little Buick, there were five people in the car. A truck sideswiped me, I lost control. My arm was on the window." He was flown back from Arizona and his entire left elbow was removed. As Del Beekley recalls, "He wouldn't let 'em amputate his arm. He should have had an artificial elbow - but he didn't want to spend the money." That arm today seems as strong as the other one, and he still does at least fifty and sometimes seventy-five pushups every morning at 5:00 a.m., hauls cast-iron tubs in and out of pickups, and swims a mile after

work in the summertime, but the arm dangles at an awkward angle, and you can twist it almost clear around. "I was real lucky to come out alive. I weighed 180 then; when I got out of the hospital I weighed 120. For about a year I was pretty upset. Then I started looking around, I'd see so many people worse off. Now I don't give it a thought. A lot of people have handicaps and go on to do great things."

Real estate, Coggeshall's other great pursuit, was more elusive than rowing but once he caught on, he never let go. He was aware of the growth of East San Diego after John D. Spreckels built the electric railway out that way from downtown. "You could buy lots - graded, subdivided lots - for fifty, a hundred dollars." His father, who had been construction superintendent on three big Spreckels-owned buildings, the Hotel San Diego, the Spreckels Building, and the old Union Building, was "fairly well paid - he'd make five dollars a day" - but there was no extra money to buy property with. The first land Coggeshall bought was 100x100, on Sixth and Ash. His parents had divorced and he was supporting his mother, with difficulty, but he took a chance and got a quit-claim deed through the bank by taking over the taxes and interest. He also took an option on a property at Sixth and F. During the Depression, he lost both properties, which he had been operating as parking lots, when he was unable to keep up the payments. Although he says, with some pride, that "I always managed to finagle around and get enough to eat," he also admits.

"The only time I really hurt was during the Depression. It was tough, really tough. When we went to the grocery store we bought sparingly, my mother and I, and sometimes we didn't have enough money to pay for it. I'd say, 'Put that back.' "

Then the war started. "I was looking for something, not just a living, something more. I came out here, to Convair." Major Reuben H. Fleet had moved his Consolidated Aircraft Corporation with 800 employees and nine million dollars in orders, from Buffalo, New York to San Diego's Lindbergh Field in 1935. After Pearl Harbor, the orders backlogged to \$132 million, and in 1943 Convair had 45,000 employees in San Diego. Those who drove to work needed a place to park. And Coggeshall's parking lots on Kettner Boulevard were a paper-airplane trajectory away from the Convair plant.

"I used to be out in the parking lots rain or shine," he remembers, "at six o'clock in the morning. I had five lots. I didn't own 'em, I paid rent. It wasn't much - probably a hundred, 150 a month on each one, or a percentage - forty percent of what I took in. Convair had three eight-hour shifts, two complete turnovers. Mornings you couldn't hold all the cars you could get. People would fight to get in. We'd get 400 cars every morning, afternoons about 300, and some in the evening. That adds up pretty fast. I made ten or twelve thousand a month, cleared about five or six thousand."

"In those days the OPA [Office of Price Administration] set a [parking] limit of two bits. I raised it to fifty cents. Somebody turned me in. I had to hire an attorney. He squelched the thing for one-tenth of one percent on the dollar." You mean you plea bargained? I ask him. "Well, he [the attorney] did," he says convincingly. "After that I still charged fifty cents. The OPA was off by then. And I wouldn't have made the money I did charging twenty-five cents."

With the money from parking, he bought the Kettner block that he owns now. "I paid about forty-five, fifty thousand for the whole block. This lot right here [where the building sits], I paid four or five thousand to Roscoe Hazard. It was a hole in the ground,

you had to look up to see the railroad tracks. It was a slough - the bay used to come right up to the back of this lot. When they started to rebuild the airport, they took a lot of sand away - they didn't put good soil in at first, it was sandy clay, the planes slipped on it and they had to take it out. They were glad to give you all the dirt you wanted. So I told 'em to bring it up here. Big dual trucks, the kind where the bottom drops out, brought in one load after another. My only expense was a tractor to spread it and compact it."

As the war wound down and there were layoffs at Convair, the parking business dwindled. Later, during the Korean "go-round," parking was in demand again - and there was no ceiling on prices. Meanwhile, his transition from parking to plumbing was taking place.

"I built a building right after the war. Before the parking lots, I had bought a piece of property on Fifth Avenue that was an old garage. I tore the old building down and built a new building, a pretty good one, at [the southeast corner of] Fifth and Grape.

"When I built that building, I had [construction] stuff left over. I put an ad in the paper. When I got there early in the morning, there was a line around the block. I thought. If it's that good. I'm going to buy more and sell it. I've been doing it ever since."

Similarly ingenuous is his analysis of his real estate philosophy: "I just tried to make a few bucks. It was speculative. I happened to be lucky, and buy in the right direction. All property went like this," he raises his arm in a sweeping motion straight up. "You should buy in the path of progress. That's what I tried to do. You feel it. When I see a piece of property, I either like it or I don't. I may have an uncanny sense" - he checks himself - "Of course, in the last ten or fifteen years anything you bought anyplace would have been a big profit. I like the downtown because that's where the big values are.

"My idea is, you've got to be in the right place, see the opportunity, and then you've got to do something about it. You don't get anything handed on a silver platter. You've got to work for it."

Others give him credit for doing just that. Mitchell Angus, a former San Diego Union sportswriter, manager of the San Diego Convention and Visitors Bureau, and real estate developer, had some business dealings with Coggeshall in the Sixties. He speaks of him as "a very smart, intelligent man." He also says, "As open and friendly and warm as he was when it came to amateur athletics, particularly rowing, when it came to real estate he was one of the toughest there's ever been around here. Just plain tough in negotiation of values as he saw them. He didn't make many mistakes. I represented a large developer in town, C. W. Carlstrom, who bought Plant 2 [the Convair plant] from the government after World War II . . . owned Fairbanks Ranch . . . ultimately declared bankruptcy and died in bankruptcy. Mr. Coggeshall had an interest in acquiring a manufacturing and industrial property that Mr. Carlstrom owned at Midway and Rosecrans. They negotiated on and off for eight or ten years. Nothing came of it. They were both poker players in real estate. I don't know that it didn't become a game, if they never made a transaction, because [if they had] each would think he had been taken. Ask him if he and Mr. Carlstrom weren't the toughest negotiators that ever came to town."

Coggeshall doesn't remember haggling that long. "Carlstrom wanted me to give him some money, to sell me a piece of property and have me sell it back to him later. I said I wouldn't sell it back. He found somebody else to do it. He had an option on it, he wanted me to lend him the money, \$475,000 for six months or a year, to exercise the option. I had

first shot at [buying] it originally. I should have - those fifteen or twenty acres are worth fifteen or twenty million today. Carlstrom," he adds, "was always financially in hot water. Such a greedy man. He'd make a deal and by the time he signed the papers, he'd say, 'I want more.' You can't say I've been greedy." Well. . .

Harry Beum, a contractor who rented just north of Coggeshall on Kettner in the Forties (Coggeshall bought the property, Beum says, "out from underneath me" when the owner died and there was an estate sale), echoes Mitchell Angus: "He's quite a manipulator. I take my hat off to him. Everything he touches turns to gold. When he goes to buy something, he's a real tough buyer, shrewd. My only complaint about him is, he'll tell you something is worth so much, then when you set your heart on buying it, he'll say, 'Oh, you misunderstood, it's worth more than that. I'm not going to sell it to you for that.'" Beum concludes, "He's self-made. He was broke. It's typical of men like that to drive a hard bargain. I don't know of anything dishonest he's done. The worst is changing his mind on the value. . . . Ask him about being in the rug-cleaning business. That's the one sore spot in his side. Someone outmaneuvered him, a con artist, about ten, twelve years ago."

"Don't ask me about that," Coggeshall pleads. "I was sure a sucker. That cost me \$150,000. I used to take all my rugs [from rental units] to this place because they had the best plant. The old man buttonholed me one day, said, 'Lend me some money.' I thought about it, decided I wasn't going to lend him the money. He came here to see me, got me in a corner. He lied about having cash in the bank - he was just a crook. I made him an offer of twelve or fifteen thousand for everything. I figured I couldn't lose much. He owed everybody and I paid 'em all off - that's how I got stuck. He owed seventy or eighty thousand to American Laundry Supply, and he owed on all the vehicles and all the office equipment. Don't ever go into anything you know nothing about. I knew nothing about the rug-cleaning business. I sold it for what I could get."

Another losing venture was a commercial fishing boat. "That was another thing I didn't know anything about. If I had known, I wouldn't have done it." He bought it for \$80,000 and sold it for \$15,000. "You don't win all the time," he admits ruefully, "but you win more than you lose. Nine out of ten of my enterprises paid off." Even the deals where he sold too soon or bought too late. "I guess you can't complain. You don't lose any money taking a profit. Every piece I sold was a profit. Like the comer of Pacific and Washington. I paid about thirty-five thousand, sold for seventy-five or eighty. It's probably worth two or three hundred thousand now. I made money on it all, but now they're worth a fortune."

Bert Lembeck, who started out downtown, was regional manager of Commercial Credit when it was the largest independent credit company in the U.S. and Canada, and who left downtown to develop parts of Mission Boulevard in Mission Beach, says, "I go back to about 1934, '35 with Coggeshall. I was in the mainstream downtown and so was he. You couldn't walk fifty feet without seeing someone you knew." Lembeck lives just a few blocks from the rowing club's current locale, and although the two men haven't met in many years, he's followed Coggeshall's business dealings. Coggeshall is, he says, "a terrific operator, he knows how to operate and he stays within the law. That's the finest thing you can say about anyone. It's not true of all the pseudo-millionaires. He's the real thing. He did it honestly. He didn't set up a lot of phony corporations or kite checks."

I don't know how much education he has, but he has a business acumen, and you can take that and keep the IQ. A high volume of business acumen, that results in one thing - success financial. He had a little more gamble in him than I did. He'd throw a bigger bunch than I did. Bigger chances than I'd take - but that's not big chances."

Joseph Jessop, who's known Coggeshall for sixty-five years, since the latter delivered newspapers to the Jessops' jewelry store, remembers, "He bought real estate, motels, and kept on buying when a lot of us couldn't see the value. He took chances a lot of us didn't take."

But buying in the path of progress, Coggeshall has occasionally collided with the city. Two or three years ago he got mad at the city and it cost him half a million dollars. "I had five acres on Euclid and Market, on the corner. I never should have sold it, but the city wanted me to do everything in the book - put in storm drains, sewer, underground utilities, and so on. I bought it for \$50,000 and sold it to a fellow for \$125,000. Then about six months ago the city paid him \$650,000. They wanted to put in a railway [trolley]. He had a \$25,000 down payment, two, three years' time, so he made a lot of money. He was going to sue the city for a million and a half. People are really greedy. He didn't have much invested."

It's been about three years since Coggeshall sued the city for two million dollars. That was over the block from Kettner to India, between F and G that the city claimed by the use of eminent domain to build the condominiums that are there now. He had paid Boise Cascade \$195,000 for it in 1970, in cash. The city offered him \$860,000, and he offered to settle for \$1,250,000. The city refused, he sued, and a jury awarded him a million and two-thirds. He thinks he got a fair price for it. In the opinion of Gaylord Henry, an attorney who has represented other clients in similar suits, and who has represented Coggeshall in other matters (though not the Kettner property), . . . "the judgment was low." Citing its proximity to Seaport Village, and the potential for spectacular views which the city's low-rise condominium construction has disregarded, Henry asks, "Can you imagine what could have been done there? I think the city, looking back on it now, would say they got a heck of a bargain."

More recently, Coggeshall has tried to give something to the city - the California Theatre and the eight-story building that houses it. He owns the building and two of the four lots on which it sits. Last October he sent a letter to the city, offering to donate the building, which is valued at three million dollars. The city, which turned down the offer, would have leased his lots, at \$120,000 a year, and assumed the lease on the other two lots, at \$40,000 a year. Then there would be the cost of renovation, which could cost "from \$500,000 to five million," estimates Gerard Yablonicky, depending on whether a private developer or the city did the work. Yablonicky, who brokered Coggeshall's purchase of the theater and who says he's encouraged Coggeshall to give the city the land, too, wouldn't mind undertaking the restoration himself, either for Coggeshall or else purchasing it outright. However, on one hand, he says, Coggeshall's philosophy is, "Buy low, sell high, and do nothing in between"; and on the other hand, "He owns this property free and clear - most people would have a mortgage, and a second, a third, maybe a fourth and fifth. Anyone who buys a car has a financing plan . . . [but] he's asking five million dollars cash. He thinks in terms of dollars in, dollars out."

Meanwhile, on most nights the theater is dark and empty. "Our rates are too high,"

laments Yablonicky. "If we lowered the rates one-third, we could fill it fifteen, twenty times a month." The one-night charge is \$1200; for a nonprofit organization, \$900. It's rented for about fifty performances a year.

Bill Silva, of Fahn and Silva, rock promoters, says, "It's an odd size, 1700 seats, difficult to make a profit in. If it had 700 more seats it would be good for a medium-size event; or 700 less, for a small event. Last time we used it was for Bonnie Raitt, late April of last year. We may have some acts there this summer. We have fun doing shows there, laugh all the time. The first time we went to use it, we were literally on our hands and knees, scrubbing dressing rooms, putting Odor Eater on the carpets, buying light bulbs. It had been dark for a couple of months. We tried putting up the marquee - there weren't enough letters; then the lights didn't work. The hallway for the dressing rooms is about six feet too small, so when you open one door you close off another. I don't blame him [for not fixing it up]. He doesn't run it as a theater owner [would], but as an extra piece of property."

Marc Berman, of Marc Berman Concerts, says, "We would have used it a lot, but it wasn't really kept up at all. One time he had shut off all the water downstairs. The light bulbs would be gone from the dressing rooms. I'd have to supply toilet paper. We could never get anything signed. You'd reserve a date, he'd say, 'Good,' you'd go down there and he'd say, 'Someone else wants that date, too, whoever comes down here first with the money gets it.' "

"He just won't spend any money," affirms Joe Chavez, the building manager who's been there since 1967, nine years before Coggeshall purchased it. "I told him we needed new roofing, and he told me to come down there [to the supply yard on Kettner] and get some rolls of tar paper. It would take about forty rolls. I went down there and he had seven rolls - and he told me to leave him a couple. But," he says of the building, "it's in the wrong place. There's no use remodeling it. You could put a pile of money into it and you'd still have an old building in the middle of new ones. If it were below Broadway it would be worth remodeling. If it belonged to me, I would sell it."

Coggeshall bought the theater in 1976. "I never did know just why I bought that," he says with wonder in his voice. "I didn't owe a dime to a soul anyplace. I didn't look it over good. I had to assume a couple of contracts on it, trust deeds, \$50,000, \$150,000. I paid those off in short order. I spent money to fix it - hundreds of thousands of dollars. The roof, the theater, carpeting, fire equipment for the elevators, alarm systems. Every valve had to be overhauled before the fire department came and checked them." It took a year to strip all the doors in the building down to bare, solid mahogany. The building, he believes, "is pretty fair right now. . . . It was kind of a romantic thing. It was a luxurious theater when I went to it. That's where *Gone With the Wind* was shown. I never dreamed I would own that theater. . . . I'd sell it, sure, just to get out from under it. An old building, you never get through with it." If there seems to be a curious incongruity between a multimillion-dollar piece of property and a few rolls of toilet paper, or tar paper, well, perhaps there is. But while those around him speak of ten million dollars' worth of property, Coggeshall himself says, "You don't know until you sell it."

Furthermore, his interest especially in recent years seems to have been in the acquisition of property more than in the usage or development of it. And, curious or not, the nuts and bolts of Coggeshall's daily life are the dollars and cents of his plumbing business - and the chance to make a deal.

There are no prices on anything at the plumbing yard. Everything is subject to negotiation. Although Coggeshall claims that he doesn't do much selling anymore, he explains why he stayed in plumbing all these years by saying, "I think it was a challenge. There's a challenge every few minutes here." He'll tell someone who asks about the prices of new dual-control wall heaters, "They're too high. I better not tell you. They used to be . . . It's crazy." Then when someone comes in asking if something out back is for sale, he smiles like a fish rising to bait and says, "Sure, I'll sell it to you." How much does he want for it? "How much will you give me?" "Ten dollars?" "How about twenty?" No sale - but maybe he'll come back.

Carl Hodson, a gentle, soft-spoken man of seventy-four, first knew Coggeshall forty years ago, when they both went to dances at the Palomar Club in the Hotel San Diego. Coggeshall, he remembers, was "a flourishy dancer, quite a swinger." Hodson has worked for Coggeshall for three years. "I try to tell Mr. Coggeshall, 'Be an anti-inflationist. Pull prices down.' " Hodson used to have his own business on Market Street. "He used to come over, buy some of my stuff, and sell it for two or three times the price. One laundry tray he has for sale for \$200 he bought from me for twenty-five. He's had it for ten years. I recognize it. I think it's a shame to let something sit and be unproductive like that. To me, inflation is as bad as crime on the street. We have opposite philosophies. He charges top dollar, I believe in high volume, lower prices, and you get mouth-to-mouth advertising, which is better than paper advertising. He really knows how to make money. Nobody can squeeze anything out of him. If you give him something, he'll probably take it for nothing. Sometimes something was so cheap that I was almost embarrassed to pay for it, and he'd ask, 'Did you try to get it cheaper?' He gets exasperated at me. I try not to argue with him. Every time I'm on the verge of winning an argument, he'll say, 'The more you stir it, the more it stinks.' " Coggeshall says of Hodson, "He's a real nice guy, but he's too nice. I tell him you can give something away but you won't make any money that way. The difference between him and me is, he says, 'I don't know how you can charge those high prices,' when I tell him he didn't charge enough. If you've got something in demand, if there're not many of them around, you can charge for it. Colored toilets, they don't make them anymore. If they're cleaned up, look like new, you can charge a new price for them. A lot of people don't realize, a toilet will last indefinitely."

Ray Buckley, Coggeshall's resident bookkeeper, agrees in his precise, ironic way that "he knows how to charge. He gives everyone hell around here for not knowing the value of something. When I deliberately exaggerate the price of something, he likes that." And does Buckley like Coggeshall? "Yes, he's been good to me. We're low paid," he says matter-of-factly. "He thinks he's paying us all right. But if someone new comes in and wants four dollars an hour, he says, 'You're too rich for my blood.'" When Buckley, an immaculately clean-looking man of seventy-one, came in one recent morning, Coggeshall immediately noticed, "I see you've got your ears lowered," and asked him how much he paid for the haircut. When Buckley answered, "Five dollars," Coggeshall said, "I pay two dollars and it's just as good." No one accuses Coggeshall of conspicuous consumption; just the reverse. He says himself that he doesn't like to spend money on frivolous things. He gets a senior citizen lunch for sixty-five cents at Florence Elementary School at University and First avenues in Hillcrest, and liked it better before they raised the price from fifty cents. He needs extensive dental work - when he smiles he shows a lot of gold - but he's

been putting it off because of the expense and because he might not live long enough to justify it. He's never bought a new car for himself, although his wife did. "A lot of people say, 'Why don't you buy a Cadillac?' A Cadillac is just a piece of machinery. It doesn't do a thing for my ego. They just depreciate."

Those close to him may express disappointment at his frugality, at what seems to be his lack of zest for living well, but he doesn't see it that way. "I wanted to make money," he says, "to see the world, to be able to afford to go first-class, and that's what I've done. I've traveled all over Europe, Africa except North Africa, Japan four or five times, the Philippines." He wants to go to China next; his mother was a missionary there, and told him about the Great Wall when he was a child. "When I was in school I loved geography. I studied all those places, never dreamed I'd get to go there. I'd mentally see what it was like. I've done what I wanted to do, accomplished and seen a lot of the things I wanted to see. I've got enough, don't need what I have, that's why I'm not doing much. I've got no ambition anymore. I'm comfortable, don't owe anybody any money. You can only eat so much, sleep so much." I ask him how long he's been comfortable. "Maybe ten years, maybe fifteen.

"I didn't make a lot of money until I was past forty-five," he points out. "It scared me. Gave me a funny feeling in my stomach." He's always put his profits into property, and doesn't usually have much money in the bank. His latest purchase, using the last of the \$1.6 million dollars from his settlement with the city, of the old Carnation building on Tenth Avenue below Market Street, has left him "flat broke." He doesn't plan to be buying anymore. "My enterprising days are gone. I don't want to take on anything new."

On the first sunny day after the long recent rains, the Shelter Island yacht basin was full of sailboats. From his house on a steep hillside in the La Playa section of Point Loma, A.W. Coggeshall could look down on the boats, the Coronado Bridge, and the mountains of Mexico. He built the house just after WWII, installed most of the plumbing himself. Around the house are eight vacant lots to the south and two to the north; he owns nine of these. Outside, the house is plain; inside, it is spacious and comfortable, and full of souvenirs of the travels of A.W. and Meta Coggeshall. The Coggeshalls were married for forty-four years, until she died last December. "I advertised for her," he recalls with a fond, amused smile. "I needed a bookkeeper during the war, and I put a notice in the paper. She taught bookkeeping, even taught business law. A wonderful woman, wonderful housekeeper, wonderful cook, she loved to travel, too. It doesn't seem possible that she's gone."

He was married once before, and divorced. "I had a son," he says, "he lives in San Francisco," but they don't get along.

Anderson Borthwick, I am told, was Coggeshall's great friend, even his idol. Borthwick advanced from bank messenger to president and chairman of the board of the First National Bank; he was chairman of the Port Commission when Shelter Island was created; he was president of the Zoological Society and a chief proponent of the Wild Animal Park. He was also a fellow rower. He died last October. "There isn't an organization in the city," Coggeshall tells me, "that he wasn't the president of. He was an influence on the whole city. It was a loss to everyone."

"You could ask ten people on the street," according to Joseph Jessop. "and nine would know Mr. Borthwick, and one would know Mr. Coggeshall. They're both wonderful

people, with a different way of going about things. Mr. Borthwick was an international Figure. Mr. Coggeshall is very low key - but if you ask him to do something, he'll do it, and usually a little better than you'd think it possible to be done."

Driving down the hill to the San Diego Yacht Club, where he has a lifetime membership, Coggeshall detoured up another hill. "This is where the really rich live," he said with obvious sincerity. "They have more money than me." Pausing at a condo on the water that used to be a vacant lot, he commented, "I thought they were asking three or four thousand too much for it." And passing the sites of the original Roseville Fishing shacks, he remembered, "I used to ride my bicycle around here when I was a kid, and I said I would live here on the water some day. By the time I had the money, prices were too high." Returning to his house, A.W. Coggeshall says, not for the first time, "It's a great life - if you don't weaken."

The source of this article can be found at the San Diego Reader's website
<https://www.sandiegoreader.com/news/1983/mar/17/cover-can-you-spot-the-millionaire-in-this-picture>