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C. W. SWEET, 191 Broadway.

J. T. LINDSEY, Business Manager.

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The business improvement continues, but it is more manifest in the Northwest than in any other part of the country. The Granger roads were never so prosperous and they naturally lead the bull speculation in stocks. Nearer home the most prosperous interest just now seems to be New York and Brooklyn real estate. Never have so many new buildings been erected as at present, and the number of transfers of real estate are also unusually large. This week has been a busy one on the Exchange, and next week, it is expected, will surpass any of the year in the number of "knock-downs." The general trade of the country is not only good but promises to be better. The rising rate of interest for the use of money tells its own story.

The very large vote polled in New York at the recent election shows how the city is growing in population. It will be noticed that the Republican vote shows an average of greater increase than the Democratic vote. It has always been a misfortune that one party should have so large a majority over the other. Those municipalities are the best governed where the party machines are on their good behavior. They can afford to be reckless and corrupt with a large majority to back them, but such is not the case when the change of a few thousand votes would lose them the election.

One result of the election is the rehabilitation of Tammany Hall. John Kelly has retired, but the discipline of Tammany is so good that it can marshal its forces on election day without the aid of that famous "boss." Tammany offered to divide the city spoils and have a united ticket, but the County Democracy thought they were strongest and refused. They have been badly beaten—due to a belief that William R. Grace was running that organization for his own personal profit. There is an impression, which may be false, that all Mr. Grace's appointments have in view not only the advance of his political fortunes but of his private purse; in other words, that in his official actions his main aim is his private gain. Tammany having been first in the field for Governor Hill will naturally profit most by his election.

The voters showed discrimination in the choice of county officers. Mr. Hugh J. Grant, sheriff elect, is a man of character, and will undoubtedly conduct his department in a way to satisfy the bar and the public. He is a large property owner, and has been a dealer in real estate. We hear excellent reports of the new county clerk, Mr. Flack. He has made a competency as an employing book-binder, and he will manage the county clerk's office after business methods.

Now that the election is over it is to be hoped that the Real Estate Exchange, through its proper organs, will see to it that the necessary laws are drafted to reform our land transfer proceedings in this State. There are quite a number of laws to be got in readiness and no time should be lost. The Legislature will meet in seven weeks time, and such laws as can and ought to be passed should be introduced when the session opens. The Exchange ought to take the lead in this matter.

It is a pity that our legislators elect cannot as a class be commended. With a few honorable exceptions the Aldermen, Assemblymen and State Senators chosen last Tuesday are a very bad lot. They are a discredit to the city and our Republican form of government. Our political machinery is all wrong, when the result of elections year after year is to return fellows for city and State legislators whose proper place would be in the penitentiary. The solution of the problem of local government is, in all likelihood, the abolition of legislative chambers and the conferring of governing authority upon responsible heads of departments.

As the Republicans polled some 75,400 votes for Davenport in this city, it is clear they could easily have elected their whole county tickets had not the Republican machine deliberately

transferred some 10,000 votes to Tammany Hall to help its local ticket. How strange it is that such a vast mass of intelligent voters as comprises the rank and file of the Republican party in this city should allow its representative organization to be controlled by one of the worst cliques of corrupt politicians in the country.

Some surprise has been expressed at the little influence the press of New York exerts over the voters of this State. Arrayed on the side of Hill were the *World*, *Sun* and *Star*; all the other leading journals supported Davenport. The same antagonism to the popular candidate on the part of the press has frequently been noticed before in the history of this city. Fremont was supported for the Presidency by all the influential newspapers of New York City, but this did not prevent Buchanan from getting more than the average Democratic majority on election day. When the late C. Godfrey Gunther was chosen Mayor, the *Journal of Commerce* was the only paper which helped to support him. Frank Boole, his unsuccessful rival, had the open or secret aid of all the other journals, but he was badly defeated notwithstanding. The *Herald* seems to be the most unfortunate paper of all in its forecasts. The policy of its founder was to be on the winning side without any respect to party or principle. The elder Bennett and Frederick Hudson, his long-headed managing editor, were men of great political sagacity and rarely made mistakes. The younger Bennett, however, is scarcely ever right and manages nearly always to support the candidate who is beaten.

West of the Park.

One must look through a new quarter to see how rapidly and completely the type of the New York dwelling is changing. We have not yet arrived at a new type of dwelling. Everything seems still to be in a state of architectural flux. But the old brown stone front, repeated through so many dreary miles below Central Park, has fallen at last into hopeless discredit. It is scarcely reproduced at all except in tenement houses, and even here it is varied. The variations do it more harm than good. The old brown stone front had only two or three kinds of ornament. The cornice and the mouldings throughout were big and bloated. The front door had either a projecting lintel carried on consoles, or a pair of columns supporting a pediment, or some equally obvious and trite device. This device, through being repeated so often, came to be very well executed mechanically, and there was a reasonably good adjustment of parts. In such brown stone fronts as are still erected the desire for variety leads the speculative builder to let loose his fancy and there is nothing commendable in its results.

To see how far we have departed from the brown stone front it is only necessary to visit the streets on the west side of the lower half of Central Park. This region is just now the scene of an extraordinary building activity, perhaps greater than that of any other quarter of the city. Yorkville, the corresponding district on the east side of the park, is now pretty solidly built up east of Fourth avenue, with apartment houses and tenement houses for the most part. The improvements effected by the heirs of the Clark estate in building the Dakota and the row of dwellings behind it from Eighth to Ninth avenue are now seen to have been as judicious as they were liberal. They fixed the status of the neighborhood, and prevented it from degenerating as it might easily have done, under the pressure of owners in haste to realize on their investments, into a quarter of cheap flats. As a matter of fact, the most noticeable of the new buildings lately finished or still building on the west side are first-class dwellings, and it is in these that the present tendency of domestic architecture in New York can be best observed.

Upon the whole, the result is such as to encourage those who predict that the slice of territory between the Park and the Riverside Drive is to become "the tenderloin of New York." A favorite scheme with investors seems to be a row of five twenty-foot houses, varied and individualized, but so far connected in design as to show that they are fronts of one project. One of these rows may be seen on the south side of Seventy-second street, between Eighth and Ninth avenues. These are of brick, with basements and first stories of brown stone, while bays of this latter material run through the second stories. The central three are gabled against a steep mansard roof, while the two on the flanks are flat roofed. The detail is not worthy of higher praise than that of inoffensiveness, but it is worth that.

On the south side of Seventy-first street, between Broadway and Ninth avenue, is a row of five houses in brown stone and tin, in which the speculative builder has apparently taxed his own intellectual resources to produce variety, instead of hiring an architect to perform that office. If he had contented himself with reproducing the regulation brown stone front he would have done something much less offensive than this tortured skyline, which is as crude and bad as possible.

Near by is another quintette in brick, brown stone and terra cotta, which shines by contrast with this atrocity, and shows that

the designer is not inaccessible to architectural ideas. The variety of roofing is, however, excessive, three of the houses having gables, and the other two pairs of dormers relieved against the mansard. Nevertheless, a certain aspect of unity and dignity is given to the front by preserving, or at least suggesting, the continuity of the principal horizontal lines. The ornamental detail in terra cotta is of various quality. Some of it is ingenious and clever, though it lacks "style" in either sense of that abused word. Some of it is downright bad, as the imitation, in terra cotta panels, of boiler-plate studded with bolt heads. This irrational eruption gives the surface to which it is applied a queer pustulent appearance, as if the material had blistered in drying.

In Seventieth street, between Ninth avenue and Broadway, is a row of houses in brick and brown stone, with three-sided brick bays running through three stories and a-half. This feature may and does make the inside of a house commodious, but when it is repeated in every house of a row of five it is absolutely impossible to make it effective, or even inoffensive, architecturally. However, there is no reason to believe that the designer of this row of houses took much thought how they would look, though they would look better if he had omitted such ornament as has been applied to them.

Near by is another row of five high stoop basement houses in brick, brown stone and tin, even more different from each other than any of those we have been considering, and perhaps worse than any. They are so overloaded and vulgar as to make a three-story house in common brick relieved with black brick that adjoins them, and that appears to belong to the new stone church on the Boulevard, look artistic instead of merely inoffensive and respectable, as it would probably look by itself.

A really artistic performance, at least in its detail, and the only one among the new dwellings in that quarter of which so much can be said, is a three-story twenty-five-foot house in red brick and Corsehill stone on the north side of Seventy-first street, between Ninth and Tenth avenues. The combination of materials is not agreeable. We have several times had occasion to point out that this beautiful stone loses its charm of color when it is used with the stronger red of brick. The composition of the front, also, is not worth talking about, the windows being placed so near the ends as to weaken the effect of the wall. But the detail, from the modest main cornice down, is very good indeed, especially the use of terra cotta in a two-story bay, where it takes a rough face from the mould, and where each piece is noted in the jambs of the openings by an ornament interrupting the moulding.

The general conclusion to be derived from a contemplation of the new quarter is that an artistic architect can make a very decided improvement on the brown stone front, but that in the absence of such a functionary it is safer to stick even to that dreary old pattern than to strike out for novelty.

Development of Decorative Art in America.

As nearly as conditions ever repeat themselves this epoch corresponds to that of the fifteenth century. The same causes are at work, results in kind follow. Venice and Florence obtained their supremacy through commerce. It was the age of powerful trade guilds and merchant princes, and to them is largely due the splendid revival in architecture, art and decoration that made that time illustrious.

The wealth derived from corporate enterprise is to this city what commercial supremacy was to Florence and Venice. Happily for us, the only way in which the colossal fortunes founded on the workings of our railway systems can be diverted is in the same direction, for whether that is or is not the natural order of development circumstances in this country afford but few other outlets for personal aggrandizement. It is only in the last decade that we have taken breath long enough to perceive the drift of affairs. The Centennial Exposition of 1876, if it did nothing more, called a halt, and required us to take stock of ourselves. But the tendency was manifest long before in the different collections of art and bric-a-brac, by which means men of wealth sought to differentiate themselves from other men of wealth—collections, many of which have gone to form the Metropolitan Museum and some of which still remain in private hands.

The building of the Vanderbilt houses was the distinctive mark of this new order of things. In the first place, any disposition of the Vanderbilt wealth would have attracted public attention, but the significant fact is that they were built and equipped in a way that brought out the artistic resources of the country. Nothing but great wealth could have afforded to make use of such men and such means, and to risk what, having no precedent, must be considered as experiment until success was demonstrated. Decorative work, such as is seen in the dining-room of Mr. Cornelius Vanderbilt's house, is only paralleled by fifteenth century ornament, and this both in the loftiness of its aim and the splendor of the materials. It is also the first recognition of the value of perma-

nence in decorative work. Whether the Vanderbilt's house crumbles or stands these ceiling panels have their own value, and will find as keen appreciation in some future museum as they now receive in that place.

Sufficient consideration has scarcely been given to the men who by their wealth gave such valuable impetus to the current then setting in. It would have been quite as easy to have spent as much money and received for it less value. For the value one must look further than the eye sees. This the owner shares with the country at large, for it rests in mechanical as well as artistic processes. Every attempt conceived on such a scale demands something never before done. Art is insistent. It must have the color, the quantity the general scheme demands. To secure this, new materials and new methods of treating them are called into being. Such serve as memoranda for future work and thus contribute to the intelligence and mechanical and material equipment of the country in general.

It is easy to refer to instances of this. To secure certain metallic tints necessary to the color scheme in these same panels spoken of above numerous experiments were made in bronzes and composition and the results registered. In the construction of the stained glass window in the library at Quincy, Mass., leading being too clumsy a process for the effects desired, the fusing of numbers of small pieces was resorted to with perfect success. Or, to take a more potent instance, in the Tiffany houses now building on Madison avenue, when a distinct effect in color was desired in the construction, the Perth Amboy Tile Company set about to produce the necessary brick, and we find its use now decoratively in other interiors.

There is scarcely a decorator in the prevailing taste for ornament in relief that has not experimented successfully in compositions, and in some of these experiments the results will have certainly value beyond the immediate need. The same success has attended the experiments in enamel paints used for ornament in relief. The simplicity and comparative cheapness of many of these methods lead to their frequent use. This is conspicuously seen in the large apartment houses, which make two things evident—our increasing appetite for luxurious decoration and the easy means of acquiring it. That there will be significant results from this manner of living and its surroundings is inevitable, but whether these great and opulent co-operative temples to our various Lares and Penates will tend to raise or lower the popular taste is yet problematic.

There is no doubt as to the technical benefit we are deriving as a nation in the mastery of materials which this new era of decoration demands. The mechanical work now produced in this country is unrivalled. This testimony we get from foreigners. When Mathew Arnold went over the Villard house he expressed, in lively fashion, his astonishment on discovering that America had artisans that could produce such mechanical work as he saw in the mosaics of the vaulted hall and in the wood lining of the small stairway off the vestibule. In houses more recently built the buhl work, the brass, wood and pearl inlays equal that produced in any country. We are forced to this by the temper of our climate that rends imported work and demands that we be sufficient unto ourselves. Our comparative isolation in many ways has been a gain if it has made our development rather tardy. Thrown as we are in a large degree upon our own mechanical and artistic resources, and driven to contend with and adjust conditions that are peculiar to our own country, it will be very strange if we do not strike out from this something distinctive—something which will mark the age and will be a legacy to posterity, as other epochs have left their legacies which serve for our guidance.

One of the important results of the desire for interior decoration is seen in the relations into which it has brought artists and architects. The absence of government patronage has made certain branches of the fine arts impossible in this country. It is absolutely necessary to the free development of art that the scale of canvas should not be limited. The size of the paintings in the Salon always at first overwhelms the American; but it is the ability to paint by the square rod that has largely helped to give to French art the position it now holds. A French artist feels that every two or three years he must send at least a full-size nude work to the Palais Industrial to demonstrate that his power has not waned. Even Messonier will not be content until he has filled one of the chancel walls in the Pantheon.

Until within the past few years American artists have been compelled to confine their ambitions to canvases proportioned to our modest interiors, and the lack of that scope which the large canvas gives, both to the artistic hand and brain, has been a serious detriment to American art. The present alliance between the architect and artist gives to the latter just that opportunity he has lacked. Without it Mr. Blashfield would have not had the occasion of painting on such a scale as the ceiling of Mr. Twombly's house afforded him, nor Mr. La Farge the beautiful series of mural paintings in the water-color room of Mr. Cornelius Vanderbilt. We could mention several other artists, among them Mr. Francis H.

Lathrop, Mr. T. W. Dewing and Mr. Robert Blum, who have profited in like manner.

It is through the same influences that the church has become a patron of the arts. The decoration of the chancel in St. Thomas, the mural paintings and the modelling by Mr. Augustus St. Gaudes is art work, the importance of which compares with that which still draws us like a magnet to Italy to-day. The panel paintings for the chancel of the Church of the Incarnation, now under way by Mr. John La Farge, are the most important work he has yet undertaken in the character of the subject, the artistic aim and the linear dimensions. The contemplated renovation of the Church of the Ascension is even a more significant undertaking. In size the painting of the scene which gives to the church its name will be one of the largest canvases ever executed. The decoration has been given into the hands of the architect, artist and sculptor, each of whose names is a guarantee that the most artistic results this country can produce will be secured. This is but one city, and this is a broad country. In comparing this epoch just begun to that of the fifteenth century it is not as to results but as to conditions and the opportunity for equally splendid results; just how it will work out no man can predict. That which New York, Boston and Eastern cities have done is but the beginning. When the tide reaches Omaha commensurate with its height in New York the scribe of that day will have a much more just estimate of the value of that which this country and this century has been able to effect.

A word must be said of the influence the prevailing taste for decoration has had in developing the natural resources of this country. The beauty of Georgia pine, the decorative value of sycamore, the desirable qualities of California red wood and other native woods have all been brought at least to the popular knowledge in this way. The forests of West Virginia and East Tennessee are still rich in woods that are now being made known with reference to decorative purposes, and land before comparatively valueless is in this way coming into the market.

That which is true of woods is equally true of marbles. The wealth of the country in marbles has not begun to be estimated. The Vermont, Champlain, and what is known as the Tennessee marbles have long been used, but a large addition has been made in the last year or two to colored marbles, and there is scarcely a decorative scheme of color in which native marble cannot take part. Tennessee has recently produced a fine pink marble, and an equally valuable olive green. From North Carolina there is a beautiful variety of yellowish pink marble. New York and Maryland give a fine color in serpentine, and Plattsburg a French gray widely used. California sends a beautiful crystalline stone traversed with a fine network of lines that resemble some of the Italian marbles. At Helena, Montana, is quarried a black and gold marble like that from the Spezia quarries. Vermont stone serves the same purposes as the Italian verd antique. Thus far, although we have not found anything comparable to the resplendent Numidian, the Verona, nor the Siena marbles, we have at our doors the beautiful Mexican onyx, with the knowledge that the development of our own resources is only just under way.

Guide to Buyers and Sellers of Real Estate.

Apportionment of Rents.—NOTE.—A New York statute of 1875 was in December, 1881, interpreted to have altered the rule as stated in Mr. Van Sicien's article, on page 1185 of THE RECORD AND GUIDE of October 31, 1885, and to require apportionment of rent up to and including the date of passing title; but the correctness of that interpretation is doubted, as that statute is deemed to have been intended to apply to cases where title to property changes involuntarily, as by death, and not by contract; the safe way is, as Mr. Van Sicien stated, to put in the contract an explicit agreement how the rent shall be divided between the buyer and seller of real estate.

It is worthy of note that all the labor candidates who ran for Assemblymen were defeated at the last election. It seems to be impossible in England and the United States to get workingmen to vote for any of their fellows. In France only some half-dozen workingmen are to be found in the Chamber of Deputies. In England the working classes prefer large employers or the son of a lord. Men who are distinguished in letters or as speakers are also in high favor. Lawyers are not popular in England, but are in the highest regard in the United States as candidates for legislative positions. Millionaires and large employers make but a poor show at the polls in our country. Mr. Davenport undoubtedly lost thousands of votes on account of his wealth. In this city if the laboring people cannot get a lawyer to vote for, their second choice is usually a liquor dealer. There are no less than seven of this class in the new Board of Aldermen. But while the labor unions will not support workingmen for office there is no doubt but, that the "Knights of Labor" did influence a large vote for Hill. His wholesale indorsements of their extreme demands gave him thousands of votes.

The Building Movement and the Transfers.

The plans for new buildings during October show an increase over October of last year and the year before, as will be seen by the annexed table. The number of new buildings as well as the cost for the first ten months of this year compared with the corresponding period in 1884 and 1883 also show that New York takes no step backwards; but, on the contrary, is building more houses which cost more in the aggregate than in any ten months in its previous history. In the tables appended will be found an analysis of the building movement in various sections of the city for the past three years. It will repay careful perusal on the part of all intelligent dealers in and owners of real property. They tell the story of the kind of edifices most in favor among builders as well as marks the changes which are taking place in different parts of the city. It shows the remarkable growth of the west side compared with other regions. The building improvements in the lower part of the city are less than they were, while greater activity is observable west and north of Central Park. There is not much improvement noticeable north of the Harlem River, but next year's tables will doubtless tell a very different story. It is worthy of note that while railroad building has been checked within the past three years there has been no diminution of house building, for large sums are spent yearly in improving vacant property. Here are the building figures:

	BUILDINGS PROJECTED.		
	1883. Jan. to Oct. inc.	1884. Jan. to Oct. inc.	1885. Jan. to Oct. inc.
Total number of plans filed.....	1,248	1,479	1,589
Total No. of buildings projected.....	2,292	2,476	2,874
Estimated cost.....	\$39,407,448	\$37,969,388	\$39,917,624
No. south of 14th st.....	210	287	287
Cost.....	\$8,199,989	\$6,721,870	\$6,625,079
No. bet 14th and 59th sts.....	441	438	435
Cost.....	\$10,960,980	\$10,004,747	\$7,609,766
No. bet 59th and 125th sts, east of 5th av.....	741	661	590
Cost.....	\$12,520,067	\$11,330,320	\$8,706,470
No. bet 59th and 125th sts, west of 8th av.....	153	265	575
Cost.....	\$2,891,575	\$5,494,290	\$8,947,484
No. bet 110th and 125th sts, 5th and 8th avs.....	38	45	100
Cost.....	\$607,000	\$548,500	\$1,714,002
No. north of 125th st.....	325	248	370
Cost.....	\$3,297,850	\$2,453,630	\$3,589,444
No. 23d and 24th Wards.....	370	539	505
Cost.....	\$1,234,087	\$1,383,536	\$1,723,399
	October, 1883.	October, 1884.	October, 1885.
Total No. of buildings projected.....	189	202	299
Estimated cost.....	\$2,679,532	\$2,345,990	\$3,394,065
No. south of 14th st.....	15	12	20
Cost.....	\$778,000	\$130,425	\$246,800
No. bet 14th and 59th sts.....	41	25	26
Cost.....	\$662,900	\$512,450	\$387,400
No. bet 59th and 125th sts, east of 5th av.....	59	53	67
Cost.....	\$901,967	\$767,900	\$868,200
No. bet 59th and 125th sts, west of 8th av.....	15	29	79
Cost.....	\$151,700	\$664,000	\$1,174,750
No. bet 110th and 125th sts, 5th and 8th avs.....	16
Cost.....	180,000
No. north of 125th st.....	19	18	27
Cost.....	\$107,700	\$96,405	\$338,015
No. 23d and 24th Wards.....	50	65	64
Cost.....	\$177,265	\$174,810	\$198,900

	1883.		1884.		1885.	
	No.	Cost.	No.	Cost.	No.	Cost.
Jan to Sept. incl.	2,103	\$36,727,916	2,274	\$35,629,398	2,575	\$36,523,561
October.....	189	2,679,532	202	2,345,990	299	3,394,065
Total.....	2,292	\$39,407,448	2,476	\$37,969,388	2,874	\$39,917,626

The conveyances as recorded in the Register's Office, show a falling off both in number and amount as compared with last year. There has not been as much property transferred in the first ten months of this year as in the first ten months of last year. As a matter of fact, owners of productive property have not been tempted to sell, as the return from improved real estate was surer and larger than from stocks and bonds. It is, however, a notable fact that the number of conveyances show an increase during the past month compared not only with previous months but with October of last year. It now looks as though real estate will not only be higher priced but more active during the coming twelve months than in any previous year in the history of the metropolis.

CONVEYANCES.					
1884.	Conveys.	Amount.	Nom. 23d & 24th W.	Amount.	Nom.
Jan.-Sept., inc.	9,489	\$144,741,878	2,276	\$2,927,650	301
October.....	924	11,295,732	290	541,234	40
Total.....	10,413	\$156,037,610	2,566	\$3,468,884	341
1885.					
Jan.-Sept., inc.	8,237	\$133,690,289	1,831	\$1,104	264
October.....	956	15,821,224	173	822,930	34
Total.....	9,193	\$149,511,513	2,003	\$1,926,930	298

MORTGAGES.					
1884.	No. Morts.	Amount.	No at 5 p. c.	Amount. T. & I. Cos.	Amount.
Jan.-Sept., inc.	7,951	\$91,094,495	3,236	\$36,279,022	\$30,183,335
October.....	740	7,788,785	277	3,967,232	2,548,570
Total.....	8,691	\$98,883,280	3,513	\$40,246,254	\$32,731,905
1885.					
Jan.-Sept., inc.	7,451	\$76,577,509	3,467	\$35,383,531	\$19,266,300
October.....	982	9,948,295	432	4,515,545	3,107,500
Total.....	8,433	\$86,525,804	3,919	\$39,899,076	\$22,373,800

A new land titles act has just gone into operation in Canada which is based upon the famous "Torrens' system" now in vogue in Australia. According to the Toronto papers it is possible under this system to purchase a piece of real estate in that province in fifteen

minutes time. There is no delay in searching titles and no doubt about the title after the transfer is made; the whole system of ridiculous red tape examinations, searches and charges which are such a nuisance in the United States are entirely dispensed with. In other words, land can be transferred in Upper Canada as cheaply and as expeditiously and with the same assurance as to ownership, as stock and bonds can be transferred in Wall street. Unfortunately, however, the provisions of the Canadian law are permissive, not mandatory, as is the Torrens' system in Australia and New South Wales; hence it is apprehended that the lawyers will try and render the law inoperative by advising their clients not to avail themselves of the provisions of the new statute. This is the way in which the lawyers nullified the provision of Lord Cairns' act in England. Under the reforms contemplated by that act the monstrous fees of the profession in the conveyancing of land titles would have been largely cut down.

Our Prophetic Department.

MR. DUBIOUS—What have you to say about the elections, Sir Oracle? Is not the result disheartening to the friends of good government? Civil service reform has received a blow from which it will not soon recover, Tammany is restored to its old place of power in city politics, while men like Asten, Howe and Woodward have had to give place to candidates who represent not the reform but the spoils. What moral do you draw from the result?

SIR ORACLE—The explanation is very simple. It is the large Prohibition vote which has defeated Mr. Ira Davenport. How blind the average politician is to the importance of some new issues. The feeling in favor of prohibitory laws against the unrestricted sale of liquor has been steadily growing for the past ten years, yet the Republican machine leaders in this State deliberately alienated the Prohibitionists—three-fourths of whom are Republicans—by nominating a candidate for Governor who had been largely interested in the sale of native wines and brandies. It is as clear as daylight that if it were not for the disaffection of the Republican temperance voter Mr. Davenport would have been chosen for Governor. It is a noteworthy fact that in country districts where the rural voters have strong prejudices on this subject is where Hill seems to have gained. I say seems because it will be found after all that he polled only the party vote. The real fact is that Mr. Davenport did not poll his party vote north of the Harlem.

MR. DUBIOUS—What will be the probable effect of this large temperance vote?

SIR O.—The Republicans will be embarrassed, both as to platform and candidate when a Governor is chosen three years from now. It will be a Presidential year, and there will be a natural desire to draw from the large temperance vote; indeed, the Presidency may depend upon some wise treatment of this very difficult problem. In the meantime, the temperance men will probably make their influence felt in the selection of Assemblymen next year and State Senators two years hence. To placate the growing temperance sentiment I judge that a demand will arise next year for a stringent license law to minimize the evils of the liquor traffic and help fill the local treasuries throughout the State.

MR. DUBIOUS—But how about civil service reform? The election of Hill and the success of Tammany is a verdict in favor of the spoils system.

SIR O.—Do not be alarmed about civil service reform. It is certain to come no matter how elections may go. Civil service reform is simply applying business methods to the administration of government. The politicians of both parties have been unanimously and bitterly opposed to it since the beginning of the agitation. We are simply following in this matter the lead of other nations and are repeating the experience of the Chinese Empire.

MR. DUBIOUS—But do you see any popular demand for this reform?

SIR O.—There is a logic in events which settles great questions no matter how people vote. Take the matter of the enfranchisement of the colored race for instance. Three-fourths of the States of the Union through their Legislatures indorsed an amendment to the constitution giving the black man the ballot. Had that matter been referred to the vote of the people there would not have been more than five States in the Union to indorse it. The popular vote would have been overwhelming against colored suffrage, but for all that the black man has the same political rights to-day as the white man. The politicians who think the old spoil system can be maintained are of the Bourbon variety who learn nothing and forget nothing.

MR. DUBIOUS—That at least is a novel view of the situation. What lesson is to be drawn from the failure of the municipal reformers in Brooklyn to elect their Mayor.

SIR O.—The average voter is not a thinking being; three men out of four always vote their own party ticket. Sometimes they will not vote at all; but independent voters, so called, who cast their ballots first for one party and then for another, are exceedingly rare.

I confess myself to a sneaking kindness for the Mugwump. Parties would grow corrupt if there were no "bolters," "kickers," and others with sensitive consciences as to the character of candidates. I regard it as a real misfortune that papers like the *Times*, *Post* and *Harper's Weekly* should be discredited as they have been by the defeat of Davenport. I have no doubt they influenced many thousands of votes against Hill, but the Prohibition defection influenced still more on the other side. Moral issues, like anti-slavery and temperance creates more fanatical enthusiasm than does any appeal for a higher standard of character among candidates for office.

MR. DUBIOUS—On the whole, then, you do not see much to regret in the result of the election?

SIR O.—I did not like the defeat of William B. Asten. I thought the taxpayers ought to have rallied to his support in view of the rigid economy he insisted upon when a member of the Board of Estimate and Apportionment. I recall the fact that when Andrew H. Green ran for Alderman-at-large some years ago he received fewer votes than did the scurvy politicians who were his competitors, but the tax eaters seem to be stronger than taxpayers on election day. Then I regretted the defeat of Walter Howe for State Senator. He was Theodore Roosevelt's most earnest supporter in the various reform measures intended to benefit New York City. Woodward's small vote for Mayor of Brooklyn was also unfortunate, but it shows how powerful are the party machines as against any independent organization, however worthy.

MR. DUBIOUS—To change the subject; how does the condition of affairs in the street strike you?

SIR O.—I begin to feel uneasy, and should hate to hold large blocks of stock. I acknowledge this is naturally and justifiably a bull market, but the rise has been so rapid and pronounced that a reaction is sure to come before the close of the year. As a general thing I think it is safe to be on the long side up to the reaping of the next harvest, but we ought to have a break and a shaking out as well as a period of dullness to make the market entirely healthy.

MR. DUBIOUS—But you see no signs of any retrogression in prices.

SIR O.—Well no, I confess not. When any little setback occurs the buying increases. In the olden times when the bears made raids they always found a lot of stop orders to help the selling movement, but recently the bears have had to face a great mass of supporting orders below the current quotations. We will, however, certainly have a setback in December if not before, to be followed by the customary January rise. Set me down as a bull, though for the moment a rather timid one.

MR. DUBIOUS—How about probable war abroad?

SIR O.—There will be no fighting this fall. A winter campaign is out of the question on the Balkan Peninsula. But undoubtedly we will have war next spring, probably the greatest one of modern times. The fight will be between Austria and Russia, with Germany the ally of the former.

Financial Points.

Can it be that the Vanderbilt's design to capture Western Union? It is believed in Wall street that Jay Gould has had no hand in the rise of that stock from 70 to 82. The heavy buyers have been the Vanderbilt brokers and Victor Newcomb. Dr. Green and all in the office talk bearishly, and it is believed are short of the stock. Robert Garrett is known to have bought 25,000 shares before the stock reached 75. May there not be an understanding between him and Vanderbilt? It is known that the latter has always regretted his surrender of the wires to Gould. There is large out-of-town buying of Western Union which may be on orders of Vanderbilt's, so as not to excite suspicion.

Mines generally have short lives, for good pay ore is soon exhausted; but there are some mines which last a long time, while others have their ups and downs like floating objects on agitated waters. The Ontario has paid monthly and extra dividends until the sums reserved amount to five times the aggregate of the original subscription for the stock. The Homestake and Father De Smet are very lasting mines. Bodie and Mono are of the mercurial kind; the stock of the former has sold as high as \$54 and as low as 10 cents. It has been up and down a dozen times, and has now come to the front again with its neighbor, Mono, which recently sold as high as \$7.50 against as many cents a year ago. The old Bobtail in Colorado, which has the best milling plant of any mine east of Virginia City, has been reorganized and is now called the Gregory Bobtail. This company has a large area of good ground, and promises to be a dividend payer. Its stock is not on the market.

The Consolidated Exchange has nearly 2,500 members, 400 of these are to be bought out and the seats abolished. Between petroleum certificates, mining shares and fractional railroad stocks this Exchange has been doing a very good business lately. It ought to join forces, however, with the Produce Exchange.

Judge John Fitch advises everyone to be cautious. He thinks there is danger of a heavy break after so rapid and large a rise. The reaction he thinks cannot be far off.

All sensible operators are looking for a setback in the stock market during December, but the lower prices may come in November. But

January will see a higher range of values, for the reason that the business of the roads is steadily getting better and investors are tired of having their money lie idle.

Wall street is incensed with Jay Gould. He does not allow anyone to make money on his stocks. Were Missouri Pacific a Vanderbilt property, it would have been selling for 120. Gould's policy seems to be to freeze out long holders, and then when the street least expects it he advances the price suddenly. He takes the cream of the market to himself and doesn't give anyone else a chance for more than the skim.

Concerning Men and Things.

D. G. C., in a letter from Paris last summer, made some comments upon the evident depression in business in France, and the falling off of the trade in Paris. He said he noticed that there were an extraordinary large number of apartments to let in the French metropolis. This part of our correspondent's letter was copied and commented upon by the Paris press and one journal, *LaMatin*, indulged in some personal abuse of our correspondent, alleging that his statements were unfounded. It has since been admitted, however, that the large Conservative gains in the recent election in France was due to the discontent against the government because somehow while increasing taxation it had not succeeded in keeping up the full volume of trade. Mr. Edward King, the well-informed correspondent of the *Evening Post*, writes as follows to that journal:

"The Port Saint Martin theatre has been remodelled and is to be one of the first of the Parisian temples of dramatic art accessible to the public at reasonable prices. M. Albert Millaud told the directors of the Paris theatres some weeks ago that if they do not lower prices they may consider the drama as an institution dead, and he was right. Moderate prices are to be the rule instead of the exception after the first of January. Thousands of unoccupied apartments warn the landlords; empty tables at the restaurants warn the famous purveyors; empty chambers in the first-class hotels warn the leaseholders of noted hostelryes."

This seems to justify all that was said by our correspondent about the depression in business in Paris. In another letter Mr. King draws a deplorable picture of the depressed condition of trade and higher taxes in the French metropolis.

William F. Smyth who died last week lived in a way which put at defiance all ordinary hygienic rules. For nearly forty years he was night foreman or night editor of the *Herald*. He began his duties at seven o'clock in the evening and rarely reached his home before daylight. He was, moreover, somewhat careless in his eating and drinking habits. Yet up to within the last ten years of his life he was the very picture of health. He was a rosy-cheeked, hearty-looking man, yet he saw far less of the sunlight than probably anyone else of the *Herald* office. Mr. Smyth was an admirable night editor. He was intelligent, well informed and knew as if by intuition how much a paper would hold and what news it was best to emphasize. He often used to say that were the whole *Herald* staff of editors and reporters to turn up missing before the paper went to press he could get out the paper complete in all its departments with the aid of the compositors under his charge. Nor did he believe the public would notice the difference. The night editor of a daily paper occupies a far more important position than is generally realized by the readers of our journals. He is more criticised inside the office than any other member of the staff. Mr. Smyth stood the test well, as is shown by the fact that he retained his position for so long a time under the younger Bennett, who is a very exacting and capricious employer.

The Court Jester was an institution during the Middle Ages. Every Prince and King had his licensed humorist, who, though he called himself a fool, was generally a man of wit and parts, who was privileged to give the monarch and his ministers good advice in national emergencies. The Court Jester was often deformed in body and had the reputation of being malicious in temper. Marshal P. Wilder, well known in society and amusement circles in New York and London, would have worn the cap and bells at the court of some great King had he lived in the Middle Ages. He has all the requisites of one except the reputed ill temper, for he is the most kindly of mortals. Mr. Wilder is a humorist and mimic of exceptional ability. His power of facial expression is simply wonderful. His most effective personations are those in which he relies upon gesture and the marvellous play of his mobile face without uttering a word. Mr. Wilder, by the way, is a professional and makes a living by amusing full-dress evening parties. Miss Mary Anderson met him at a reception not long since at a friend's house and expressed her delight and astonishment at his humorous performances.

Herr Schweighofer is the name of a very remarkable actor who is to appear at the Thalia theatre this winter. He is from Vienna. The writer saw him at Carlsbad last summer and has no hesitation in ranking him among the very first actors of the day. His line is eccentric comedy and he can play a wide range of characters. His old men's parts are exceptionally good. He has an unfortunate name for an American to pronounce, but actors should make a study of his personations so as to learn some of the mysteries of their art. Herr Schweighofer, in Vienna, ranks with Got and Coquelin in Paris.

The experiment of charging \$2.50 for orchestra seats as well as a higher tariff for all parts of the house has been tested in two theatres in New York but has proved unpopular. People paid very high prices to hear Henry Irving and Miss Terry, but then they were not only novelties but it was known they were never to be seen again before the American footlights. Our people will pay \$2.50 and even \$3 for an operatic performance, but \$1.50 is all they care to pay at our theatres. In London and Paris the prices of seats are higher than in New York, while much less money is spent both

on the theatres and stage sittings. At the Theatre Francois and Gymnase the orchestra is dispensed with and the scenery is inexpensive, yet the best seats in both these houses command from \$1.80 to \$2.25. However, the French theatres pay large sums to dramatists, an outlay avoided by American managers, who, as a general thing, live by appropriating the work of foreign authors. To this rule there are, however, several notable and honorable exceptions.

The daily *Index* is the name of a new paper to be issued during the coming week devoted to real estate. It will aim to be the organ of the Liberty street Exchange and will be a general medium for dealers, advertisers and all who are interested in real property at this end of the State. There ought to be an opening for a daily paper of this kind, for the Exchange is not only developing but concentrating a great deal of new business. Success to the new journalistic venture.

Home Decorative Notes.

—A lovely floral decoration recently exhibited consisted of the emblems of Turkey—the star and crescent; the star was formed of large Catherine Mermet roses, and the crescent of English ivy leaves closely laid together; the design was about two feet in height, and intended to be suspended; the vivid green of the ivy leaves and the solid mass of pink formed a striking contrast.

—Articles infested with moths should be thoroughly saturated in naphtha or benzine.

—All struggle to thread a needle quickly is now o'er, as some kind friend has come to the rescue and invented a needle-threading thimble; it is a simple fixture that is attached to the thimble, into which the needle is placed, the thread is then easily passed through the eye of the needle and success is attained.

—Combed paint is much used for wall decoration.

—Cushions or pillows filled with pine or spruce is the latest craze; they make useful and fragrant ornaments for parlor or bedroom, and are particularly grateful to people suffering with lung troubles or headache; the pine needles are stripped from the boughs, and broken into small pieces; a muslin bag the size of the cushion or pillow is first used as a covering, and then another of silk, satin or plush is added; the outer cases are often elaborately embroidered with quotations, such as "Sleep, balmy sleep!" "Give me of your balm, oh! fir tree."

—Very handsome frames suitable for etchings or engravings are made of plain wood, on these are laid natural plants, vines, berries, or whatever is suitable, these are fastened by some gumming process with perfect security and the whole is gilded, the effect is that of modelling and is exceedingly good, this style of work is used with fine effect in panels, and there is seen an artistic arrangement of oak leaves and acorns gilded with iridescent tints on blue velvet.

—A toilet case for jewelry and cut bottles takes the form of a gilded metal schooner, the mainsail being a beveled mirror.

—The space between the mantel and the ceiling is often covered with tapestry, hung full and suspended from a brass rod just below the ceiling.

—Embroidered bed-spreads and round bolsters are quite indispensable in an artistic bed-chamber. The white spreads with square linen pillow-shams is becoming a thing of the past.

—Mildew may be removed by dipping the stained parts into buttermilk and putting them into the sun.

—Sash curtains of India silk are being replaced by those of embroidered muslin; bear in mind that sash curtains go next and are attached to the glass; of course such things are used only to beautify the window, and the roller shade, which holds a secondary place, should only be lowered when positively necessary.

—English cut crystal and the more brilliant American glass are still in favor for table service.

—Carafes of Venetian glass are novelties.

—The growth in this country of the great textile industry of carpet manufacture is a matter of high gratification, and the variety of patterns that are produced allow of the carpets selected for the rooms of a house to represent the individual taste of the occupant; the warerooms of W. & J. Sloane, corner Broadway and Nineteenth street, are rich with Eastern productions as well as the most superb representations of home manufacture, such as tapestries, moquettes, Wiltons and Axminsters; the Bigelow mills manufacture exclusively for the firm, and the American colors are superior to the English.

—A dainty cushion is of pale pink plush, ornamented with a spray of clematis, the flowers are worked up in arrasene, while the leaves are finished with embroidery silks, the edge of the cushion is finished with a full ruching of shaded pink braidene.

—Fan shaving cases are quite new; take an ordinary paper folding fan and cover the upper part with colored velvet, allow the sticks to remain in their natural state, then take soft tissue paper of various colors and cut it the shape of the larger part of the fan and fasten it to the back by means of colored ribbons, the case may be suspended from the wall or placed upon a brass easel.

—Pungents mounted in gold and silver are made of cameo, glass and crystal, cut in many facets; there are tiny glove colognes, which are carried inside the glove, and long crystal flasks in serpentine shape which serve as an ornamental piece on the toilet table.

—Tiny wash-boards are among the curious objects chosen for match receivers; pockets are attached to the back of the board for holding the matches; the plain space of wood at the top is gilded, and in quaint letters

are the following well-selected words: "I'll make light of your scratches if you keep me full of matches."

—Drawn work in all its different varieties is in great favor for napery, chair-scarfs, toilet covers, cushions and all the odd but numerous belongings of a room to which it may be adapted.

—Silk bed-spreads, with real lace insertion and the silk stripes hand-painted, are looked upon as very elegant.

—Engravings framed with a combination of bronze and gilt are pleasing.

—It has always been a difficult matter to adjust pillow-shams so that they will remain in place, and the daily task of pinning, tacking and laying away for the night becomes in time very tiresome; to avoid all this trouble and inconvenience, "the standard adjustable pillow-sham holder" has been introduced by A. Chapman & Co., of No. 767 Broadway; it is a very simple arrangement and can be adjusted to any bed without injury, by the use of an extension rod it can be drawn out to the desired length to fit any bed and changed from one bed to another of different width.

What a Veteran Banker Thinks.

Mr. John Thompson, of the Chase National Bank, is probably the oldest banker in active business on the street, but his health is good and his mental vigor unimpaired. The views he holds are not those which are in favor in Wall street. But, then, Mr. Thompson has often differed from his brother bankers. He held very decided opinions in times past on national banking, on the greenback currency, on the use of gold and silver certificates and on panics, and events have always justified his foresight, though in nearly every case his views were out of harmony with those prevalent in financial circles at the time he gave utterance to them. The veteran banker now finds himself at variance with Wall street on the silver question. He is a pronounced bi-metallist, but has some opinions which would not be considered orthodox by either school in the pending war of standards.

The writer met Mr. Thompson recently and questioned him as to the probable course of legislation in Congress.

"On one point I am quite clear," was the reply. "Congress will not demonetize silver. That always has been and will continue to be money. The coinage of the silver dollar may be stopped, but, if it is, a provision will be made utilizing our silver product as a money metal. Moreover," continued Mr. Thompson, "I confidently predict that if the determination to demonetize silver is persisted in silver will be the standard and gold will become merchandise. The United States is a debtor nation. We owe enormous sums of money to the creditor nations, especially Great Britain, and it is preposterous to suppose that we would add to our debt by artificially enhancing the value of gold and so adding from 25 to 40 per cent. to our national and corporate indebtedness."

"But," queried the writer, "have you any forecast as to what Congress may do?"

"My opinion is," said Mr. Thompson, "that as soon as Congress meets there will be a demand from all parts of the country, especially from the rank and file of the Democracy, that the government shall put a stop to the absurd policy of piling up gold and silver in the treasury, while we keep on paying interest on a national indebtedness which it is at the option of the government to liquidate. There is, say, over \$140,000,000 in gold and over \$170,000,000 in silver in the national treasury. Why, it will be asked, should we keep this vast mass of inert metal on hand when it can be used to discharge over \$300,000,000 of indebtedness upon which we are paying interest? This matter will come up before the discussion on the coinage of the silver dollar. Should the government enter upon the policy of paying the debt it may put us upon a silver basis, which I think would be a good thing for the United States, not only because it is a debtor nation, but because the discrediting of silver injures our farming interests on account of the stimulation it gives to the rivals of the United States in wheat and cotton culture."

"But surely," urged the writer, "there can be no danger of a demonetization of gold when we have over \$600,000,000 of it in the country and only about \$280,000,000 of silver."

"Oh!" replied Mr. Thompson, "we have silver enough to make exchanges. The banking operations of the country could get along with a comparatively small volume of metallic 'currency.'"

"THE RECORD AND GUIDE has always held, Mr. Thompson, that the commerce of the United States, as well as the world, demands the free use of both metals, and that the getting rid of our gold and turning it into merchandise would be a frightful disaster, for, bad as silver demonetization is, gold demonetization would be a far more serious matter in view of our larger stock of the yellow metal. We are doing very well, for it is remarkable that the two bi-metallic nations—France and the United States—are steadily attracting gold from all parts of the world, while the stock of that metal in Great Britain and Germany is decreasing."

Mr. Thompson, however, was not shaken by these statements. He believes there is a strong probability that the United States will be on a silver basis, and he is sure it will be a good thing for the country. He then handed the writer a copy of his address before the Bankers' Convention at Chicago, in which occurs the following striking passages:

We now have had twelve years of warfare over the two precious metals, one party contending for a single (*mono*) gold standard; the other party contending for the continuing of the double standard. It is a contest between debtor and creditor—the advocates of the mono gold standard commenced the trouble. In 1873, Germany having obtained a thousand millions of gold from France (indemnity money) undertook to substitute gold for silver. At the commencement of this movement silver was at a premium, but the natural effect of supply and demand soon followed. The German silver overstocked the London bullion market; this, together with the absorption of gold, caused a violent parting of the market value of the two metals. Following the lead of Germany, Sweden, Denmark, Norway and this country, demonetized silver—France, Belgium, Spain and Italy stopped coining it, and in July, 1876, \$4 of gold was equal in the London bullion market to \$5 of silver. In 1878, our Congress ordered the purchase and coinage of two millions of silver per month, this being about one-half of the

output of our mines. Before any change in our coinage laws can be had, there will have been 225,000,000 of legal silver dollars coined and held by the people and the U. S. treasury. Gold as money is practically unknown by the people; they handle silver and paper money only. If the paper money is redeemable in coin, then it is equal to coin and is more satisfactory than the coin itself. The debtor class is ten to one of the creditor class; the mortgagors are numerous as compared with the mortgagees. The debtor knows full well that the conversion of silver into merchandise instead of being monetized, will fully double the burden of his debt. I do sincerely hope that some measure can be adopted to perpetuate the double, or bi-metallic standard. The equities, as between debtor and creditor, should not be violated. The wheels of prosperity should not be blocked by the conversion of one-half of the basis of our currency and credit into mere property. The extra liability of suspending specie payments should not be incurred. The most active financial minds of Europe are discussing the "hard times," much of which is attributable to the demonetization of silver. When Bismark adopted the gold standard for Germany, silver was at a premium, and no doubt he contemplated a profit in substituting the cheaper for the dearer metal, and had not other nations followed his lead, he would not have made a mistake. Emile De Laveleye in 1882, thus describes our present condition: "Enterprises no longer bring in profit; on the contrary, they have often to be abandoned at a loss. Merchants, their hearts failing, relinquish part of their business, new undertakings of any kind become rare. Workmen, less and less sought after, see their wages lessened. They, in turn, consume less, and thus the manufacturers who provide for their wants have to reduce their productions. Merchants and tradesmen making small or no profits, do not live so well, and here again the manufacturers who work for the middle classes also suffer. There is a general decrease in economic activity. Capital, sunk into inactivity, lies in the banks, and the rate of interest falls, the demand for advances being few and small. Cash does not appear to be lacking, and, indeed, is not wanting, for, as J. B. Say said, the quantity, if it is diminished, is 'appreciated.' Each unit is worth more and effects more exchanges. Reduce as much as you will the monetary stock, it will always remain sufficient, for, as prices fall, in proportion its value rises, and all the commodities will be exchanged by the lesser but appreciated amount of cash."

Silver has lost one-fifth of its former value; and this fact is entirely due to the legislators of civilized countries having forbidden its being freely coined in the mints. If the United States were to suspend the Allison Bill, and if India were also to close her mint, to what price would silver then fall? To one-half—or, perhaps, even one-third—of what it is now worth. If, on the other hand, free coinage were to be re-established in those countries where it formerly existed, silver would certainly regain its former value. Thus we see that the power of law with regard to money consists in fixing its value by creating, suspending or annulling the demand for the precious metals of which money is composed.

The laborer is appealed to to help repudiate silver—I would like to see the laborer who has discovered that a gold dollar buys more bread and butter than a silver or paper dollar. He wants prosperity and employment that he may get the dollar.

Building in Northwest Harlem.

In our recent articles on West Side buildings under way we have described almost every structure in process of erection between Fifty-ninth and One Hundred and Twenty-fifth streets and west of Fifth avenue. There is, however, a good deal of building in progress in north Harlem, between Fifth avenue and the Hudson River, as will be seen from a review of the structures now being built between One Hundred and Twenty-fifth and One Hundred and Thirty-sixth streets, eleven blocks only.

The buildings being erected south of that area are nearly entirely composed of private dwellings, as will have been noticed from our last article dealing with the building movement between One Hundred and Tenth and One Hundred and Twenty-fifth streets. Between the above streets, however, there are quite a number of flats under way, though they are exceeded in number by the private dwellings.

A handsome four-story brick, brown stone and terra cotta front residence is being erected to the order of Mrs. M. J. Perkins and F. B. Sewell at No. 2064 Fifth avenue, north of One Hundred and Twenty-seventh street; the house is up to the fourth story. Almost opposite, on the northeast corner of One Hundred and Twenty-eighth street, Isaac E. Wright is building six four-story and basement brown stone houses, which are sufficiently progressed to be ready for their trim. Henry O'Neill is having quite a charming little residence built for himself at No. 102 West One Hundred and Twenty-sixth street. It is a two-story attic and basement brown stone front dwelling of an ornate character, surmounted by a gable and tower, and will be ready for occupancy in a month or so. Three five-story brick and brown stone double flats have nearly been completed by Henry Bornkamp on the northeast corner of Seventh avenue and One Hundred and Twenty-seventh street, while excavations have been commenced by that builder on the south side of that street, west of Eighth avenue, for a four-story brick flat. On the north side of the same street, 150 feet west of Sixth avenue, the two five-story brick and stone flats being built by D. S. Slawson are nearly ready. The Nassau Building Company has greatly contributed to the appearance of the neighborhood by its improvement on the northeast corner of One Hundred and Twenty-sixth street and New avenue. It has erected eight very handsome three-story and basement private dwellings on the street which are an ornament to the vicinity, as well as a four-story and basement brick, stone and terra cotta apartment house on the corner, and three three-story and basement dwellings on the avenue. The fronts of the houses are of brick and light stone, the latter elegantly carved with a beautiful design. The four-story Catholic school-house on the west side of Ninth avenue, north of One Hundred and Twenty-sixth street, erected by the Rev. Anthony Kessler, is just completed, while further up the two-story brick hospital and dispensary built by the Manhattan Dispensary is nearly out of the masons' hands. Three brick flats are being built by Mrs. Sarah Myers on the east side of Broadway, near One Hundred and Thirty-first street. On the southwest corner of Eighth avenue and One Hundred and Thirtieth street four five-story brick tenements and stores have just been completed by Henry Gerkin. On the south side of the same street, east of Eighth avenue, the first floor of beams are up on the three-story and basement brick dwelling being built for Eugene J. McEnroe. On the south side of One Hundred and Thirty-first street, 225 feet west of Sixth avenue, four three-story and basement brown stone dwellings have just been completed by Samuel O. Wright. The same builder is erecting four similar houses on the north side of the street, 75

feet west of Sixth avenue, which are ready for their trim. Michael Sampter's six three-story and basement brown stone dwellings on the same street, west of Fifth avenue, are just being roofed in, while on the north side of the street, 375 feet west of Sixth avenue, S. J. Wright has the last tier of beams on three three-story and basement brown stone front dwellings. Isaac E. Wright is making the largest improvement of the kind hereabouts in erecting eighteen three-story and basement stone front dwellings, nine on the south side of One Hundred and Thirty-second street and nine on the north side of One Hundred and Thirty-first street. Of the former five are up to their second tier of beams and four to their first, while the foundations are being erected for the latter. Adjoining the last row, eight three-story and basement brown stone houses have just been completed by William McReynolds. On the southeast corner of Eighth avenue and One Hundred and Thirty-first street three brick tenements, the property of O. C. Ferris, are about ready for their trim. Jas. Fetterich is making an extensive improvement on the southwest corner of Fifth avenue and One Hundred and Thirty-second street, where he is building ten four-story and basement brown stone front houses, eight on the avenue and two on the street, which will shortly be completed. Five three-story and basement brown stone dwellings have nearly been finished by Denis Quinn on the south side of One Hundred and Thirty-second street, about 385 feet east of Sixth avenue. On the same side of that street S. J. Wright is building three three-story and basement brown stone front dwellings, which have their second stories nearly finished.

Going further west we find that the structures going up are mostly flats. On the west side of Eighth avenue, south of One Hundred and Thirty-third street, Homer J. Beaudet is building three five-story brick tenements and stores, which are nearly ready for occupancy. The same builder has nearly completed four five-story and basement brick and brown stone dwellings on the east side of St. Nicholas avenue, between One Hundred and Thirty-second and One Hundred and Thirty-third streets. Three four-story and cellar brick tenements on the south side of One Hundred and Thirty-third street, east of Eighth avenue, are having their plaster put on. Four five-story brick and brown stone tenements have nearly been completed by E. H. M. Just on the north side of One Hundred and Thirty-fourth street, east of Eighth avenue. A. M. Tompkins is building three three-story and basement brown stone front dwellings on the east side of Seventh avenue, south of One Hundred and Thirty-fifth street, which are about ready for their trim. On the northwest corner of Seventh avenue and One Hundred and Thirty-fourth street the nine three-story houses being built by Patrick J. O'Brien, seven on the avenue and two on the street, are nearly finished. On the southwest corner of Sixth avenue and One Hundred and Thirty-third street, the eight three-story and basement red and yellow brick, and light and brown stone, houses being built by Varnum & Harrison, six on the avenue and two on the street, are approaching completion. On the south side of the same street, east of Seventh avenue, three houses have been commenced, but have got no further than their foundations. The six handsomely-designed dwellings built by Margarite Gessner on the north side of One Hundred and Thirty-fourth street, west of Seventh avenue, are being finished up preparatory to their occupation by the purchasers; two are of brick and light stone and four of brick and brown stone. Excavations have been commenced for the three three-story houses to be built by Fred. Aldous on the west side of Sixth avenue, south of One Hundred and Thirty-sixth street.

Above this point there is very little building of importance progressing, excepting in the vicinity of the elevated road stations. Now that the New York Central Depot is to be erected at One Hundred and Thirty-eighth street and Fourth avenue it may confidently be expected that shrewd capitalists and builders will look about for good building plots in the above region, which will be within a few minutes' walk of the site.

Mr. Pierre Lorillard owns 5,000 acres of mountain lands and lakes in Orange County, New York. He has christened it Tuxedo Park, and is organizing a sporting club of 200 members to make use of his picturesque domain. It is situated only one mile from the Lorillard station on the Erie road. It will furnish facilities for fishing, shooting, boating, skating and tobogganning and will also be a resort in summer time for the families of members. A club house will soon be constructed. The initiation fee will be \$100 and the same sum will be charged for annual dues. The formation of this sporting club has evidently been suggested by the success of the Blooming Grove Park Club in Pike County, Pennsylvania. This last club owns and controls over 20,000 acres of land and charges only \$35 dues per annum.

The West is the place for gigantic enterprises. A canal is now being constructed in Platt County, Illinois, 15 miles long and 35 feet wide, depth $7\frac{1}{2}$ feet, to drain a section of marshy country embracing fully 70,000 acres. A huge dredge boat is employed 76 feet long and 26 feet wide, which cost its owners \$24,500. The sight of this ponderous machine, ploughing its way down through the country where not even a small ditch before existed, excites the greatest curiosity among the natives, and they gather by hundreds along the banks of the new made stream to witness the wonderful working of the great steam dredge. Nothing so extensive as this is on foot anywhere in the country except in the draining of the Everglades in Florida. Some gigantic works are also in contemplation to irrigate the so-called bad lands between the Rocky and Sierra Nevada Mountains.

The loss by fire in the United States is over \$100,000,000 annually. The cost of fire departments and other measures of prevention is estimated at \$30,000,000. The cost of insurance, that is the expense of distributing the fire loss—not the insurance itself—is \$30,000,000. In all, \$160,000,000 is the annual fire tax.

Northern capitalists, and especially wealthy lumbermen from Michigan, have been buying large blocks of Southern forest lands during the past few years. Those Northern concerns that have embarked in the manufacture of Southern pine lumber have almost invariably lost money. The

business is overdone, competition is too severe to leave any profit, and at times there seems to be half-a-dozen idle mills willing to take every good-sized order offering. It seems a pity to sacrifice these noble forests in the vain attempt to turn them all into cash in one decade.—*Exchange*.

How to Select a Healthful Home.

BY CHAS. F. WINGATE, SANITARY ENGINEER.

No. II.

A DRY SITE.—In selecting a dwelling the first thing to consider is that it has a dry site. It should not be built upon made land or upon a swamp; houses thus located are invariably damp and unwholesome; their occupants suffer from catarrh, consumption, rheumatism and other ailments. Such houses may seem to be dry, but mold and dry rot will pervade them. These characteristics will be noted especially in dwellings situated along the old water courses shown on Viele's topographical map of New York, which have been unwisely covered up and built upon without providing any means for draining the superabundant water from the soil. By consulting the maps of the Health Department it will be seen that diphtheria and other zymotic diseases abound along the line of these old water-courses, and their vicinity is therefore to be avoided. It is well to examine the yard in front and at the rear to insure that the pavement is well laid and that there are no breaks or cracks due to settling through which rain or melted snow can soak into the ground and saturate the foundations. No rain leaders or refrigerator waste should be allowed to empty upon the ground near to a dwelling and domestic slops should never be emptied in such places. I have seen in a fine residence in Boston so much dampness, due to these causes, that the ground near the house was covered with moss and the foundation walls were mildewed. No wonder the inmates complained of malaria and of delicate throats. The common custom in detached city and country houses of having the surrounding earth banked up close to the foundation walls is productive of damp. It is always preferable to have an area all around the building unless special provision is made for draining the subsurface water. Victor Hugo's death was charged in part to his residence in a damp house on a west side, with an excess of drapery, upholstery, padded and curtained doors, so that ventilation was incomplete. In the height of summer it was necessary to have fires to make the lower rooms habitable. Residents in the immediate vicinity of old natural water courses should not be content with merely concreting their cellars, as ordinary concrete even of the best kind will not exclude damp or water under pressure. The best concrete is porous and will absorb water the same as a brick, while damp will rise by capillary attraction through the foundation walls. For such situations a waterproof cellar, constructed with a layer of rock asphalt laid over broken stone and with a Portland cement covering, will alone give satisfaction. It is astonishing how many persons see no harm in a wet cellar. I have repeatedly found houses where water was constantly standing in the furnace ash-pits and even in the cold air supply ducts when covered underground, yet the owners thought there was nothing objectionable in this arrangement. As now constructed our furnace and steam heated houses are like tight boxes placed over a damp and foul soil, with no source of air supply in winter but ground air which is sucked up through the thin porous cellar floor and drawn up into every living room through countless openings. They are like gigantic cupping glasses and no better arrangement could be devised for absorbing miasmatic poison from the soil. My experience leads me to believe that there is a hundredfold more danger to health from defective cellars thus situated than from sewer gas or defective plumbing.

A good plan, in order to ascertain the true sanitary condition of a house offered for sale, is to ascertain the name of the owner's plumber, and ask him what is needed to put the building in good sanitary condition. In that case an honest opinion may usually be obtained, as the plumber will be anxious to please the intending purchaser and secure his custom, while he will not wish to offend his older customer by giving the house a bad record.

SEWER CONNECTION.—By inquiring at the Department of Public Works one can ascertain the condition of the sewer in front of the house, and whether it has a separate connection. The records, however, are not conclusive evidence, as unscrupulous builders will sometimes take out and pay for a permit to make a sewer connection and then drain several houses through one sewer pipe. Special investigation will therefore be necessary to insure that no such dodge has been perpetrated. Otherwise, as in cases within my experience, the purchaser may find after he has completed his bargain that his house connects with his neighbor's drain, and unless there is a special stipulation in his lease he may be put to the expense of laying a new drain—often a costly job, especially if there is much rock to be removed in the street in front. In a certain locality on the west side, up-town, there are fourteen houses with only one sewer connection, and as there is rock all about the cost of connecting each one separately would be enormous, while there is the additional risk of damaging the surrounding buildings by blasting.

Wherever, as in this case, a private drain is carried across and directly under a row of houses there is great liability to leakage with resulting soil saturation and its invariable evil consequences. I could relate a score of examples of sickness and mortality traceable to such conditions. In the instance just cited every house had its record of malaria, typhoid fever and other maladies, yet to outward appearance it differed in no respects from any ordinary brown stone block, while the presence of several physicians' signs on the infected houses would have led the passer-by to fancy that the locality must be of average healthfulness.

RATS AND THEIR DEPREDATIONS.—The presence of rats in a house is always a bad sign. In old dwellings where there are brick or stone drains buried under ground rats are apt to gain an entrance from the sewer, and then through some opening in the drain into the house. Professor Huxley says that in London the presence of rats in a house is a sure sign that there is some opening leading to the sewer. Great depredations are often committed by these domestic pests—pipes will be gnawed, putty joints eaten away, drains undermined by burrows and much loss and annoyance thereby inflicted. English basement houses are specially subject to their

presence, and the space below the floor will often be honeycombed in every direction and filled with bones and other refuse. In houses in the vicinity of hotels or restaurants rats are found by the hundred and are a pest to the neighbors. When one dies or is poisoned it is exceedingly difficult to trace and unearth the putrifying remains and the odor is constantly mistaken for that of sewer gas.

In one case within my experience rats burrowed around and broke into a brick drain leading from a fine house on Madison square to the street sewer, and in their passage to and fro scraped in enough earth to completely choke the pipe. The drainage from the house consequently backed up and flooded the entire cellar, causing damage to the extent of some \$600. Rats are fond of frequenting the spare space around furnaces, and the marks of their presence should always be looked for in such hiding places. In order to exclude them from a building their burrows should be filled with scrap tin and broken glass, which will cut their feet and make them keep away.

COMMON SANITARY DEFECTS.—The most common sanitary defects in ordinary dwellings are damp cellars, leaky and broken drains hidden under ground and saturating the soil. Corroded lead pipes and traps, refrigerator and storage tanks connecting with drains so as to make contamination of food and water possible. Safe wastes badly arranged, leaded pipes not trapped, furnace cold air boxes improperly located and constructed of poor material, and, lastly, defective plumbing fixtures, such as foul and antiquated pan water closets, flushed direct from the Croton main instead of from a cistern, filthy slop sinks, rotting washtubs, filthy urinals, sliding foot baths, swing urinals, and badly located basins.

BAD CELLARS.—I consider a bad cellar to be the worst thing on the list. Not to have any cellar at all is objectionable, and it is always desirable to have an air space between the ground and the lower floors. On this account English basement houses are less desirable, as the wooden beams become decayed with dry rot, rats abound, the soil remains damp and unwholesome, while in case of a leak or other defect occurring in the hidden drains it is almost impossible to detect it. Furthermore, such houses are usually ill ventilated, while the dumb waiter and furnace cold air box are both means for conveying foul odors from the lower floors and diffusing them throughout the building. I should, therefore, favor a different style of dwelling with an ample, lofty, and dry cellar, so as to secure a free circulation of air from front to rear under the basement. Dark cellars, reeking with damp and filled with rotting vegetables, with the servant's water closet at one side, and possibly some other source of contamination are unfortunately too common.

SOIL PIPES AS LEADERS.—A rain leader should never be used as a soil pipe from the risk of its becoming gorged with rain during heavy storms so that it cannot act as a ventilator. Under such circumstances there will be great liability that the traps on any fixtures connecting into the soil pipe may be siphoned by the pulling action of the rain water as it pours down the pipe and thus leave an opening for the entrance of foul gases. The only remedy for this defect is to carry a large ventilating pipe, not less than two inches and preferably three inches in diameter, along the line of the soil pipe so as to ventilate all of the traps on different fixtures. This pipe should be extended to and above the roof and not join the soil pipe above the highest fixture, as is allowable under ordinary circumstances.

ISOLATION OF PLUMBING.—If the plumbing is scattered all over a building there is more liability of defects occurring or of their escaping notice. Plumbing pipes should be compactly arranged and the fixtures, if possible, placed one above the other in perpendicular lines. It is better not to have many fixed basins near to bedrooms, and it is a safe rule to cut off and abolish any fixture which is not in constant use.

SAFES AND SAFE WASTES.—On looking under washbasins, water closets, sinks and other plumbing fixtures it will be noticed that there is a sheet of lead with the edges turned up slightly at the four sides and called a safe. This is intended to catch any drip from a leaky faucet or other source and to prevent damage to the ceilings of the rooms below or furniture in them. Usually there will be a grated opening leading from the safe and called a safe waste, which is intended to convey any leakage or overflow to some point of discharge. In new work it is required that safe wastes should be carried down to the cellar or end over a kitchen sink, so that any overflow may be detected and the break corrected. In old houses, however, it is common to find safe wastes connecting direct with the soil or waste pipe and trapped with a weeping pipe to keep the trap filled; but these devices don't serve their purpose and are always to be distrusted. The layman, therefore, who sees any arrangement of the kind under a basin or other fixture should have his or her suspicions aroused and inquire its object and where it leads to.

RAIN LEADERS.—Rain water leaders from the roofs of house extensions are apt to be sources of risk as they may convey sewer gas directly into the windows of sleeping rooms, unless they are trapped at their foot and the trap is sufficiently large or so automatically supplied as to be certain not to dry out in dry weather. Such pipes, if of small size, may be allowed to empty upon the yard pavement and this will be disconnected from the house drain. Leaders to roofs need not be trapped.

TANK OVERFLOWS.—A tank overflow should never connect with a drain, sewer or cesspool, no matter how thoroughly it may be trapped. It can be carried to the cellar and discharge over an open sink or catch basin, or it may empty upon a roof or into the cistern of a water closet, provided that the latter has an overflow of sufficient size to carry off any surplus in case the tank should become too full. A tank overflow should not discharge over a slop sink unless there is a valve to protect the end from foul odors gaining an entrance into and polluting the tank.

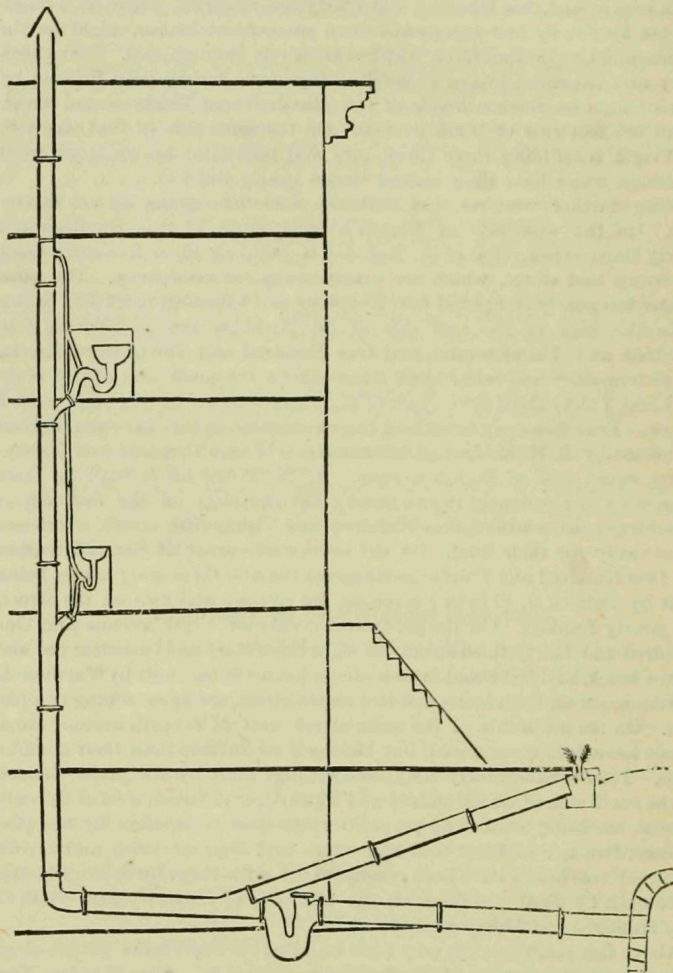
SKYLIGHTS.—Every dwelling house should have some opening at the roof to carry off foul and heated air, which naturally accumulates at that point. Most houses have a small opening in the ceiling over the hall stairway, but they are not properly proportioned or arranged to allow for the escape of impure air without the chance of a down draft. Very commonly there will be an expensive skylight with ventilating louvres or cowls, and then

just under it will be a stained glass sash which effectually closes the opening from the hall and prevents the ventilator being of any use; by raising this sash on small blocks of wood the impure air can escape and the absurdity of having a ventilator that can't ventilate will be done away with. In addition to this provision for ventilation every dwelling should have a hood over the kitchen range to remove the odor of cooking.

PAN WATER CLOSETS.—Pan water closets are found in most houses, simply because they are cheap and have become the conventional type. But there is no more reason for their universal adoption than for everyone to wear homespun clothes, as was formerly the rule. A pan closet is at best a makeshift and a nuisance, and the sooner they are replaced by a more sanitary appliance the better it will be for the public.

THE ELEMENTS OF GOOD PLUMBING.

The accompanying cut shows the elementary principles of good plumbing. It will be noticed, first, that the drain in the cellar is exposed to view and carried along the wall instead of being buried under ground,



and is of cast iron instead of tile; second, it is extended *full sized* through the roof and not into a chimney flue; third, there is a running trap on the drain to disconnect the house from the cesspool or sewer; fourth, just inside of this trap is an air inlet pipe which opens at the street gutter or in a man hole. The object of this pipe is to secure a free circulation of air within the house drain. As the latter is necessarily warmer than the outer atmosphere from the effect of the heat of the building and hot water discharged into the pipes there is naturally a tendency for pure air to be drawn into the air inlet, as indicated by the arrows, and to pass out at the roof. Thus, in case of a leak or if a trap dries out, diluted air will escape and not so-called sewer gas. Furthermore, each fixture is separately trapped and the trap is ventilated by a special pipe to prevent syphonage, otherwise, when the upper fixture is discharged, its contents, in passing by the outlet of the basin below, would create a vacuum there and also exert a pulling action upon the water in the basin trap, which would be liable to empty it.

If these essentials were supplied in all dwellings a vast reform would be effected. They are now required by law in all new buildings in many cities.

The Morgan Estate and Other Sales.

GUARANTEED TITLES.

The suggestion of THE RECORD AND GUIDE to dealers on the floor of the Exchange to come with guaranteed titles is already being fast adopted. Last month there were two successful sales of building lots with title insured at the seller's expense by the Title Guarantee and Trust Company. Four more are advertised for the coming month, three of these falling on successive days next week.

The first and largest is that of the Morgan estate—416 lots—near High-bridge Park, to be sold November 10th. Then there are 22 lots of the Bathgate estate to be sold November 11th, and 73 lots on One Hundred and Seventy-fifth street and the Southern Boulevard, to be sold November 12th.

These sales simply show that the practical advantages of the insurance system by which a single guaranteed examination is made to take the place of as many as there are purchasers are being appreciated.

Both sides make money by this saving, and what is of the greatest advantage, the purchasers know to a dollar when they bid what their lots

will cost them, and do not have to take into account an additional bill of expenses to follow.

The principle applies equally well to sales of improved property, and builders are already utilizing it in this city. Twenty houses in a row can be carried through into the hands of the separate owners with a single examination of title. There is the same advantage to purchasers in a saving of additional expense beyond the contract price and in the facility and certainty with which the contract can be closed.

Notes About Town.

There is a large inquiry for factory sites in different parts of the city.

Brokers all over the city report a very good demand for high-priced houses.

It pays well to build factory, store and loft property in most parts of the city now-a-days.

The Madison avenue horse-car depot at Eighty-sixth street is voted a nuisance to the neighborhood.

The Cancer Hospital on Eighth avenue and One Hundred and Sixth street is nearly completed. It is a good piece of architecture.

The Stock Exchange front on Wall street is as ridiculous and amusing as it is insignificant and inappropriate.

The purchases of first-class residence property recently are accounted for by the better condition of the stock market.

Only two of the six Villard houses are evidently occupied. The assignees of the estate ought to finish the remainder and rent or sell them.

The museums and art galleries ought to be open on Sundays. There are thousands who are anxious to see them, but are unable to go during the week.

A large up-town firm of builders say they have had more inquiries for high-priced houses during the past three weeks than for the previous three months.

The improvements made to the Cooper Institute during the past year or two will have cost some \$200,000 when completed, all of which is being paid by the Cooper estate.

The Broadway branch cars ought to have a sign on the rear where passengers enter. The writer took a Bleecker street car within two blocks of that thoroughfare and was "sold." People generally jump on the Broadway cars in a hurry without looking whether the latter are bound for Bleecker street or are through cars.

Mr. Cook's residence, on Fifth avenue and Seventy-eighth street, is one of the handsomest in New York. That gentleman owns the entire block bounded by Fifth and Madison avenues and Seventy-eighth and Seventy-ninth streets, which he intends turning into a private garden and park. This will be good news for surrounding property owners.

The World of Business.

The Commercial World.

The extravagant prophecies of both the "bulls" and "bears" of commerce and finance appear no nearer realization as the fall season draws toward its close than when summer was still with us. The boom element in trade and speculation has not developed into formidable proportions, while business stagnation and industrial depression have been and are being slowly but steadily stirred up and dispelled by legitimate natural treatment. The inexorable laws of supply and demand, which can only be temporarily diverted from their natural channels by the speculative manipulation or the chimerical prostitution of capital, are again asserting their supremacy. The financial, commercial and industrial entanglements occasioned by the mild speculation of the years following the unusual prosperity of 1879-'80 are being unraveled by a consistent obedience to the dictation of conservatism throughout the business world. The terms value and price are growing more nearly synonymous under the seemingly heartless conditions of production and consumption. The apparent exception to this rule is the stock market. Prices have advanced during the month of October out of all proportion to the real or supposed appreciation in the values of even the most prosperous properties since the fall season opened. The earnings of the railroads have undoubtedly improved and are still increasing, but not sufficiently so to justify the inordinate speculation of the past three weeks, which has caused almost every stock on the list to go higher without regard to its financial condition or specific prospects. The cheapness of borrowed capital and the general improvement in business has assisted the bull movement from the first. The chronic bull operators of the market are believed to have started prices on the upward track, and the public was drawn into the whirlpool as usual. After a long retirement from the market, however, the spasmodic, tentative speculators and investors have apparently accumulated greater purchasing power and stronger convictions than ever. The "short" interest has been eliminated and prices do not fall, nor the activity of the market materially diminish. The "bear" operator fears to sell "short," and many speculators are afraid of the market. The inactivity of the early part of last week was followed by free buying during the last three days, culminating in the greatest activity on Saturday at an advance of over 1 per cent. for almost every stock on the list. The sales for the last week were 2,477,800 shares, against 3,696,700 shares for the previous week, and 12,563,000 for the month, the largest business of the year for a like period. The reaction must follow this unhealthy and abnormal condition, and it will most probably be the most calamitous to the public. The advance in rates of interest in New York on call loans from 1 per cent. a few weeks ago to 3 and even 4 per cent. last week, taken with the large decrease in the surplus reserve of more than \$13,000,000 held by the metropolitan banks in October, shows the general tendencies of the money market throughout the country. The movement of general merchandise for the week has been about the same as for the previous week, except there has been somewhat greater activity at Chicago, St. Louis and

Cincinnati. Dry-goods have been especially active in the West. The industrial feature of the week has been the marked improvement in the iron and steel industries. Heavy orders were being placed in the East for wrought iron pipes in anticipation of higher prices during the coming month, and merchant bar, merchant steel, sheet and plate iron were in very active demand at firm prices. Steel rails were very strong at \$30 to \$32 at the Eastern mills; and at \$35 in Chicago, while it was difficult to get old rails at \$18.50 to \$19.50. Nails were scarce with the strike of the Western nailers still unsettled after five months' duration and no prospect of a settlement before the opening of winter. Eastern pig iron was more freely called for than the supplies at the furnaces would warrant, and prices must soon improve to a level with Southern and Western pig. With the demand for bar iron from agricultural implement manufacturers strong, and Southern railroads calling loudly for rails, the prospect for a busy season among the iron and steel mills is much brighter. Anthracite coal is in greater demand than supply, and at the East bituminous is in even better demand. The October cotton report to *Bradstreet's* shows that the crop will probably fall below 6,250,000 bales for the season, and prices are weak at about $\frac{1}{2}$ cent below last year's quotations at $9\frac{1}{2}$ cents for spot cotton. Wool sales were also restricted, but values were unchanged. The export movement of grain and provisions was very light and speculators have ruled the markets. Farmers are engaged in plowing and other fall occupations, and are not sending forward their produce. The higher prices prevailing on this side of the water for American products have diminished foreign trade of late and retarded in a degree the general improvement in business. Cotton, butter and grain have gone out much more slowly than last year during October, while pork has been exported freely since Sept. 1. The clearings of the national banks for last week show a slight falling off from the previous week, but a marked improvement over the same period since May, 1884. Abroad but few important changes have taken place in the general situation of trade and finance. Belgium has withdrawn from the Latin Union, and the monetary conference has been unable to come to an agreement as to the resumption of free silver coinage at the end of five years. It was determined that France and Italy should pay each other for all silver passing between the two countries. At Leeds, England, the flax-spinning trade is much depressed, and manufacturers have declared that they will transfer their interests to the United States at once. They appreciate that our tariff laws will afford them protection from the ruinous competition which England's free-trade policy, they affirm, is now subjecting them to. The labor troubles throughout the world are, however, comparatively insignificant. The tide of material progress is unquestionably turned in the direction of prosperity in America, at least.—*Chicago Inter-Ocean.*

Trade Detriments.

The clouds which have obscured the sky in the financial and commercial world for many months show some signs of breaking away and allowing the sun of prosperity to shine through with benignant influence here, in the United States, while in Europe there is little to encourage the hope of present improvement. Even here the rift in the clouds is a small one, and the movement is retarded by the unfavorable influence of the enforced silver coinage and by the continued commercial depression in Europe. In those countries the great detriment to an improvement in commercial affairs is the constant menace of war in the East, which at present is especially depressive, for there is danger that the flames of war may at any moment break out, and if the conflagration once begins it may involve the whole of Europe before its ravages can be checked. This is why there is such a lack of confidence on the European bourses, and why, in spite of the fairly good crops which have been secured by European countries, there are no indications of an improved condition of trade. Europe is the best customer for our surplus productions of cotton, breadstuffs and provisions, and anything which adversely affects general business there has a direct influence upon our foreign trade, so that our interest in the affairs of Europe, although chiefly of a commercial character, is scarcely less direct and important than the interest which we feel in the prosperity of different parts of our own country. We must find buyers for our cotton, if we are to realize a price which will pay to produce it, and if the trade of Europe is to be restricted for a year to come as much as it has been during the past year what hope is there that we can realize more money for the larger crop of this year than for the smaller crop of last year? The unpromising condition of commercial affairs there also militates against any material improvement in prices of breadstuffs and provisions, and this has doubtless had a material influence in preventing a response there to the advance in prices of wheat in our markets, but the most potent influence in that direction is doubtless the extremely large visible supply which we show, increasing as it does week after week. If we had been willing to accept the prices which would have assured free exports during the past three months, we might have reduced the supply in sight in this country to about what it was a year ago, and thus have taken a great incubus from the market. The cheapness of money in Europe is an indication that the depression in trade is extreme. The Bank of England's minimum rate of discount has for many months been 2 per cent and the open market rate much less, and the latter is now about 1 per cent. While in this country we may continue to recuperate from our business depression we cannot reach the full measure of prosperity until better times come to our customers across the water.—*Cincinnati Price Current.*

Chili's Honest Government.

A brief telegraphic dispatch from Panama informs us that the railway debt of Chili has now been reduced to \$24,870,000. There is not a particle of doubt that if Chili had been situated in the United States the rascals would have discovered some means of stealing the railroads without paying the debt. The experience of our government with the Pacific roads, which now owe the government \$64,000,000, could not be duplicated in Chili, which has the most honest administration of this age of the world. The Chileans built the first railroad in South America, and have continued to add to their little system until they now have about 1,400 miles, nearly half of it the property of the nation, and the remainder, mostly short lines running back from the coast toward the Andes, belonging to English companies. The government roads have been built on borrowed money; but they have been so well managed that a large part of the cost is already paid, while the government derives from them a revenue much in excess of the interest. The actual value of the roads owned by the government is certainly 50 per cent. more than the sum now owed on them, and possibly 100 per cent. more; we have no very recent figures. If every nation would manage so well, the burdens of taxation would be much less than they are. Chili does well in almost every respect; the railroad debt merely serves us as an illustration. Perhaps the secret of the good government of Chili may be found partly in her electoral system. She does not admit every man to the ballot, but only taxpayers who can read and write. If this is the secret of her abstinence from the revolutions which are a perennial scourge of nearly every other Latin American Republic, the fact deserves serious consideration. It is a most remarkable fact that she has developed under that system a purity of patriotism such as reminds one of the most heroic days of Rome. She had but four presidents in forty years, every one being re-elected for a second term of five years, 1831-1871. The three terms since have been no less ably filled, and why no one has been re-elected we cannot say. Experienced men are always chosen; the present president has been largely concerned with politics for thirty years. Chili devotes great attention to education, being excelled in this respect by none of her sister republics unless it may be the Argentine Republic. Her president is invested with greater authority than the president of any other republic, and it seems never to be abused. It is said to be impossible for any mere military adventurer or speculator upon the public revenues to attain either social or political position in Chili, such is the public spirit of

the better classes. Certainly if study of the institutions of Chili could develop the same quality and quantity of patriotism in other republics, the study should be universal.—*Picayune.*

The Lumber Supply.

At the recent session of the American Forestry Congress, held in Boston, some very valuable statistics were presented relative to the timber supply of this country. The proceedings of this body have stimulated interest in the important questions affecting the preservation of our forest trees. N. H. Egleston, Esq., Chief of the Forestry Division of the Department of Agriculture at Washington, read a paper setting forth that the recent census shows that the whole area of land surface, Alaska being out of consideration, is 1,856,070,400 acres; total forest area, 440,990,000 acres; total farm area, 295,650,000 acres. Of unimproved and waste lands, including "old fields," there are 1,115,430,400 acres. There are 150,000 miles of railway, including side tracks. It has required 396,000,000 ties for their construction. Supposing that the ties required to be renewed once in six years, and that 10,000 miles of new road are built annually, if twenty-five years be allowed as the time necessary for trees to attain a size suitable for making ties, then it would require 15,000,000 acres of standing timber to supply the annual demand for ties, or an area almost exactly equal to that of Vermont, New Hampshire, Connecticut and Rhode Island. But with the increase of railroads it is to be considered that the annual demand for ties is all the while increasing. The census reports the consumption of 145,778,137 cords of wood and 74,000,000 bushels of charcoal for fuel in dwellings, stores, factories, steamboats and locomotives. This in a single year would clear the forests from an area of 30,000,000 acres, about equal to that of New York and North Carolina. The census also reports that in 1880 forest fires consumed the trees on 10,274,089 acres, and there is no reason to believe that a less area will be burned over this year than in 1880. The census gives the amount of lumber cut in 1880 as 18,000,000,000 feet. Last year the cut had increased to 28,000,000,000 feet, which would lay bare an area of 5,600,000 acres, equal very nearly to that of New Hampshire. Altogether it appears that the forests of the country are subject to an annual drain of 50,750,089 acres, which would clear a wooded surface equal in extent to the area of all the New England States, together with New Jersey and Maryland.—*Age of Steel.*

Those New England railroads which have done the most to develop local traffic, to encourage manufacturing establishments and to build up local industries along their lines, have proved the most remunerative investments to their stockholders. Through business secured at great expense and sacrifice has ever been disappointing in its financial results. To neglect local traffic in the unwise attempt to grasp at great through business is suicidal to the corporation engaged therein. A chain of thrifty manufacturing villages along a well-managed railway is a perpetual source of profit, which cannot, however, be maintained until the railway magnates are convinced that profitable local traffic is far preferable to the hollow mockery of through business. In far too many cases the liberal profits of the way business have been swallowed up in the losses contingent upon grasping half across the Continent for unremunerative through traffic.—*Exchange.*

Real Estate Department.

Real estate dealers are happy. The falling off in transactions which characterized the dealings of the early part of this year compared with last year has given place to an activity which may yet swell the total number of conveyances almost to what they were last year. Not only have the number of transactions increased but prices are better and the outlook is very promising. Comments will be found elsewhere on the great building movement this year, the most extensive known in the history of the city. These new residences and stores are taking out of the market a great deal of vacant property on this island. It follows that unimproved lots south of the Harlem are an excellent and sure purchase, for there is practically a corner on vacant lots in this city. Dealers who wish to trade in purely speculative property will naturally have their attention attracted to the region north of the Harlem. The Suburban Rapid Transit road is actually being constructed. That fact, with the laying out of the new parks, will attract investors to the undoubted merits of Twenty-third and Twenty-fourth Wards real estate.

The attendance at the Exchange this week was light and the offerings limited, except on Thursday, when the room was crowded, the sales numerous and the bidding quite spirited. On Monday the three-story brick dwelling No. 328 East Seventy-eighth street, 16.8x102.2, was sold for \$6,475, which is very cheap. The sale of the three-story brick store No. 8 East Eighteenth street was adjourned until November 9th; this is not leasehold property as many supposed. The sales of lots on One Hundred and Thirty-Sixth street and buildings on Cornelia street and Ninth avenue were also adjourned. On Tuesday, election day, no sales took place. On Wednesday a dwelling on West Thirty-fourth street and tenements on East Sixty-fourth street were sold under foreclosure, and the sales of property on East Forty-ninth and East Ninety-second streets and Eleventh avenue and Sixty-first street adjourned. On Thursday the sale of the store property Nos. 114 and 116 Worth street attracted an audience of solid men, and the property, which is rented until May next at \$14,000 per annum, was sold to A. Dougherty, the well-known playing-card manufacturer, for \$141,250. The dwelling No. 73 West Forty-fifth street went for \$20,250. The tenement No. 170 Division street was struck down for \$26,700, but not sold. Three parcels were sold under foreclosure, the plaintiffs being the purchasers in each instance. The continuation sale of lots in the Eighth Ward of Brooklyn, comprising part of the Hunt estate, which was also held on Thursday, was well attended, and 252 lots sold for a total of \$64,810; 242 lots in the same locality, belonging to the same parties, were sold on October 22 for about \$82,000.

Yesterday a five-story brick flat No. 56 West street and a building plot at Nos. 42 and 44 Morris street, Jersey City, were sold, the former for \$17,858, and the latter for \$5,500, to John Flynn. The foreclosure sale of two lots on the corner of Eighth avenue and One Hundredth street was adjourned. The foreclosure sales during the coming week will be very numerous, as will be seen from the list of advertised legal sales published in another column. Many Harlem flats are embraced in the list.

CONVEYANCES.

	1884.	1885.
	Oct. 31 to Nov. 6, inc.	Oct. 30 to Nov. 5, inc.
Number.....	250	260
Amount involved.....	\$4,666,632	\$4,492,196
Number nominal.....	59	35
Number 23d and 24th Wards.....	37	27
Amount involved.....	\$89,299	\$52,284
Number nominal.....	11	4

MORTGAGES.

Number.....	207	285
Amount involved.....	\$2,274,451	\$2,539,664
Number at 5 per cent.....	99	114
Amount involved.....	\$979,865	\$1,121,200
Number at less than 5 per cent.....	9	12
Amount involved.....	\$645,500	\$169,500
Number to Banks, Trust and Ins. Cos.....	35	39
Amount involved.....	\$868,500	\$459,000

PROJECTED BUILDINGS.

	1884.	1885.
	Nov. 1 to 7.	Oct. 31 to Nov. 6.
Number of buildings.....	12	35
Estimated cost.....	\$128,800	\$370,630

The greatest sale of the coming week will be that of the Morgan estate on Tuesday, November 10th. On that day Richard V. Harnett will sell 416 lots, the location of which can be found by consulting the advertisement elsewhere. These lots comprise what remains of the carefully-selected unimproved property purchased by the late Governor E. D. Morgan. He was a prudent far-seeing investor, and purchasers cannot well make a mistake in securing property acquired by him during his lifetime. The title of the above lots is guaranteed by the Title Company, and so possession may be had immediately.

James L. Wells will on the same day, November 10th, sell the valuable tenement property Nos. 335 and 337 West Forty-first street. On Wednesday, the 11th, Mr. Wells will sell the estate of the late Charles Bathgate, which comprises twenty-two choice lots in Central Morrisania. On Thursday, the 12th, Mr. Wells will have a great sale of seventy-three splendidly-located lots on the Southern Boulevard, One Hundred and Seventy-fifth and One Hundred and Seventy-sixth streets. These are opposite Crotona Park and on the line of the Suburban Rapid Transit route. The titles of all the lots sold by Mr. Wells are indorsed by the Title Guarantee and Trust Company, which renders unnecessary the paying of any lawyers' fees for title searching.

On Tuesday, the 10th, Messrs. Scott & Myers will sell at auction under the order of the Superior Court, in partition, the very valuable four-story brown stone front house No. 24 East Forty-second street. Property on this street has great potential value, as it will in time be in great demand for stores, hotels and places of amusement. Neighboring property has sold very high lately compared with former prices, but these last figures will look very low a few years hence.

Louis Mesier will on November 10 have a partition sale of some very choice investment property, comprising the houses Nos. 34, 36 and 38 Harrison street, and the six houses from No. 449 to 459 on West Fourteenth street. Several of these houses extend through to Fifteenth street.

On Monday, November 9th, H. Henriques will sell under a Supreme Court order, in partition, the property No. 8 East Eighteenth street, near Broadway. This is not a leasehold as had been supposed, but fee-simple property.

On Monday the 9th inst. Peter F. Meyer will sell the very valuable property on the southeast corner of Ninety-fifth street and Third avenue. The title of this house is guaranteed by the Title Guarantee and Trust Company. The same auctioneer will sell on the same day the store and tenements Nos. 1871, 1873 and 1875 Third avenue, near One Hundred and Third street. These are all desirable investment properties.

On Thursday, November 12th, Bernard Smyth will sell by order of the executor the eight fine lots on the west side of Eighth avenue, extending from One Hundred and Seventh to One Hundred and Eighth streets. This will be a fine chance to secure some very valuable unimproved property desirably located. Central Park fronts are getting scarcer every year.

On Wednesday, November 11th, Richard V. Harnett will sell the three lots with gore attached on the south side of Eighty-fifth street, 275 feet west of Ninth avenue. This location is desirable for improvement.

The Astor building at Nos. 10 Wall and 9 Pine streets will be ready for occupancy on May 1st next. They are suitable for corporation lawyers, bankers, brokers and others, and are fire-proof and thoroughly first-class throughout. The plans can be inspected at the office of the agent, Geo. R. Read, 19 Nassau street.

Gossip of the Week.

Alvin H. Higgins has sold twelve lots, eight on the west side of Eighth avenue, extending from One Hundred and Twenty-fourth to One Hundred and Twenty-fifth street, and two on each street, in the rear of the avenue lots, together with the five-story brick hotel (the "Hamilton"), stables, etc., for the sum of \$225,000 to Miss Catherine L. Wolfe.

John B. Smith has purchased the block front, eight lots, on the west side of Ninth avenue between Ninety-eighth and Ninety-ninth streets for \$45,000

Anderson Fowler, it is reported, has sold the front on the west side of Seventh avenue, between One Hundred and Eighteenth and One Hundred and Nineteenth streets, eight lots, to Ruddell Bros., for improvement, for \$75,000. These lots were sold in 1872 for \$70,000, but not delivered.

Ottinger Bros. have purchased four lots on the southeast corner of Ninth avenue and Ninety-ninth street. They paid \$8,500 for the corner and \$5,000 for each of the other lots, a total of \$23,500.

Wm. Rankin has purchased from E. L. Striker twelve lots, six on the north side of Fifty-second street and six on the south side of Fifty-third street, commencing 200 feet west of Ninth avenue, for \$78,000. Broker, J. S. McQuillen.

Gideon Fountain has purchased from the Snow estate eight lots on the south side of Fifty-third street, commencing about 150 feet east of First avenue, 200x89x127, for \$44,000.

Oppenheimer & Metzger have sold nine lots on the south side of Seventy-first street, commencing 100 feet west of First avenue, to Francis McQuade, for improvement.

B. S. Levy has purchased four lots on the south side of Seventy-eighth street, 225 feet west of Ninth avenue, for improvement.

J. S. McQuillen has sold for Seth M. Milliken seven lots on the southeast corner of New avenue and One Hundred and Forty-fifth street to Michael

H. Cashman. Mr. Milliken recently purchased the lots from John H. Watson.

A. G. Dearing has sold for F. M. Jencks the plot 135.6x100.8 on the north side of Ninety-fourth street, commencing 250 feet west of Ninth avenue, for \$37,300, to Stewart & Devlin, for improvement.

E. S. Bailey has sold two lots on the northeast corner of Ninth avenue and Seventieth street, 50.3x100, for \$18,000, to A. J. Skinner. Brokers, J. S. McQuillen and J. R. Foley.

We understand that Thomas Mackellar has sold ten lots on the south side of Ninety-eighth street, commencing 100 feet east of Tenth avenue, for \$42,500.

C. Wolinski has sold for Moses Solomon the five-story brick double tenement No. 20 Essex street, 25x50, for \$20,000 to Flora wife of H. M. Lazinsk.

Crevier & Woolley have sold for Bernard Wilson the two single flats Nos. 1059 and 1061 Lexington avenue, near Seventy-fifth street, 20x70x94.10, to Judge J. J. Gorman for \$47,000.

L. M. Picot & Co. have sold for M. A. Lawson the three-story and basement brown stone dwelling No. 518 West One Hundred and Fourth street, 16.8x71, for \$13,500 to Levy Dexter.

L. Froehlich has sold for D. Hennessey the four-story cabinet-finished dwelling No. 23 East Sixty-seventh street, 21x82x100, for \$67,000, and the four-story brown stone dwelling No. 120 East Sixty-fifth street, 20x50x100, to H. C. Werner, on private terms.

John W. Stevens has sold for Gillie & Walker the five-story stone front flat No. 413 West Sixty-second street, 25x88x100, for about \$31,000 to John Riley.

F. Crawford has sold the four-story and basement brown stone house No. 434 West Seventy-second street, 20x58x30x100, to a Mr. Allen for \$50,000.

Jacob Schlosser has sold to Eleanor F. Tynan three four story brown stone single flats Nos. 301 to 305 East Fifty-second street, north side, commencing 71 feet east of Second avenue, for \$32,500. Brokers, Smyth & Ryan.

Morris B. Baer & Co. have sold for Rose Salinger et al., the four-story English basement brown stone dwelling, 15.6x45x98.9, No. 204 West Twenty-fifth street, for \$9,500.

Charles Batchelor reports the sale of one of his row of four-story brown stone dwellings on West One Hundred and Twenty-sixth street, being No. 172 West, for \$29,500.

Samuel Colcord has sold the four-story and basement brown stone house No. 421 West Eighty-first street for \$27,000, to Lewis J. Fairchild, and the four-story brick and stone dwelling No. 425 West Eighty-first street for \$28,500 to D. G. Watts.

David Frank has sold four lots on the southwest corner of Second avenue and One Hundred and Second street to W. A. Juch, for improvement.

The lots on Second avenue and Forty-seventh street were sold by J. A. Deraimes for \$35,000, not \$45,000 as reported last week.

One lot on the southwest corner of Fourth avenue and Ninety-first street has been sold on terms which have not transpired.

Tichborne & Melrose have sold for Christian Blinn the two lots on the south side of Eighty-second street, 225 feet east of Ninth avenue, with foundations for three houses, to Charles Macdonald, for improvement.

A four-story house has been sold on the south side of Sixty-third street, between Fourth and Madison avenues.

J. S. McQuillen has sold for A. A. Valentine sixteen lots on Fort Washington Ridge road, adjoining the lands of the Institution for the Blind at One Hundred and Sixty-eighth street, on private terms.

E. H. Martine has sold for the assignees of John Roach four tenements on Stanton street, between Mangin and Goerck streets, for \$35,000.

Brooklyn.

CONVEYANCES.

	1884. Oct. 31 to Nov. 6, incl.	1885. Oct. 30 to Nov. 5, incl.
Number.....	219	264
Amount involved.....	\$866,453	\$1,501,448
Number nominal.....	44	46

MORTGAGES.

Number.....	146	261
Amount involved.....	\$624,702	\$1,014,645
Number at 5% or less.....	48	107
Amount involved.....	\$147,382	\$435,248

PROJECTED BUILDINGS.

	1884. Nov. 1 to 7.	1885. Oct. 31 to Nov. 6.
No. of buildings.....	39	83
Estimated cost.....	\$178,323	\$344,970

John F. James has sold the three-story brick mansion with plot 175x250 on the north side of St. Marks avenue, between New York and Brooklyn avenues, running through to Bergen street, to Alfred S. Barnes for \$52,500; a three-story brick dwelling No. 31 Pierrepont st, 25x87, to Mr. Sheldon for \$25,000; and the three-story brown stone dwelling No. 77 Fort Greene place, 22x100, to Mr. Shore for \$8,000.

W. F. Corwith has sold the plot 53x95, Nos. 134 and 136 Kent street, to John Kuntz and Frederick Holthausen for \$6,500.

Ridden & Thomas have sold the three-story and basement brick dwelling No. 54 South Sixth street, 23x80, to Maria Otterbeck for \$7,250; a two-story stone front store and dwelling, No. 199 Lee avenue, 20x80, to J. W. Weber for \$8,000, and the two-story brown stone dwelling No. 70 Marcy avenue, 21.6x100, to J. J. Roese for \$7,800.

C. H. Murch has sold the two four-story brick apartment houses, 25x50x100 each, on the north side of Luquer street, 150 east of Clinton street, to David Elston for \$11,000 each.

Out Among the Builders.

B. S. Levy has commenced the excavations for six four-story and basement ornate private dwellings to be built on the south side of Seventy-eighth street, commencing 225 feet west of Ninth avenue.

John Brandt has the plans under way for four four-story brick and brown stone flats to be built on the northwest corner of Eighty-fourth street and

Avenue B for Brandt & Schmidt. Three will be 25x64 each and the corner 25x70, the whole costing about \$50,000. The same architect has the plans for three five-story brick and stone flats to be built on the south side of One Hundred and Nineteenth street, 145 feet east of First avenue, for J. & J. Schreiner, two 25x65 and one 30x85, to cost \$42,000; and a four-story tenement and store, 50x25, to be built on the west side of First avenue, 50 feet south of Seventy-ninth street for a Mr. Wallman, to cost \$9,000.

A. B. Ogden & Son have the plans under way for nine five-story brick flats, six brown stone front on first story and basement and three with Ohio stone, to be built on the south side of Seventy-first street, 100 feet west of First avenue. Six will be 25x63 each, of which three will contain stores, and three 25x82.6. They will contain a number of improvements and will be built by day's work. The estimated cost to the owner and builder, Francis McQuade, is \$150,000.

M. L. Ungrich has the plans on the boards for a five-story brown stone tenement, 25x85, to be built on the north side of Forty-eighth street, 75 feet west of Ninth avenue, for Alexander Moore, to cost \$16,000.

G. A. Schellenger has the sketches on the boards for two five-story flats to be built on the southeast corner of Fourth avenue and Eighty-eighth street for Charles E. Clarke.

Geo. W. Rogers, it is reported, will erect a number of private houses on the plot just purchased by him on the southwest corner of Eleventh avenue and Eighty-third street.

Stewart & Devlin have commenced the erection of eight three-story brown stone private dwellings on the north side of Ninety-fourth street, 250 west of Ninth avenue, from plans by James Post.

John Askey, it is said, will erect several tenements on four lots on the southwest corner of Second avenue and One Hundred and First street.

The New York City Church Extension and Missionary Society Methodist Episcopal Church intends to build a new church at No. 209 Madison street. They disposed of their church on Norfolk street in June last for \$45,000 to the Hebrew Congregation "Beth Hamedrash Hagodel."

Charles Macdonald will continue the erection of the three four-story and basement dwellings on the south side of Eighty-second street, 225 feet east of Ninth avenue, commenced by Christian Blinn a few weeks ago.

E. E. W. Schneider has the plans under way for the eight five-story brick and brown stone front flats to be built on the east side of Ninth avenue, running from Eighty-second to Eighty-third street, as reported on October 24. Six will be 25x80 each, and two, those on the corners, 27x96 each. They will all have stores on the first story and will be of an improved character. The estimated cost of this improvement to the owner and builder, Lorenz Weiher, is \$150,000.

Anthony Pfund is drawing the sketches for a three-story addition and alterations to Ruppert's ice house on Ninety-second street, near Third avenue.

Brooklyn.

Architect Montrose W. Morris intends to build a handsome three-story brick, stone and terra cotta front residence, 20x52 and extension, on the south side of Hancock street, 60 feet east of Marcy avenue. It will contain all the modern improvements, including electrical apparatus, hardwood trim, &c., and will be in the French Renaissance. He will occupy it himself and it will be built as a model dwelling house. The cost is estimated at about \$10,000.

The Greenland Mat Factory is about to build a four-story brick building at the foot of Gold street, near the East River. It will be 50x50x20x50, and will cost about \$15,000. The plans are being drawn by M. W. Morris.

Th. Engelhardt has plans in hand for six three-story frame tenements, 24.9x55 each, to be erected on the southeast corner of Gerry street and Throop avenue for John Krummenauer, to cost \$4,500 each; two two-story frame dwellings, 20x35 each, with two-story extensions, 12x17, at Nos. 26 and 30 Himrod street for W. N. C. Lehman, to cost \$2,600 each; a three-story frame store and dwelling, 25x50, on the south side of Moore street, 125 west of Humboldt street, for John Kertz, to cost \$4,200; a three-story frame dwelling, 22x54, at No. 149 Throop avenue for William Bruchhauser, to cost \$4,000; four three-story frame tenements on the northwest corner of Troutman street and Bushwick avenue, the corner building will be 26x55 and contain store, the others will be private tenements, 20x42 each, owners St. Marks Lutheran Church, to cost about \$14,000; four three-story frame flats, 18.9x50 each, on the south side of Ditmars street, 200 east of Broadway, for Fr. Herr, to cost \$3,500 each, and a two-story and attic frame dwelling, 22x46.1, with extensions 12x17, on the west side of Bushwick avenue, 28 north of Elm street, for Max Brill, to cost \$4,500.

Robert Dixon has plans for a two-story and attic frame cottage, 32x48, to be built at Bath, L. I., for Mrs. Orr, to cost \$3,500.

H. Vollweiler is preparing plans for a three-story frame hotel, 20x50, to be erected on Atlantic avenue, near Furman avenue, for John Amend, to cost \$6,000, and two three-story frame tenements, 25x52 each, on the east side of Sumpter street, 250 from Saratoga avenue, for Nicholas Burkhardt, to cost \$4,000 each.

Messrs. Ball & Carpenter will shortly commence the erection of a three-story brick dwelling on the corner of Lewis avenue and Decatur street.

Out of Town.

Kingsbridge, N. Y.—A. E. Putnam is about to erect two two-story and attic frame and brick cottages, 24x50 each, on Church street, to cost \$12,000.

Yonkers, N. Y.—D. & J. Jardine are drawing the plans for a handsome two-and-a-half-story frame villa, to be built on Lincoln avenue, for Washington Wilson, at an estimated cost of \$20,000. It will contain electrical apparatus, hardwood and all the modern improvements.

James S. Douglas is about to build two two-and-a-half-story frame and stone cottages on South Broadway and Ludlow street, at a cost of \$15,000, and a house and stable will shortly be commenced on Warburton avenue and Union place for Dr. Phillips, both from plans by the above architects.

Sing Sing, N. Y.—H. C. H. Palmer is about to build a two-story frame cottage, to cost \$3,000, from plans by Geo. M. Huss.

Short green dimension is selling at \$9 50 whenever the cargo changing hands is at all desirable. Dry piece stuff brings \$10.25, and if there is a considerable percentage of long lengths \$10.50 is easily obtained. One cargo that had a large percentage of long lengths in it sold for \$10.87 1/2. A cargo of dimension that had in it a quantity of selects was sold at \$12 a thousand. The range on long stuff is \$12 to \$14.

Boards and strips sympathize at last with the advance in dimension. The range is about 50 cents a thousand high on straight No. 2 stock than it has been. From No. 2 up through the grades of medium, No. 1 and higher grade, prices are so much determined by the quality of timber and perfection of sawing that it is difficult to readjust the range of quotations. But it is doubtless true that, as the season advances, there is a stronger feeling on all good lumber, and that higher prices are realized with increasing ease.

Lake rates are higher by as much as a shilling from the principal East shore ports. The demand for vessels is fairly active, the season being near its close and navigation becoming more hazardous. The rate from Muskegon is \$1.27 1/2 a thousand, from Ludington \$1.50, and from Manistee \$1.62 1/2.

Quotations are as follows:

Table with 2 columns: Dimension, short, green... and Price. Includes items like 'No. 2 boards and strips' and 'Medium stock'.

AT THE YARDS.—Trade is moving along with a steady, strong current. The demand is for consumption, is non-speculative, and hence is without rush in any direction. There are no cut rates to the Southwest that apply to the entire trade, and the drain into the East has been stopped by the restoration of the old high rates.

The steady demand that has prevailed since the middle of August has told on stocks of dimension, fencing and boards. The effect is especially felt on all 16-foot lumber, whether piece stuff, boards or strips. It appears to be a habit with consumers to call for 16-foot lumber; it is also the way of the logger to put in a relatively small supply of 16-foot logs, and the mills, of course cannot turn out lumber 16 feet long from logs 12 and 14 feet in length. The relative shortage of 16-foot lumber has prevailed for the past two years. The inquiry for sorts of this length are now so numerous that the tendency is for higher prices. Yards that have it in good supply are holding it for prices 50 cents to \$1 a thousand higher than a short time ago. Even 2x6-16 is now sometimes sold on teams at \$11 a thousand.

Much to the disappointment of the trade there has not yet been any material improvement in the demand for hardwood lumber, and October goes out with a record considerably below that of September, though on the whole a very good month with the local yards. Margins have been close and but few heavy sales have been made, and yet the aggregate has footed up a total which is probably in excess of the month, except the preceding one, for considerably more than a year.

LUMBERMAN AND MANUFACTURER, MINNEAPOLIS, MINN.

The movement of lumber is now limited by the lack of cars on every road in the West. The trade, however, exceeds that of any preceding year. No one is hunting for orders and but few willing to exceed the prevailing discounts which rule at 5 per cent. with an occasional off lot at 10 per cent. Collections are reported easier, and sales for spot cash are frequent.

Armies of loggers are moving into the woods, and the preparations are about complete nearly a month earlier than usual. Many are already skidding logs, and the cut will undoubtedly be the heaviest ever made in the Northwest.

The new ruling of the Secretary of the Treasury in reference to the use of Canadian or British vessels on Lake Superior is likely to have a sharp effect on the movement of lumber from there East, as it drives away all the foreign vessels from competing with the few of our own who have already put up prices.

The daily movement of lumber in Minneapolis and St. Paul cannot fail to be satisfactory. The shipments are far greater than given as only 10,000 feet is the estimate per car, whereas it is well known that the average is fully 13,000, making at least 8,000,000 feet sent out from the two cities. The receipts, however, include large amounts of hardwood and green timbers, which will hardly reach 8,000 per car. The local demand never was so heavy as at present in both cities.

ENGLAND.

The Timber Trades' Journal says:

LONDON.

The opinion seems gaining ground in many well-informed quarters that prices have about reached their lowest level, and that the long-expected improvement is now at hand. We confess we do not see much in the present outlook of trade to strengthen this belief while we hear so many complaints of the absence of any real demand. A cessat-on of, or at least a diminution in, the supply is the only means of really lifting prices.

In cedar, black walnut, whitewood, and most other cabinet-making woods there is nothing of special interest to report, and comparatively little trade doing.

The importation of American walnut logs to Glasgow has been unusually heavy this year, and the stock on hand is large; prices consequently rule low. A superior parcel, consisting of 86 logs Quebec walnut was offered here on 21st inst., of which, demand being languid, only 22 logs were disposed of.

NAILS.—The market retains a somewhat unsettled tone and bears evidence of a great deal of close figuring on the part of both buyers and sellers. The interruption to regular productive capacity by the strike at the Western mills casts its influence over the entire position and keeps up a decided element of uncertainty. Demand, however, is really not showing much volume and small invoices satisfy the wants of most buyers. Prices seem to be about steady at \$2.40@2.60 per keg for 10d. to 60d., according to size of invoice.

PITCH AND TAR.—Demand does not develop very full proportions and comes in the main from regular sources, but sellers find no serious fault with the general market and ask about former rates. We quote Pitch at \$1.65@1.85 per bbl.; Tar, \$2.00@2.25 do., according to quantity, quality and delivery.

PAINTS, OILS, ETC.—The story seems to be about the same in most quarters, business sustaining a very good average volume and embracing all the outlets that could be calculated upon at this season, while

values rule generally steady. Supplies hold out well against the calls made upon them, but give no evidence of an excess, nor do holders expect to carry much of an accumulation down to the end of the year. Linsed Oil meets with steady demand from trade sources and is valued at 44@45c. for Western and 45@47c. for City. Spirits Turpentine only moderately active but a shade firmer, 36 1/4@37c. per gallon, according to quality, etc.

SALES OF THE WEEK.

The following are the sales at the Real Estate Exchange and Auction Room for the week ending November 6:

* Indicates that the property described has been bid in for plaintiff's account:

R. V. HARNETT & CO.

Table listing real estate sales by R. V. Harnett & Co., including 'Worth st, Nos. 114 and 116, s w cor Elm st, 60x 80, five-story brick iron and stone store.'

SCOTT & MYERS.

Table listing real estate sales by Scott & Myers, including '*34th st, No. 458, s s, 175 e 10th av, 20,10x98.9, three-story brick dwell'g.'

L. J. & I. PHILLIPS.

Table listing real estate sales by L. J. & I. Phillips, including '64th st, Nos. 416 and 418, s s, 231 e 1st av, 50.8x 100.5, two five-story brick tenem'ts.'

A. H. MULLER & SON.

Table listing real estate sales by A. H. Muller & Son, including '*46th st, No. 509, n s, 175 w 10th av, 25x100.5, two-story frame dw-ll'g.'

J. T. BOYD.

Table listing real estate sales by J. T. Boyd, including '*Madison av, n w s, 308 s w Kingsbridge road, 25x100.'

LESPINASSE & FRIEDMAN.

Table listing real estate sales by Lespinasse & Friedman, including '*12th av, centre line, 55 s 183d st, runs south 50 x east — to Kingsbridge road, vacant.'

H. HENRIQUES.

Table listing real estate sales by H. Henriques, including '78th st, No. 323, s s, 300 e 2d av, 16.8x102.2, three-story brick dwell'g.'

LOUIS MESIER.

Table listing real estate sales by Louis Mesier, including '56th st, No. 443, n s, 200 e 10th av, 25x100.5, five-story brick flat.'

JOHN F. B. SMYTH.

Table listing real estate sales by John F. B. Smyth, including '*59th st, No. 224, s s, 280 w 2d av, 25x100.4, three-story frame building.'

Summary table for the above section: Total \$251,233; Corresponding week, 1884 \$347,390.

BROOKLYN, N. Y.

In the City of Brooklyn, Messrs. Louis Mesier, J. Cole, T. A. Kerrigan, Wm. O. Sumner and Taylor & Fox have made the following sales for the week ending November 6.

Large table listing real estate sales in Brooklyn, including 'Bremen st, e s, 100 s Prospect st, 20x100, three-story brick dwell'g.'

Table listing real estate sales on the right side of the page, including '47th st, adj, 2 lots' and 'Total Corresponding week 1884 \$100,346 \$5,600'.

CONVEYANCES.

Wherever the letters Q. C. and C. a. G. occur, preceded by the name of the grantee they mean as follows: 1st—Q. C. is an abbreviation for Quit Claim deed, i. e., a deed in which all the right, title and interest of the grantor is conveyed, omitting all covenants or warranty.

2d—C. a. G. means a deed containing Covenant against Grantor only, in which he covenants that he hath not done any act whereby the estate conveyed may be impeached, charged or encumbered.

NEW YORK CITY.

OCTOBER 30, 31, NOVEMBER 2, 3, 4, 6.

Table listing conveyances in New York City, including 'Allen st, No. 114, e s, 60 s Delancey st, 20x67.6, five-story brick tenem't and store.'

Wynkoop, Augustus W. and Mary T. his wife, Kinderhook, N. Y., to Francis S. Wynkoop, trustee. Pearl st, No. 60, s s, 29x54x29.10x54. 1/4 part. Oct. 29, 1 year, 5%. 3,750

KINGS COUNTY.

OCTOBER 30, 31, NOVEMBER 2, 3, 4, 5.

Ackerson, Thomas B., to Lydia Ames, widow. Harman st. P. M. Oct. 29, 3 years, 5%. \$1,500

Same to same. Hull st, n s, 120 e Rockaway av, 7 lots, each 15x100. 7 mortg., each \$2,000. Oct. 30, 3 years, 5%. 14,000

Caspar, to Carl A. Mertz. Melrose st, n w s, 225 s w Knickerbocker av, 25x100. Nov. 5, 5 years. 2,500

st, s s, 281.10 e 7th av, 16x100. Nov. 1, 3 years. 2,000
 Same to Susan P. Embury. 16th st, s s, 249.10 e 7th av, 16x100. October 30, due Nov. 1, 1888. 2,000
 Same to same. 16th st, s s, 265.10 e 7th av, 16x100. Oct. 30, due Nov. 1, 1888. 2,000
 Knowles, William F., to Joseph M. Pray and ano., trustees John Dikeman, dec'd. Van Dyke st. P. M. Oct. 31, due Nov. 1, 1890, 5%. 2,500
 Kaestner, Christian and Justina, to Charles Engert. Central av. P. M. Nov. 4, installs. 5%. 3,800
 Kreuder, Daniel, to Garret L. Hardy and John H. Voorhees. Melrose st, s e s, 225 s w Knickerbocker av, 25x100. Oct. 31, due Nov. 1, 1890, installs., 5%. 3,500
 Leech, Hannah, wife of and John, to The Metropolitan Savings Bank. Livingston st, s w s, 185 s e Nevins st, 20x101.6. Oct. 31, 1 year. 800
 Lovenberg, Anton, to Theodore A. Smits. 11th st. P. M. Oct. 19, due Nov. 2, 1890, 5%. 3,150
 Lloyd, David, to The East Brooklyn Co-Operative Building Assoc. Shepard av, e s, 200 s Union av, 50x100. Oct. 31, installs. 1,500
 Lubrs, John, to The Greenpoint Savings Bank. Manhattan av, n w cor Clay st, 25x160. Nov. 2, 1 year, 5%. 5,000
 Lupien, Elizabeth, wife of and Desire T., to Jane Bunce. North 8th st. P. M. Oct. 31, due Nov. 1, 1888. 1,200
 Lung, George W., Wilkesbarre, Pa., to Sarah J. wife of Henry S. Vanderveer, Newtown, L. I. Herkimer st, n s, 350 w Rockaway av, 50x100. Oct. 31, due Nov. 1, 1886. 600
 Lambert, Mary, to George H. Parshall. 27th st, s s, 250 e 3d av, 23x100.2. Oct. 27, 1 yr. 500
 Leach, John M., to Asa W. Parker, Hempstead, L. I. 6th av, 10th st. P. M. Oct. 30, demand. 8,000
 Leachthaler, Jacob and John, to The Williamsburgh Savings Bank. Garden st. P. M. Oct. 1, 6 years, installs. 950
 Leonard, Moses G., to The Emigrant Indust'l Savings Bank. McDonough st, n w cor Throop av, 50x120. Oct. 31, 1 year. 5,000
 Liebmann, Louis and Hermann, to The Brooklyn Savings Bank. Tillary st, s e cor Washington st, runs south 79.2 x east 67.3 x south 9.8 x east 42.10 x south 4.2 x east 49.3 x south 1.2 x east 75 to Adams st, x north 102.8 to Tillary st, x west along street in two courses 167.2 and 66.10. Oct. 31, 1 year, 5%. 60,000
 Lung, George W., to Reubamaw wife of Albert W. S. Proctor. Herkimer st, s s, 250 w Utica av, runs south 185 x west 50 x north 110.6 x east 12.6 x north 75 to Herkimer st, x east 37.6. Oct. 29, due Oct. 1, 1886. 400
 Loeffler, Franz, to John and Johanna Schwarz. Lorimer st. P. M. Oct. 26, due Nov. 1, 1888, 5%. 600
 Love, Thomas, to Edwin A. Curley, guard of Charles W. S. Curley. Rogers av, n e cor Robinson st, 22.6x92.6. Oct. 30, 1 year. 600
 Same to William B. Smith. Same property. Oct. 30, 1 year. 400
 Leach, John M., to Sophie G. Parker. 6th av, s e cor 10th st, 100x90. Nov. 2, demand. 10,000
 Same to Asa W. Parker. 10th st, s s, 345 e 6th av, 200x100. P. M. Nov. 2, due Nov. 1, 1887. 6,000
 Same to same. 10th st, 145 e 6th av, 200x100. P. M. Nov. 2, due Nov. 1, 1887. 10,800
 Lovely, Patrick, to John Klein. 6th av, n w cor 21st st, 40x80; 21st st, n s, 80 w 6th av, 20 x100. June 1, 5 years. 3,300
 Mahon, Annie F., wife of and George C., to Robert C. Embree, exr. Peter G. S. Ten Broek. Chauncey st, n s, 250 w Lewis av, 20x100. Oct. 28, due Nov. 1, 1890. 3,000
 McBrien, Francis J., to The Williamsburgh Savings Bank. Decatur st, s s, 60 e Sumner av, 20x100. Oct. 20, 1 year, 5%. 5,000
 McLure, Samuel D., to Jennie Wright. Halsey st, s s, 175 w Lewis av, 40x100. Oct. 31, due Nov. 1, 1888, 5%. 2,500
 McMahon, Francis J., to Moses T. Pyne. Hull st, s s, 20.8 e Rockaway av, 16x100. Oct. 30, 3 years. 2,500
 Same to same. Hull st, s s, 83.8 e Rockaway av, 15.8x100. Oct. 30, 3 years. 2,500
 Mead, Thedora, to The Roslyn Savings Bank, Roslyn, L. I. Pulaski st, s s, 400 e Stuyvesant av, 25x100. Oct. 29, due Nov. 1, 1888, 5%. 1,650
 Moadinger, John, to George B. Douglass. Ralph st, Knickerbocker av. P. M. Oct. 3, 3 years. 4,000
 Maryatt, Walter E., to Charles Tatham. Cooper av, n w s, 337.6 n e Bushwick av, 112.6x100. Oct. 31, due Mar. 1, 1886. 7,000
 McCormick, Mary A., to Eleanor B. wife of W. Ryerson Kissam. 10th st, n s, 198 w 3d av, 16.8x100. Nov. 2, 3 years. 1,450
 Same to same. 10th st, n s, 214.8 w 3d av, 16.8 x100. Nov. 2, 3 years. 1,450
 Same to Wilton G. Berry. 10th st, n s, 231.4 w 3d av, 16.8x100. Nov. 2, 3 years. 1,450
 Minck, Henry, and Lena his wife, to Louis Zechiel. South 5th st. P. M. Oct. 31, due Nov. 1, 1888, 5%. 3,500
 Mulvihill, Margaret and Nicholas, to Horatio G. Onderdonk. Lynch st, s e cor Lee av, 322.6x100. P. M. Oct. 1, 1 year. 17,622
 Mayer, Edward S., to Rebecca E. Williams, exr. F. B. Williams. Hewes st, n w s, 140 n e Marcy av, 20x86. Oct. 31, due Nov. 1, 1890. 3,000
 McMahon, Francis J., to The Metropolitan Life Ins. Co., New York. 10th st, s s, 145 e 6th av, 24 lots, each 16.8x100. 24 morts., each \$4,000. Nov. 2, due Nov. 1, 1890. 96,000
 Same to Sophie G. Parker. 10th st, s s, 145 e 6th av, 400x100. Nov. 2, demand. 20,000

Memmer, John, to The East Brooklyn Savings Bank. Park av, s s, 25 e Spencer st, 25x82.3. Nov. 4, 1 year. 2,200
 Mills, Martha, widow, to Martin Bors. Fulton st. P. M. Nov. 4, 3 years. 300
 Mulcare, Patrick, to Charles Nelson. Division av, n s, 25 w 10th st, 25x100.8x25x100.1. July 1, 3 years, 5%. 323
 Mayer, Michael, to Garret L. Hardy and John H. Voorhees. Melrose st, s e s, 250 s w Knickerbocker av, 25x100. Oct. 31, due Nov. 1, 1890, installs., 5%. 3,500
 Meister, Adam, to George H. Roberts, N. Park Collin and George H. Roberts, Jr. 5th st. P. M. Nov. 5, due Nov. 1, 1888, 5%. 3,500
 Morgan, Mary V., wife of and Abijah G., to Eugene Delano, as trustee. Macon st, No. 130, s s, 160 e Marcy av, 20x100. Nov. 5, 2 years, 5%. 4,000
 Moubray, Edward H., and William J. Conway to The Metropolitan Savings Bank. 1st st, s s, 154 w 6th av, 7 lots, each 18x100. 7 morts., each \$3,500. Nov. 4, 1 year, 5%. 24,500
 Same to same. 1st st, s s, 100 w 6th av, 2 lots, each 18x100. 2 morts., each \$3,500. Nov. 4, 1 year, 5%. 7,000
 Murphy, James W., and Michael McCormack to Isaac T. Washburn, Sing Sing, N. Y. Plot at New Utrecht. Oct. 27, additional security. 15,000
 Newton, Catharine, wife of and Benjamin, to The Dime Savings Bank, Brooklyn. Vanderbilt av, w s, 205.5 n Park av, 22.3x100. Oct. 30, 1 year. 3,500
 Nelson, John F., to Lea Luquer. Hamilton av, e s, 58.7 s Coles st, 3 lots, each 19x52. 3 morts., each \$2,500. Nov. 2, due Nov. 1, 1886. 7,500
 Same to same. Hamilton av, e s, 39.7 s Coles st, 19x52x5.6 to Coles st, x 18.5x39.2. Nov. 2, due Nov. 1, 1886. 2,500
 Niles, John W., to Hewlett T. McCoun, Glen Head, L. I. Pacific st, s s, 133.4 w Troy av, 16.8x107.2. Oct. 31, 1 year, 5%. 1,000
 O'Neill, Patrick, to Jeannie S. Adams. Greenpoint av, s e cor Leonard st, 29.11x101.3x105.2, gore, excepting therefrom gore 13.6 on Leonard st, x 3.10. Nov. 2, 2 years. 5,000
 Same to same. Greenpoint av, n s, 350 e Manhattan av late Union pl, 25x100. Nov. 2, 2 years. 4,000
 Same to same. Franklin av, n w cor Greenpoint av, 48.4x75. Nov. 2, 2 years. 7,000
 Oechsner, Christian, to Charles H. Reynolds. Noble st, n s, 295 e Franklin st, 25x100. Nov. 2, 5 years, 5%. 3,300
 Parson, Samuel, to The New Haven County Nat'l Bank. Carroll pl or st. P. M. Sept. 1, 3 years, 5%. 4,000
 Pickering, Helen, to Frank C. Lang. Atlantic av. P. M. Nov. 2, 1 year. 350
 Parker, Thomas F., to Sally A. Denike. Atlantic av, s s, 475 e Utica av, 16.8x100. Oct. 1, installs. 600
 Petterson, Victor, to Mary C. West. Atlantic av, s s, 408.4 e Utica av, 16.8x100. Oct. 31, due Nov. 1, 1887. 500
 Pfundstein, Joseph, to George Covert. De Kalb av. P. M. Oct. 29, 5 years, installs. 5%. 5,300
 Pendleton, Almema, to Jane J. Davenport. Clinton av. P. M. Nov. 5, installs. 2,200
 Quinn, Thomas, to William A. Collingwood. McKibben st, n s, 150 w Lorimer st, 25x100. Oct. 29, demand. 550
 Russell, Susanna E. C., wife of Waller C., to Elias J. Hendrickson. Hancock st, s s, 120 w Nostrand av, 20x100. Oct. 31, due Nov. 1, 1888, 5%. 6,000
 Rausch, Bernard, to Warren Barber. Carlton av. P. M. Oct. 31, 3 years, 5%. 7,000
 Russell, Susanna E. C., wife of Walter C., to James D. Lynch. Hancock st. P. M. Oct. 26, 1 year. 5,000
 Robb, Mary J., wife of Alexander R., to Geo. H. Roberts. Putnam av, n s, 25.6 w Sumner av, 4 lots. 4 morts., each \$5,250. P. M. Oct. 31, due Nov. 1, 1888. 21,000
 Roberts, Maria, wife of and Essex, to Hattie N. Brush. Huntington, L. I. Rockaway av, w s, 50.4 s Hull st, 16.8x75. Nov. 2, due Nov. 1, 1888. 2,500
 Rekeman, Margaret, to Henry C. Bauer. Stanhope st. P. M. Oct. 31, 5%. 1,500
 Richards, Emily J., wife of Edward H., to Edward Fall. Fulton av, s w cor Van Sielen av, 20x80. Oct. 30, 3 years, 5%. 3,000
 Reed, Ervetta V., and Louie C. Vail to Margaret Mulleady. Halsey st. P. M. Oct. 30, due May 1, 1887, 5%. 1,300
 Robb, Mary J., to Samuel H. Vandewater. Putnam av, n s, 25.6 w Sumner av, 17x100. Oct. 31, due Jan. 1, 1887. 1,250
 Same to same. Putnam av, n s, 42.6 w Sumner av, 3 lots, each 17.6x100. 3 morts., each \$1,250. Oct. 31, due Jan. 1, 1887. 3,750
 Starkey, Bridget, wife of and John, to Samuel I. Hunt. North 8th st. P. M. Nov. 6, due Nov. 1, 1890. 1,875
 Sullivan, Johannah F., wife of John F., to George A. Hughes. Chauncey st. P. M. Nov. 1, 5 years. 2,000
 Same to same. Chauncey st. P. M. Nov. 1, 5 years. 2,000
 Swain, George W., to The Williamsburgh Savings Bank. Halsey st, s s, 185 w Tompkins av, 20x100. Nov. 5, 1 year, 5%. 2,500
 Same to same. Halsey st, s s, 205 w Tompkins av, 20x100. Nov. 5, 1 year, 5%. 2,500
 Studdiford, William V., to Asa W. Tenney. Hancock st. P. M. Oct. 31, due Nov. 1, 1887. 4,000
 Same to same. Hancock st, P. M. Oct. 31, due Nov. 1, 1887. 1,600

MORTGAGES --- ASSIGNMENTS

NEW YORK CITY.

OCTOBER 30 TO NOVEMBER 5—INCLUSIVE.

Bagley, John A., to John Quinn, trustee for Grace L. Delcambre, formerly Con- n ll. \$5,500

Bleakley, William, admr. Thurlow Weed Bleakley, to Sanford Sidney Smith. 13,500

Bryan, Mary J., Brooklyn, to Jane Bryan wife of William J. nom

Bryan, William J., Brooklyn, to Mary J. Bryan. nom

Bushnell, Sarah J., Brooklyn, to Frank H. Collins. 5,300

Cohen, Morris, and Jette Auer, to John Eichler. 12,000

Cooper, Helen S., wife of Samuel H., Yonkers, to Martha Cooper, Hurleville, N. Y. 4,500

Coudert, Frederic R., et al., exrs. E. Stern, to James Saxton, exr. H. Leger. 10,650

Crawford, Eliza A., New Rochelle, to John C. Overhiser. 6,000

Darling, Wm. A., president Murray Hill Bank, to Samuel H. Vandewater. nom

Doenges, Elize E., trustee for Robert Doenges, to Charles H. Baldwin. 5,000

Downes, Eliza B., to Esther A. Thomas, Brooklyn. 2,500

Dreyfous, Lucille, to Charles P. Buckley. 1,500

Derx, Martin, to Moritz J. Hirschbein. 4,200

Edwards, Richard, to Edward L'Estrange Phipps, Eastchester. 1,000

Ferris, Oscar L., to Oscar L. Ferris, et al., trustees for Blanche A. Ferris. 16,000

Fleischmann, Julia, to The Mutual Life Insurance Co., N. Y. 9,000

Glass, John, to Alfred J. Taylor, trustee for Kathleen K. Taylor. 5,000

CHATELS.

NOTE.—The first name, alphabetically arranged, is that of the Mortgagor, or party who gives the Mortgage. The "R" means Renewal Mortgage.

NEW YORK CITY.

OCTOBER 30 TO NOVEMBER 5—INCLUSIVE.

SALOON FIXTURES.

Table listing saloon fixtures with columns for name, address, and value. Includes entries like Albers, H. 307 Bowery... H. Freund. Restaurant Fixtures. \$750.

HOUSEHOLD FURNITURE.

Table listing household furniture with columns for name, address, and value. Includes entries like Ammidon or Annurden, B. 234 E. 24th... Jordan & M. 140.

Table listing various chattels with columns for name, address, and value. Includes entries like Doggett, Florence. 225 Wooster... O'Farrell & H. 116.

KINGS COUNTY.

OCTOBER 30 TO NOVEMBER 5—INCLUSIVE.

Table listing chattels in Kings County with columns for name, address, and value. Includes entries like Abbott, Geo. B., admr. J. J. Perry, to Jas. A. Carlier, admr. of A. Perry. \$5,072.

Table with multiple columns listing names, addresses, and associated costs or values. Includes entries like 'Butler, Cyrus—Columbia Bank', 'Hamilton, Theodore A.—C. H. Wilcox, extr.', 'Pfaendler, Adolph—Henry Herrmann', etc.

Table with 3 columns: Name, Amount, and another column. Includes entries like Winternitz, Jacob-R. M. Ober-tueffer, 2,389 77.

Table with 3 columns: Name, Amount, and another column. Includes entries like 5 Stapleton, Thomas-L. C. King, 20.

KINGS COUNTY. Table with 3 columns: Name, Amount, and another column. Includes entries like Bain, Donald-U. S. Bung Mfg. Co. (1885.) \$626 67.

KINGS COUNTY.

SATISFIED JUDGMENTS.

NEW YORK.

October 31 to November 6—inclusive.

Table with 3 columns: Name, Amount, and another column. Includes entries like 30 Bush, John H.—I. T. Swezey, \$305 44.

Table with 3 columns: Name, Amount, and another column. Includes entries like Andrew, John E.—John Englis. (1884.) \$381 44.

MECHANICS' LIENS.

The Mechanics' Lien Law, with full Marginal Notes and complete Index, has been published in pamphlet form by THE RECORD AND GUIDE.

NEW YORK CITY.

Table with 3 columns: Name, Amount, and another column. Includes entries like 31 Boulevard, s e cor 69th st, two houses.

KINGS COUNTY.

Table with 3 columns: Name, Amount, and another column. Includes entries like 4 Sixth av, s w cor Prospect av, 80x60.4. R. S. Timper agt James H. Darrow and Alice M. Jennings, owners, and contractors. \$225 00.

Table listing property owners and addresses in Hudson County, including entries for Hudson av., Mary J. Farrar, and others.

Table listing property owners and addresses in Hudson County, including entries for Howard Savings Inst., Kubn, Philo, and others.

Table listing property owners and addresses in Hudson County, including entries for Clayton, Jessie, Connolly, James, and others.

RECORDED LEASES.

Table of recorded leases in New York, listing property addresses, lease terms, and annual rents.

Table of recorded leases in New York, listing property addresses, lease terms, and annual rents.

Table of recorded leases in New York, listing property addresses, lease terms, and annual rents.

MORTGAGES.

Table of mortgages in New York, listing property addresses, mortgage amounts, and terms.

Table of mortgages in New York, listing property addresses, mortgage amounts, and terms.

NEW JERSEY.

NOTE.—The arrangement of the Conveyances, Mortgages and Judgments in these lists is as follows: the first name in the Conveyances is the Grantor; in Mortgages, the Mortgagor; in Judgments, the Judgment debtor.

ESSEX COUNTY.

CONVEYANCES.

Table of conveyances in Essex County, listing property addresses and owners.

CHATTEL MORTGAGES.

Table of chattel mortgages in Essex County, listing property addresses and mortgage amounts.

CHATTEL MORTGAGES.

Table of chattel mortgages in Essex County, listing property addresses and mortgage amounts.

HUDSON COUNTY.

CONVEYANCES.

Table of conveyances in Hudson County, listing property addresses and owners.

BILLS OF SALE.

Table of bills of sale in Hudson County, listing property addresses and owners.

JUDGMENTS.

Table of judgments in Hudson County, listing property addresses and owners.