

REAL ESTATE RECORD AND BUILDERS' GUIDE.

ESTABLISHED MARCH 21ST 1868.

Entered at the Post-office at New York, N. Y., as second-class matter."

VOL. XLVIII.

NEW YORK, NOVEMBER 7, 1891.

SUPPLEMENT.

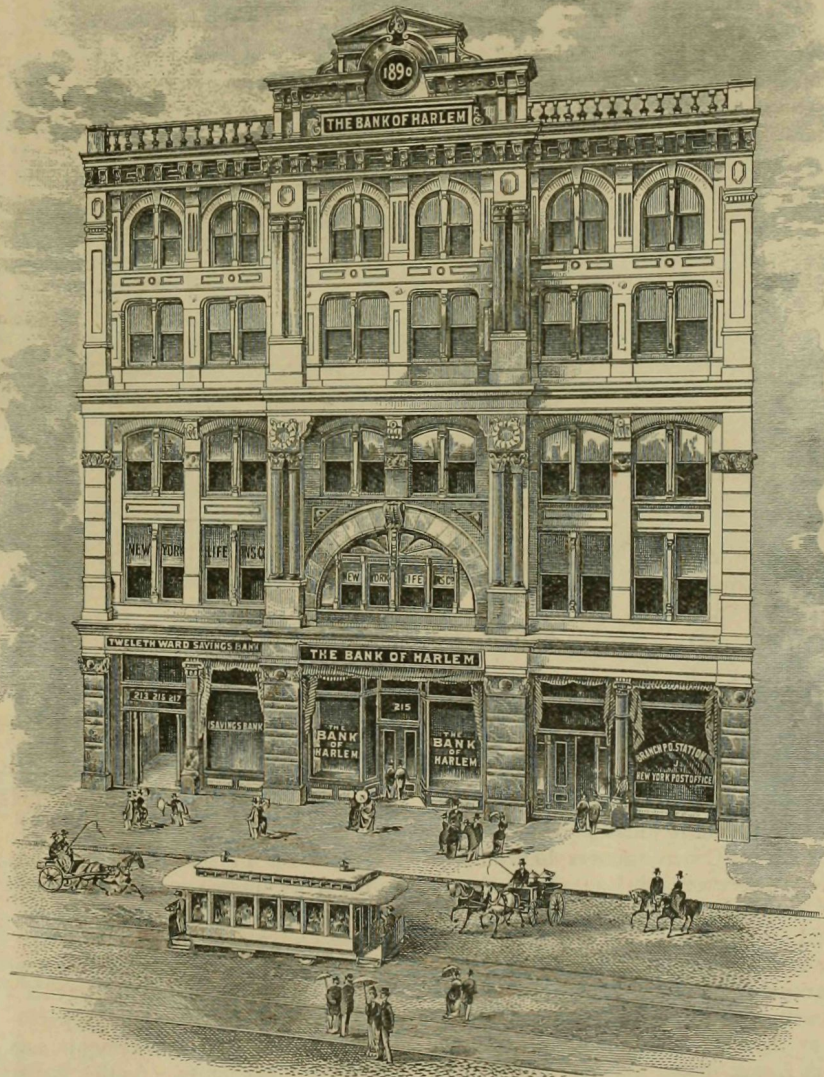
Harlem Supplement.

INTRODUCTION.

THE district between 125th street and the Harlem River, east of Washington Heights, has not been advertised so well as the West Side, and consequently a person who depends for informa-

tion rather on general impression than special observation might well be surprised in passing through that section to see the extent to which improvements have been pushed. The first ten blocks north of 125th street are built over as solidly as most parts of the West Side proper, and although north of 135th street there have

been as yet few buildings erected, the march of improvement will soon invade that region also. On the whole it may be confidently predicted that the flat lands to the east of the ridge will be occupied with houses before the ridge will itself—much as the latter has been advertised and great as are its advantages. In the first place, its improvement will be less hampered by obstacles, such as rock,



Bank of Harlem Building, West 125th Street.

J. B. McElfrick & Sons, Architects.

tion rather on general impression than special observation might well be surprised in passing through that section to see the extent to which improvements have been pushed. The first ten blocks north of 125th street are built over as solidly as most parts of the West Side proper, and although north of 135th street there have

which is expensive to remove, and increases the time necessary to building. The flat lands are far more adapted to immediate improvement. It is true that no little rock will have to be blasted away on some of the streets in the northern part of the district, but the amount is strictly localized and does not compare in extent

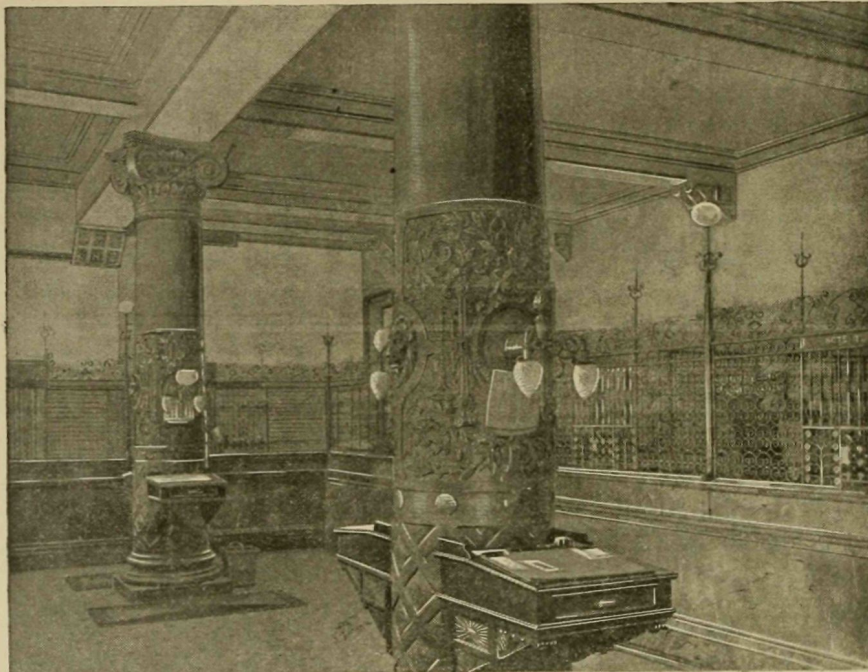
with similar rough spots on the Heights. The great and obvious advantage, however, which the flat lands have at the present time is the Manhattan west side track, which, by its curve to the east at 110th street, definitely forsakes the West Side proper and wends its airy way into a section, the improvement of which depends upon rather different conditions. A trip up and down town night and morning is practicable if not pleasant, and New Yorkers cannot afford to stick at a little discomfort. Consequently we may expect that the improvement of this Harlem district will proceed steadily and will not have to wait the convenience of a Rapid Transit Commission, which works none the less uncertainly because it works slowly.

No doubt the service on the Manhattan roads will to a certain extent be improved—even without a loop or additional switching facilities at the Battery. The third track is already completed over a large portion of the line north of 59th street; and before winter sets in the management of the road will probably be able to lay tracks over nearly all the rest. As soon as this is done, it will be increasingly easy to side-track local trains for the sake of expresses; and then more expresses will be put on. Col. Hain not long since assured a reporter of this journal that very possibly the fast trains to 155th street would be increased next spring. At all events the better service will not be long delayed; and might be secured almost immediately if the public authorities would meet the Manhattan Company in anything like a fair spirit. These expresses are, of course, designed primarily for the use of the patrons of the New York & Northern road; but manifestly they can be made just as ser-

viceable to the residents of 125th street North, for those people living near the 135th street or 145th street stations can take local trains to 125th street and the express trains south.

River Improvement is, apparently, as far from completion as ever. If the work is finished in five years, New York City will be lucky. But, uncertain though the time of its completion may be, the fact of its completion is indubitable; neither is there any doubt about its enormous utility when completed. Manhattan Island has practically no water front except this to draw upon, for West-siders will not permit the authorities to spoil the river front on the West Side for commercial purposes, and this Harlem River frontage would be peculiarly valuable for a great many local trades—principally those connected with building. This fact will undoubtedly profoundly affect the district we are considering. Exactly how the district will be affected we do not pretend to know. Neither, apparently, does anyone else. Builders have left the property within ten blocks of the water front severely alone; and they are wise. A venture now would be attended by more risk than it is either necessary or desirable to undertake.

It is a curious and interesting fact not very frequently met with in the city that the speculative builders operating on some of the avenues of this district have not by any means been unanimous in their decisions as to the purpose to which these avenues are to be put. On Lenox and 7th avenues particularly one finds flats, dwellings and stores placed side by side—the owners evidently being in a state of complete doubt as to which class of improvement will finally prevail. The same fact may be observed to a certain, although to a far smaller extent on certain avenues on the East Side; but generally a sort of tacit understanding exists among the builders; and they combine to give a thoroughfare one dom-



Interior Mount Morris Bank.

viceable to the residents of 125th street North, for those people living near the 135th street or 145th street stations can take local trains to 125th street and the express trains south.

In considering the future of this district it must be remembered, also, that the plans of the Rapid Transit Commissioners do not leave the district entirely neglected. Their west side line, running as it does mainly up the Boulevard, will not be of any particular use to the plain below; but if the Madison avenue line of the commission is ever built it will be a powerful stimulus to this district—certainly as far west as Lenox avenue. Madison avenue crosses the river so soon that such a line will not do anywhere near as much good as it would if it curved to the west above 125th street somewhere and crossed the river at Lenox or 5th avenue; but its efficiency can be increased by a surface connection with other parts of the section. We should also point out in passing that a surface road on Lenox avenue is something which the district very much needs at present. The only means at present available for getting to 125th street are by the legs and the elevated roads—neither of which are agreeable or speedy.

The flat lands are not obliged to rely entirely for their future on transit facilities. They have another resource in the Harlem water front. When that little strip of water will be prepared finally for navigation by vessels of comparatively heavy draught no one may know. Republics are as slow as they are ungrateful. The Harlem

inant character. On the side streets, of course, flats are often erected next to dwellings; but dwellings are not built next to stores. If any street or avenue is adapted to retail trade, all the buildings are adjusted to stores. The reason for the doubt in this case is not, perhaps, so far to seek. Lenox and 7th avenues are broad pleasant thoroughfares; trees have been planted on the streets on either side, and they thus contain manifest advantages for residential purposes only. On the other hand, at least every other avenue north of 59th street is given over to retail trade, and the reason for this is that the population will be in time far denser in the northern part of the city, owing to the larger proportion of flats and tenements, and consequently they will need more stores per house. As the property-owners did not act in any concerted way in this Harlem section, the builders were at a loss whether to fix on one of the avenues or the other for retail trade. Furthermore, the large stores on 125th street enter into competition with all these local shops, and tend to decrease their number.

Taking all in all, however, by far the most interesting, singular and significant thoroughfare on the West Side is 125th street. Those who built there early did not appreciate its remarkable future. A number of rows of flats were erected without any provision for stores, and several rows of dwellings. It soon became apparent that this street was to be the leading business street of Harlem. The small stores that first established themselves there

were so well patronized that they gradually became larger and larger. The trade that grew up began to attract long-established down-town houses; and one venturesome speculator felt so much confidence in the future of the district that he put up two large theatres and one large office building. All this did not take more than five or six years; and thus we find a street, itself new, already undergoing a metamorphosis. The dwellings originally put up are being changed into stores; and some of the flats are undergoing a similar transformation. Eventually they will all be changed; and we doubt not that before a decade is passed that both sides of the street, from 3d to 10th avenue, will be lined by imposing warehouses, stores, theatres and office buildings. Even at the present time the crowd which travel to and fro on its sidewalks are sometimes almost as great as those on 23d or 14th street. In the end they will be greater. If present indications are fulfilled trade, and consequently the value of property on 125th street, should reach a higher level than that of any other cross-town street in the city.

This may seem to be an extravagant statement; but a consideration of the various sources which will contribute to the streets trade and prosperity is sufficient to convince any one of its comparative moderation. There can be no doubt that the great length of New York City will force a duplication of its centre of retail trade. As population spreads over the rest of the island, and across the Harlem into the North Side, it will gradually be found that 14th street and 23d street are too far off to be used as the shopping district. It will be far more convenient for shoppers to come down to 125th street and make their purchases in that vicinity. The cable road will pour one flood of people into the street; the Manhattan road will bring down another swarm from along the line of the Northern road; and the New Haven and the Harlem, when their local service is perfected, will contribute as many more. If the stores become as reliable as those down town, if the stocks held become as varied and as large, 125th street will also be able to attract customers from as far south as perhaps 100th street. Notice, then, what an enormous area this is—all the city north of 100th street and a good deal of Westchester County. Surely this trade is worth making an effort to obtain, and we have no expectation that the retailers of 125th street will fail in the task. Of course, many years must still elapse before any considerable part of this enormous area will be built over, but meanwhile the trade will fully warrant stores and theatres of the best class, that will attract the trade as it comes. Under similar conditions an enormous retail trade has been built up in Brooklyn, and the conditions are equally favorable in Harlem and the North Side. Neither, of course, will the process stop with the retail trade. Other classes of business will inevitably follow. Harlem will some day have an autonomy as great as that of Brooklyn at present.

The Bank of Harlem.

The Bank of Harlem Building, on the north side of 125th street, about 175 feet west of 7th avenue, is one of the most notable structures of its kind up town. It adjoins to the west the Harlem Opera House, the building of which a couple of years ago first called the serious attention of capitalists to the possibilities of 125th street as a business thoroughfare. Together these two buildings present quite an imposing appearance. The Opera House is of light stone, with polished black granite columns, while the Bank building adjoining has a combination front of brown stone and mottled brick with columns of polished red granite that is very effective. The buildings mainly impress one with the idea of their substantialness. There is nothing cheap or shoddy about them. They are solid structures, well built and of the best material obtainable.

The Bank building which challenges the attention because it has perhaps the most attractive front elevation of the two is at present five stories in height. We say at present, for although there is no immediate intention of altering or adding to the building, it was originally built with the idea that as the demand for up-town offices became larger three more stories could be added to the structure, making an eight-story building. The walls, therefore, of this five-story building are as thick as the law requires for an eight-story structure, and within two or three years the Bank may conclude to take advantage of this fact.

The front elevation of the building, which is quite impressive, by the way, is in the Renaissance style of architecture, neither distinctly Italian nor French Renaissance, but partaking of the character of both. The architects, Messrs. J. B. McElfrick & Sons, have divided the front into three sections vertically and the same number horizontally. The horizontal sections are defined by two entablatures placed immediately above the first and third floor windows respectively. In this way it will be seen that the building is horizontally divided up into two sections containing two stories each and a third section comprising the first floor, which is marked off from the rest of the building by the lowest entablature. The architects have used practically the same treatment in dividing the building vertically. Here again there are three sections, but with this difference that they are all of about equal width. Pilasters or columns running from top to bottom of the divisions are made the main features. In the first story the dividing pilasters are not particularly elaborate, but between the first and fourth stories they are made main features. Two round columns of polished red granite, with handsomely carved capitals, are made part of each of these pilasters and they support the carved stone piece upon which the second entablature rests. The main feature of this central portion is a large arch above the second story win-

dows and connecting the two pilasters. Above, in the section comprising the fourth and fifth stories, there is not very much that is particularly striking. The central pilasters on these two floors differ from those below in that the columns of polished red granite which are so large a part of them are square instead of round, and not quite so elaborate in detail. The handsome pediment above the central portion of the building carries out what was evidently the architects' intention, viz., that of making this central division of the building very much more striking and imposing than the other sections. The topmost entablature is quite elaborate enough, and is in harmony with the rest of the building. Architecturally speaking, the building could not well be more advantageously situated. It is on a wide street which enables everyone to see it without the slightest inconvenience, and the queer policy that has hitherto dictated the erection of insignificant buildings on 125th street has, by furnishing comparisons, brought out all the architectural virtues of the Bank of Harlem building.

The size of the building is 75x110 feet, and in the rear is a court 10 feet wide running the length of the building, on which the Bank people hold an easement for light and air, so that, although they do not own the land, it can never be built upon. The building is absolutely fire-proof, the only inflammable material being the surface plank floors, that for comfort's sake are laid above the real brick floors. The first floor is about 20 feet high—that is, the ceiling is 20 feet from the floor. Already this first floor is fully occupied. The easterly store is occupied by Branch J of the Post-office, even now one of the largest of the branch offices; the central store and the rear space is occupied by the offices of the Bank of Harlem, and the third store is rented by the Twelfth Ward Savings Bank.

The interior is all that can be desired. The ceilings are high and every room is light and well ventilated, connecting as they all do with the outside air. The stairs and parts of the halls are of marble. The toilet rooms are the most elaborate and commodious that can be imagined. The builder has set apart on each floor a large room that contains everything that such a room should. The plumbing, which is of the very best, is all exposed to view. Every floor contains a seemingly endless number of offices, each room connecting with another so that starting at one end of the building it is possible to go through every office without encountering the hall before the other end is reached. This, of course, is a convenience where a tenant wishes more room than is contained in one office. The offices are occupied by the branch offices of life insurance companies, and by architects, lawyers, real estate brokers and others engaged in business of a similar character. The Conservatory of Music has also taken a row of offices that extend along the best part of the rear portion of the building.

The offices of the Bank of Harlem are very handsomely fitted up. Besides the usual accommodations this bank has provided a small space partitioned off for their lady customers. This space is neatly carpeted and contains a table and chairs, together with writing materials. The basement of the building is at present unoccupied, but within a few months now it will probably be rented to a safe deposit company. Already \$100,000 has been raised and other subscriptions from some of the best residents of this section of the city are coming in. Besides a vault to contain about 1,000 safes, which the company will build, there is to be a large room set apart for the storage of valuable paintings and trunks containing valuables too large to be placed in the vault.

Practically the same men who are interested in the Bank are also interested in the safe deposit company, and that is a large point in favor of the success of the deposit company. The bank's officers and directors are not only residents of Harlem, their business is also located there, and this doubtless accounts for much of the success which this Bank has certainly achieved. The president of the Bank is Mr. David F. Porter, the best known real estate broker and agent in Harlem. Mr. Porter has been established on 125th street for years past and his large local business has given him a large acquaintance. Because of this, probably, the business of the institution over which he now presides has almost doubled since he assumed control, and it is still on the increase.

The other directors, with their businesses, are as follows: John J. Sperry, coal; William S. Gray, chemicals; Hanson C. Gibson, lawyer; D. M. Williams, dry goods; Frank Wanier, drugs; William H. Caldwell, real estate; Charles E. Trotter, cashier; James Rogers, building material; Rob't A. Hevenor, grocer; Geo. H. Sutton, woollens; Jared Lockwood, manufacturer of neckwear; J. E. McMichael, physician; John J. Fowler, grocer; E. B. Servoss, retired; Jno. B. Whiting, lawyer.

The following is an extract from the last quarterly statement issued September 12, 1891:

RESOURCES.	
Loans and discounts.....	\$446,850
Stocks and bonds.....	2,100
Cash on hand and in banks.....	101,300
Furniture and fixtures.....	7,800
Real estate.....	29,250
	\$587,300
LIABILITIES.	
Capital.....	\$100,000
Undivided profits.....	15,700
Due to banks.....	29,700
Due to depositors.....	441,900
	\$587,300

It is interesting to note that the statement made last December showed only \$299,000 on deposit, while the statement above quoted shows \$441,000, an increase of \$142,000 in deposits in less than a year. This is a phenomenal growth for a local bank to show in about nine months' time.

Some Desirable Dwellings.

One of the very best private residence blocks in Harlem is 121st street, between Lenox and 7th avenues. This block is solidly built up on both sides of the street with private dwellings of a high order. Not only are there no vacant lots, but there are no houses of poor character on the block at all, so that an investor who purchases a dwelling here [may live

in peaceful security from the blackmailer as well as free from the dust and inconvenience which always accompanies improvements, no matter how desirable. In addition to these advantages there is a further attraction in the fact that the houses, nearly all of which are occupied, are owned by those who reside in them. The residents in the street count among themselves some of the best people, both socially and financially, in Harlem. As to the houses themselves, there is a pleasing variety of styles. While the majority of the houses agree in the fact that they have fronts of brown stone, they differ very widely in the style of architecture. There are of

house, not shown in the illustration, is only three stories. They have high stoops of brown stone, with handsome brown stone balustrades, and the fronts of the houses, too, are of brown stone handsomely and artistically carved. The detail of the carving is not fully shown in the accompanying illustration, and, indeed, it would be almost impossible to do the houses justice in any picture. They must be seen to be appreciated. Projecting from the second story is a stone bay window that will catch the eye of those who are tired of the plainness and severity of the front elevations of many of the best private houses.



Nos. 128 to 134 West 121st Street.

S. O. Wright, Builder and Owner.

course rows of five or six houses together where the general style is the same, but notwithstanding this there is variety enough in the street to suit any one. The interiors of the houses are well-nigh perfect and some of them rival the best productions of the progressive West Side. Some of the builders in this best section of Harlem fully believe that no material is too good, no improvement too costly or no convenience too new to put into their houses and, as a consequence, the results obtained are highly satisfactory.

Such a builder is Mr. S. O. Wright, who has erected dwelling houses in many parts of Harlem, but nowhere with greater success than on 121st street, near Lenox avenue. These houses, Nos 128 to 134 West, are seven in number. Six of them are four stories in height, while the remaining

But if the exterior is pleasing and attractive the interior is more so. As outside so inside the houses everything is in the best of taste. It is only necessary to look around one at the exquisite quality and finish of the various hardwoods used in the trim, at the large plate-glass mirrors, the open tiled and gilt fire-places—so suggestive of comfort—and the many other features that strikes one's eye upon entering to see that the builder has been lavish in his expenditure. At the same time there is no suggestion of gaudiness or show. The houses not only would not offend the most refined and cultivated taste; they would please it. It can be truthfully said that these houses of Mr Wright's equal any similar houses of recent construction and they certainly have an advantage in location. And when it is said that the houses are the equals if not the superiors in material and

finish of any other recently-built dwelling, everything has been said, for the modern builder spares neither pains nor expense to make his houses all that the most luxurious and exacting can desire.

The front parlor, hall and first floor staircase are finished in carved mahogany, beautifully polished, while the back parlor and the butler's pantry in the rear are in quartered oak. In both of the main rooms on this floor there are large open fire-places of the most attractive design and finish. In front and at the top and both sides of the fire-places there is tiling of prettily blending colors that in themselves alone give a certain warmth to the room. Around the fire-place is the most improved metal foot guard. It is gilt work that does not tarnish and that will never need to be cleaned as brass guards do. The back parlor has a parquet floor and also a large mirror over the mantel-piece. In the front room, too, there is a mirror over the mantel as well as one of nearly full length between the two windows.

The second floor is finished in quartered oak, much of it very handsomely carved. Nothing has been spared to make this floor attractive. There are two bedrooms and a bath-room. The bedrooms between them contain ten large plate-glass mirrors, several of them full length. There are large dressing-rooms containing decorated wash-basins, hot and cold water and an abundance of closet room. On this floor is located the burglar alarm as well as electric calls and speaking-tubes to the lower floors and an instrument for lighting and extinguishing the gas. The dumb-waiter also runs to this floor. The bath-room is a model of its kind. It has a quartered oak floor, porcelain bath-tub of the largest size made, decorated basins and the best plumbing, all of it exposed to view.

The floor above, the third, is finished in sycamore, and its main features are almost as attractive as those of the floor below. There are three rooms as well as a bath-room that is if possible an improvement on that of the floor below. Here, as below, there are numerous mirrors, an abundance of closet room, and the large tiled and open fire-places that form such an attractive feature throughout the house. The bath-room on this floor is divided into three compartments, a dressing-room with mirror, wash-basin and clothes closets, a smaller compartment for the bath-tub opening off the dressing-room, and still another sub-division containing the water-closet. It will be seen that the water-closet and the bath-room proper are on this floor separated, an improvement that seems to be finding favor among first-class builders.

The fourth floor finished in ash contains four rooms and a storeroom. The trim here is of quite as good a finish as on the other floors, and altogether, although it is not as expensive a floor as the others, it is quite as substantial, which cannot be said of the fourth floors in many of even the best dwelling houses.

The basement contains a dining-room, kitchen and laundry. The dining-room, which is finished in ash, is very well lighted and contains all that such a room should. The kitchen, which is finished in quartered oak, is large and commodious. It contains a great large range of the most improved pattern, called the "Lenox," made by the J. L. Mott Iron Works. It also contains a large porcelain sink, the wall back of which is tiled. The laundry in the rear is of good size and contains porcelain tubs and a stove. Outside the kitchen door is situated the latest Larsen refrigerator. In the cellar is situated Mott's "No. 5" heater, the largest made.

These are the main features of some houses that equal anything that is now or has been put upon the market, and it will be strange indeed if Mr. Wright finds any difficulty in disposing of them. In passing, there are some material men and mechanics who deserve to be mentioned for the excellence of their work on this job. They are John Hutchinson & Sons, who did the stone work; Jarvis B. Smith, who furnished the trim, and George Wiggins, the polisher.

The Woolley-Brinckerhoff Houses in Harlem.

A CORNER RESIDENCE DESCRIBED WHICH, IN ITS INTERIOR AND EXTERIOR, IS ONE OF THE FINEST IN THE UPPER WARDS.

For a number of years past Dr. Jas. V. S. Woolley has erected a class of houses which, as time has shown, have met a public demand. That Dr. Woolley has been so successful in his building operations—that his houses sold where others were neglected—has been due to the thought bestowed on their design, as much as to the constant and careful supervision which he gave to all the details of construction.

What this thought, this supervision, means is only known to those who have invested their fortunes in building operations and who have watched with anxious care the construction of their houses, from the laying of the foundations to the completion of the roof and the plastering of the walls. It is not given to the many, it is given but to the few, to be successful. And in no business is there a greater element of uncertainty than in building; not only because each building locks up a small fortune in itself, but because the choice of a building, particularly if it be of a residential character, is determined just as frequently by the whim of the purchaser's wife as it is by the excellence of the interior and exterior plans.

But, the "successful" builder—he who sells his houses almost before completion—is above all these considerations. He starts out with an idea—with ideas. He has faith in the value of those ideas, and he forthwith proceeds to carry them into effect. He knows that certain features are desirable. The housewife must have an abundance of closet and store room, and he accordingly gives her all that her heart could desire. Every corner is utilized for this purpose and every vacuum is a ready prey to the inclosure. Hats, coats and dresses are to be preserved in hiding from the dust, just as china, plate and glassware is to be kept from sight where they may be easy of access. Bath-rooms must be wainscoted in marble, or tiled, so that the splash, splash, will not soil the walls. The hostess must press a small button, and presto!—the lights must blaze forth. There must be catches to apprise the household of burglars, and tubes set in the walls at the very bedsteads and couches in the bedrooms, so that the occupant may lazily turn over and summon breakfast or a cup of tea. New ideas must be introduced in various directions, any one of which may

be sufficient to form the straw that may just turn the balance in favor of a sale. And the culinary department must not be neglected. Little conveniences must be introduced, particularly such as will please the prospective "help." And it is all but a truism to acknowledge that the housewife will sacrifice everything short of Paradise itself to produce conditions that will result in retaining and permanently mollifying that bane of housekeepers—the "help."

But we are digressing. It is from such considerations that we evolve the successful house. That Dr. Woolley has already succeeded in selling to advantage four of the five houses facing Mount Morris Park is due as much to the conditions named as to the delightful location of the houses themselves. In this and other recent enterprises Dr. Woolley had had as partner Mr. G. Grant Brinckerhoff, Jr., to whose able management and supervision, in conjunction with Dr. Woolley, the successful planning, completion and sale of the Mount Morris houses is due. The buildings are situated on the northwest corner of Mount Morris avenue and 121st street and comprise a quintet of the finest houses in the locality.

THE CORNER HOUSE DESCRIBED.

The house remaining unsold is that on the corner. It is a four-story, basement and attic structure. There is a circular tower on the uppermost story containing three windows, from which a bird's eye view is obtained of Mount Morris Park to the east and southeast, the northern part of the Central Park to the south and Morningside Park to the west, with the Palisades in the distance beyond. The building is one of the costliest and best constructed in Harlem. The stoop, with the first and second story front, are in brown stone, while the facade above is in selected Philadelphia brick with brown stone trimmings. All the stone is laid on the natural bed. The basement is of rock-face finish and the stonework above is tooled.

THE INTERIOR.

Ascending the massive stoops we come upon the storm-doors, which are of hardwood, with ornamental hinges and handles. The upper panels contain large lights of beveled plate glass. Passing the vestibule doors we find the flooring in mosaic and the wainscoting of oak. The vestibule floors and side sash work are of an attractive design and are furnished with beveled plate glass.

The hall door is of oak and the hallway is handsomely wainscoted in panels of that wood, with a seat-rest in special design. The floor is parqueted.

THE PARLOR.

Entering the parlor we find a handsome salon in white and gold. The effect is both chaste and artistic. The first thing that strikes the visitor is the large number of windows in the room. These are six in number and afford views of the park opposite, the reflection of the trees being seen, also, in the mirror in the mantelpiece. This parlor offers a fine opportunity for decoration. The doors, window openings and chimney breasts are trimmed with paneled pilasters, with carved capitals supporting an architrave and a broad frieze, which extend around the room over the doors, the whole being surmounted with an ornamental architectural cornice. The frieze thus presents an excellent chance to the artist for a strong and effective decoration with cast or wrought plaster ornamentation, or with fresco or other suitable material, according to the taste of the occupant. There are fan-lights in the room in rich opalescent glass mosaics, which harmonize very well with the general finish of the room. There is a fine open fire-place, with a broad opening, surmounted by a beveled mirror in an ornamental frame.

THE DINING-ROOM.

Handsome folding doors lead from the parlor to the dining-room. This room is one of the finest in the upper part of the city. The floor is inlaid in quartered oak, with an ornamental border. The mantelpiece is the principal feature in the room. It runs from the floor almost to the ceiling. There is an immense mirror over the mantelshelf, set in an ornamental frame. The fire-place is broad and richly tiled, with shelves and cabinets on both sides. The fender and andirons are of brass, with box grates in iron metal work. There is a buffet fully equipped with shelves, drawers, cabinets and a mirror. A frieze extends around the room, under a cornice of oak, and the ceiling is timbered in panels of the same wood. The fan-lights, which are in colored glass, lend attraction to the room. The view from the windows takes in the park, as well as the street, a perspective of which shows it to be one of the neatest and cleanest in the city. The dining-room overlooks a small, but attractive yard, with a grass plot and ornamental railings.

THE BUTLER'S PANTRY.

Through the dining-room a door leads to the butler's pantry, which is trimmed in ash and has parqueted floors. It has numerous closets and drawers, and a dumb-waiter, which extends from the basement to the second story. The pantry also has an entrance leading to the hall.

THE BEDROOM FLOORS.

Leaving the parlor floor we pass up the stairway, with its trelliced lattice and supporting column of twisted carving, and its paneled wainscoting. Reaching the main bedroom floor, we find a handsome front bed-chamber overlooking the park. The trim is in cherry, and the mantel, fender and andirons are of attractive design. The room is arranged so that it can be used either as a bedchamber or sitting-room, and has an alcove which is capable of being partitioned off by a portiere from the remainder of the room. This alcove also has a door leading to the hallway.

THE DRESSING SALOON.

Adjoining the room just described, and separating it from the rear bedroom, is a saloon comprising what is practically a large dressing-room, with mirrors, drawers, closets, washstand, etc. The windows overlook the street, and give an unusually bright and cheerful aspect for a dressing saloon, besides giving direct light and ventilation. A separate closet is provided for the alcove, sitting-room and rear chambers, and large linen closets are found in the halls.

The rear bedroom adjoins the dressing saloon, and has a clock, annunciator, etc. A door leads to the hall as well as to the dressing-room.

THE BATH-ROOM.

The bath-room is judiciously planned to overlook the courtyard to the west. It thus has, like the dressing saloon, direct light and ventilation. It has a wainscoting in enamel tile and a porcelain bath-tub, etc., while the floors are inlaid in hardwood.

flight of stairs. This attic is intended as a storeroom or children's play-room, or it can be used as a servants' bedroom.

THE BASEMENT.

Descending to the basement we find a large, light and airy room, with a grass plot in front inclosed in ornamental railings. This room can be used either as a breakfast-room, a billiard-room or a servants' sitting-room. The wainscoting is paneled in ash, and there are closets, a mantel, etc.



The Woolley-Brinckerhoff Houses, northwest corner Mt. Morris Avenue and 121st Street.

THE THIRD FLOOR.

The third floor is arranged on a somewhat similar plan to the floor below. It has front and rear bedrooms, with a dressing saloon and bath-room having direct light and ventilation. The trim is in ash.

THE FOURTH FLOOR.

The fourth floor has a very large front bedroom. It is in the southeast corner of this chamber that the tower appears which has already been referred to above. This tower is practically a cosy little observatory where the fortunate occupant of the room can snugly recline and read his (or her) morning newspaper or—the latest novel. The trim is in white wood, with a mahogany finish. Four smaller rooms, a sink-room, closets, etc., complete this floor. There is a good-sized attic above, reached by a

Adjoining is a laundry, and leading through from the front room is a spacious kitchen, with a fine range, etc. Closets, refrigerators and other necessities for the culinary department complete the floor.

SOME IMPORTANT FEATURES.

Nothing is more essential to the health of the occupants of every house than the plumbing. An examination shows that the plumbing in this house is of a very fine character, and in accordance with the laws of sanitation. The laundries are provided with porcelain wash-trays, and the kitchen and butler's pantry with porcelain sinks. The wall surfaces at the back of the sinks and boilers are protected with marble. The water-closets are of the most approved wash-out pattern, and stand on marble seats. A sensible arrangement on the fourth floor is the carrying up of the waste and supply

pipes so that a bath-tub and water-closet for the use of servants may be set up at any time in a room arranged for that object.

The range has a separate ventilating flue to carry off the odors from cooking. The cellar is cemented and contains a large furnace.

All throughout the house the flooring is laid double. The finish of the hardwoods on the first and second stories is exceptionally fine, the woods being thoroughly rubbed and brought to a high degree of smoothness.

There are electric bells, annunciators and burglar alarms in the house, as well as wires for lighting the gas by electricity.

An important feature of this house (as well as the four adjoining houses sold) is the fact that it has been dried with artificial heat during the process of building and before the woodwork was put in place. The value of this precaution in avoiding cracks and rents in walls and plaster after completion is apparent.

THE COUNTING-ROOM.

The main room, of which an illustration appears in this supplement, is a marvel of richness. It is surrounded by Numidian marble, the counters being all faced with that stone, and surmounted by bronze railings in a delicate and artistic design. Among the numerous openings noticed were special receiving and paying tellers' windows for ladies, so as to save the latter the inconvenience of waiting in line, which is so frequently seen on busy days at various banks. There is also a ladies' waiting-room, handsomely furnished in mahogany and richly carpeted, an attractive mantel and mirror being a feature of the room, with an open fire-place, mirror, fender, andirons, etc. The president's and cashier's rooms adjoining are also comfortably furnished. In the western wall of the counting-room are vaults for the safe-keeping of the money, books and securities of the institution, which are encased in a fire-proof safe that would defy the elements



Mount Morris Bank Building, northwest corner 125th Street and Park Avenue.

The house, it may be added, was built under the daily personal supervision of the owners and under the care of Jas. E. Ware, the well-known architect.

The Mount Morris Bank Building.

ONE OF THE BEST EQUIPPED BANK BUILDINGS IN THE CITY.

Those who pass by the handsome structure erected by the Mount Morris Bank, on the northwest corner of 125th street and Park avenue, and who have never visited the different departments of that institution, have no conception of the complete and substantial character of the appointments.

To the exterior view the structure presents a handsome and attractive perspective in massive stone and brick, with a covered stoop leading to the bank by flights of stairs from approaches at the east and west. To those who have business transactions with the bank, and to depositors and visitors, the interior presents a view which for richness of effect is hardly surpassed by the great bank buildings erected in Wall street during recent years.

THE VESTIBULE.

The vestibule walls are adorned with a high wainscoting of Numidian (African) marble, while the floors are tiled in stone of a like material. The Colonial windows are of a particularly excellent design, with the glass in colors effectively blended.

under any circumstances. On the same floor, and in the rear, is the directors' room, furnished in mahogany.

THE SAFE DEPOSIT VAULTS.

The most interesting part of the building is the basement and sub-basement, where the Mount Morris Bank Safe Deposit Vaults are situated. Here Superintendent Martin is in charge, and he shows the visitor with a certain pride the massive doors weighing ten tons, which guard the treasure-vault from burglars and fire. "Tais vault, he says, "is built on its own foundation and is separate from the building, so that if the structure should catch fire and fall, the vaults and all they contained would still stand firm as a rock." The vaults are constructed of iron $2\frac{1}{2}$ feet in thickness, and this mass of metal is encased in mason work of a thickness impenetrable to fire. The doors contain thirty bolts, and the superintendent opened and closed them with a click to show how simply they work, notwithstanding their bewildering intricacy. It requires two people to open the safe, which is set to be unclosed at a certain hour by clockwork and cannot be opened before. In the vaults are hundreds of small shelves for the use of depositors, at a charge of from \$5 to \$150 each per annum, and no depositor can open his box without the insertion of the superintendent's special key as well as his own. Ladies' and gentlemen's private compartments, etc., are provided, so that depositors can count their money and other possessions in privacy.

In the sub-basement trunks, furs, silverware and other personal effects can be stored for long and short terms at a cost of 50 cents per month and upward, with an insurance for such payment of \$500 and over. These are only a few features of the institution, hurriedly outlined. The bank and vaults are well worth a visit.

About thirty clerks and other employes constitute the working force. There are numerous offices above the bank floor, which are reached by an elevator from an entrance to the west of the bank.

NOTES.

The Mount Morris Bank was organized in 1880. It has a capital of \$250,000, and has within a few years accumulated a surplus of \$300,000. It has a large and important class of depositors, and is noted for its liberal yet conservative management. The president, Joseph M. De Veau, is widely known and respected in Harlem, and the bank has in Thomas W. Robinson an able manager and cashier.

Three Generations of Builders.

There are very few firms in New York City that can boast of a succession of three generations in the same business, and we know of no others, besides that of the Hopper family, who have for three generations been practicing builders.

The grandfather of Isaac A. Hopper, the present head of the firm of Isaac A. Hopper & Co., learned his craft in the first quarter of this century. He commenced business on his own behalf in the year 1833, over fifty-eight years ago. His son, father of the present builder, bearing the

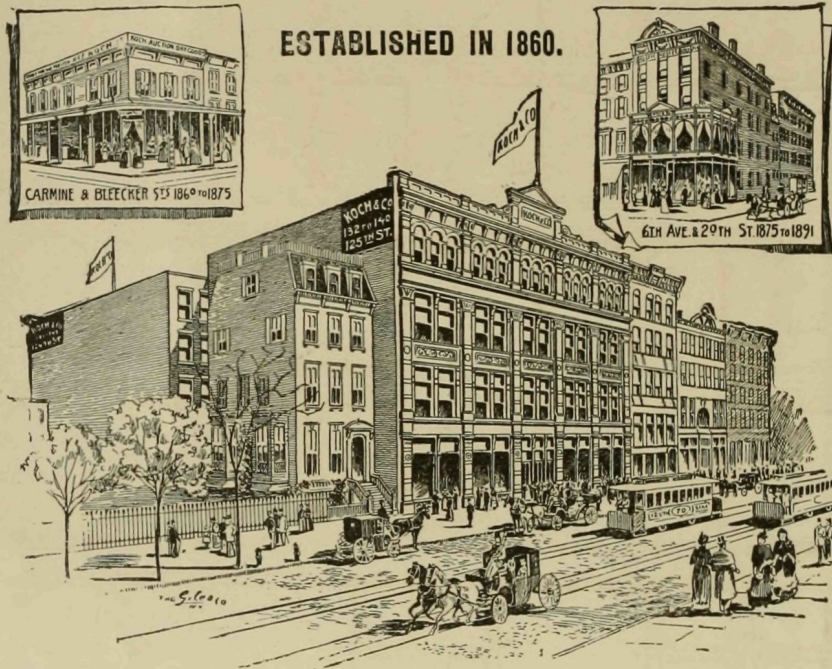
The Farrell Building.

Nowhere is the advance in population and business in Harlem more exemplified than on 125th street. It is somewhat curious that, although 3d avenue was for many years the main shopping centre between 116th and 130th streets, the lead was eventually taken by 125th street. This has been markedly the case during the last two or three years. One has only to ride on the cable cars on 125th street, between 3d and 8th avenues, and glance to the right and left on both sides to note the vast changes that have taken place in the last few years, and to realize that this street is fast becoming—not alone the greatest business thoroughfare in Harlem, but the greatest in the city.

This proposition, at first sight, looks like an exaggeration. But, it may be asked, where is the crosstown street—be it 14th, 23d or 42d—that can show at this moment so many new and handsome business buildings under construction as may be seen on 125th street? Nay, it might be possible to add together every new business structure on all the crosstown streets in the city and they would not equal the number now being erected or completed on the great Harlem crosstown thoroughfare.

Again, the principal stopping streets, such as 14th and 23d, down town, are all confined mainly between Broadway and 6th avenue, with a recent tendency to extend east of Broadway and west of 6th avenue. On 125th street, however, there is almost a clean sweep of business between 3d and 8th avenues. True, every building is not a business structure, but such buildings as are of a private or residence character are one by one being converted into uses for business.

Again, 125th street is more of a business street, par excellence, than any other crosstown street in the city. It has more banks to begin with. It



ESTABLISHED IN 1860.

W. H. Hume, Architect.

The Koch Emporium on 125th Street.

Isaac A. Hopper, Builder.

name, started out twenty years later, and the grandson of the founder of the firm began his career in 1875.

One of the first important contracts obtained by Mr. Hopper was that for the St. Barnabas Home on Mulberry street. This structure he built in 1878. Two years later he built the "Portsmouth" apartment house on West 9th street, and next year the "Hampshire," adjoining.

In 1884 Mr. Hopper secured the contract for the Hotel Normandie, of which W. H. Hume was the architect, by far the most prominent building secured by him up to that date. Later on he obtained the contracts for the Emigrant Industrial Savings Bank, on Chambers street, opposite City Hall Park; the Cable road depot, on 10th avenue, 128th and 129th streets; the Montefiore Home, on the Boulevard, 138th and 139th streets; the Academy of the Sacred Heart, on 9th and St. Nicholas avenues, 132d and 133d streets; the emporium of Hy. C. F. Koch, on 125th street, near 7th avenue, which appears in an accompanying illustration; the Carnegie Music Hall; St. Michael's Episcopal Church, 99th street and Amsterdam avenue; and last, but not least, the New Netherlands Hotel, on the northeast corner of 5th avenue and 59th street, which is being erected for Wm. Waldorf Astor. Among the less important buildings erected by him were numerous flats, private houses and business structures, as well as three new station houses, etc. One of his most recent contracts is for the alteration of Andrew Carnegie's house, at No. 5 West 51st street, at a cost of \$65,000.

Among the various organizations to which Mr. Hopper belongs is the Mechanics' and Traders' Exchange, which he has made his down-town headquarters for the last sixteen years. He is also a member of the Building Trades' Club and a vice-president of the Mason Builders' Association. Two fiduciary institutions in Harlem have secured his services as director, namely, the Hamilton Bank and the Twelfth Ward Savings Bank, of the latter of which he is vice-president. He is also a director of the Fort Lee Ferry Company.

The firm has for some time been designated as "Isaac A. Hopper & Co.," with offices at No. 200 West 124th street, Mr. Hopper's partner being James Kelly, Jr., who had for seven years been superintendent of the firm prior to becoming a party in interest.

has theatres, dry-goods, grocery, real estate and other stores, besides several telegraph and messenger offices and other conveniences that go to make up the requirements of a large city. And Harlem is nothing if not a large city in itself, and 125th street is its centre. There is no crosstown street in New York that presents such a wide variety of business structures, nor is there any crosstown street which will compare with it in the course of ten years, unless all the signs fail. Those who have not recently been on 125th street will find as large and as well-dressed a crowd every fine afternoon, on the south side of the street particularly, as may be found on 14th or 23d street. Of course this crowd is not as compact as on the latter streets; for, instead of being compressed mainly between Broadway and 6th avenue, it is distributed over a distance of a mile, for it is nearly that distance between 3d and 8th avenues.

Among the recent new store buildings are those occupied by Hy. F. C. Koch, Corn, Kaliske & Co., and others. Then there are several new buildings under way, and among them is the structure now being completed for E. D. Farrell, the furniture dealer, on the south side of 125th street, just east of 7th avenue. The design was originally drawn for a six-story and basement building, as shown in the accompanying illustration. Only three stories and basement have been completed for the present, the walls and foundations having been constructed of sufficient strength to enable the three additional stories to be built whenever required.

The building covers a frontage of 100 feet on 125th street, with a depth of 100 feet over all, thus covering 10,000 square feet. It contains two stores, each 50x100 in size. These stores are divided by arches filled in by partitions, which can at any time be taken out should it be necessary to throw open the entire floor space of 100x100 into one large store. It can also be divided up to make three or four stores, if so leased.

The tendency for large stores on 125th street seems to be toward dry-goods. The Farrell building would seem to be of value for a large emporium of this character. Those who imagine that first class trade in Harlem all goes to 23d street and vicinity will find themselves grossly deceived on visiting Koch's establishment on 125th street, near the Farrell building. They will there find an emporium equipped like Stern's on 23d

street, and crowded just as much with a class of buyers—nearly all of the fair sex—who, to all appearances, are fully as well-to-do as the average buyers who do their shopping at the 23d street establishment. They may also see a second Macy's at D. M. Williams & Co.'s, on 3d avenue and 125th street. In other words, 125th street is the centre of a population which numbers close on 400,000 people, and it is from this vast population that the great Harlem stores draw their custom. Hence every store on that great business thoroughfare is destined to be of great value for business purposes.

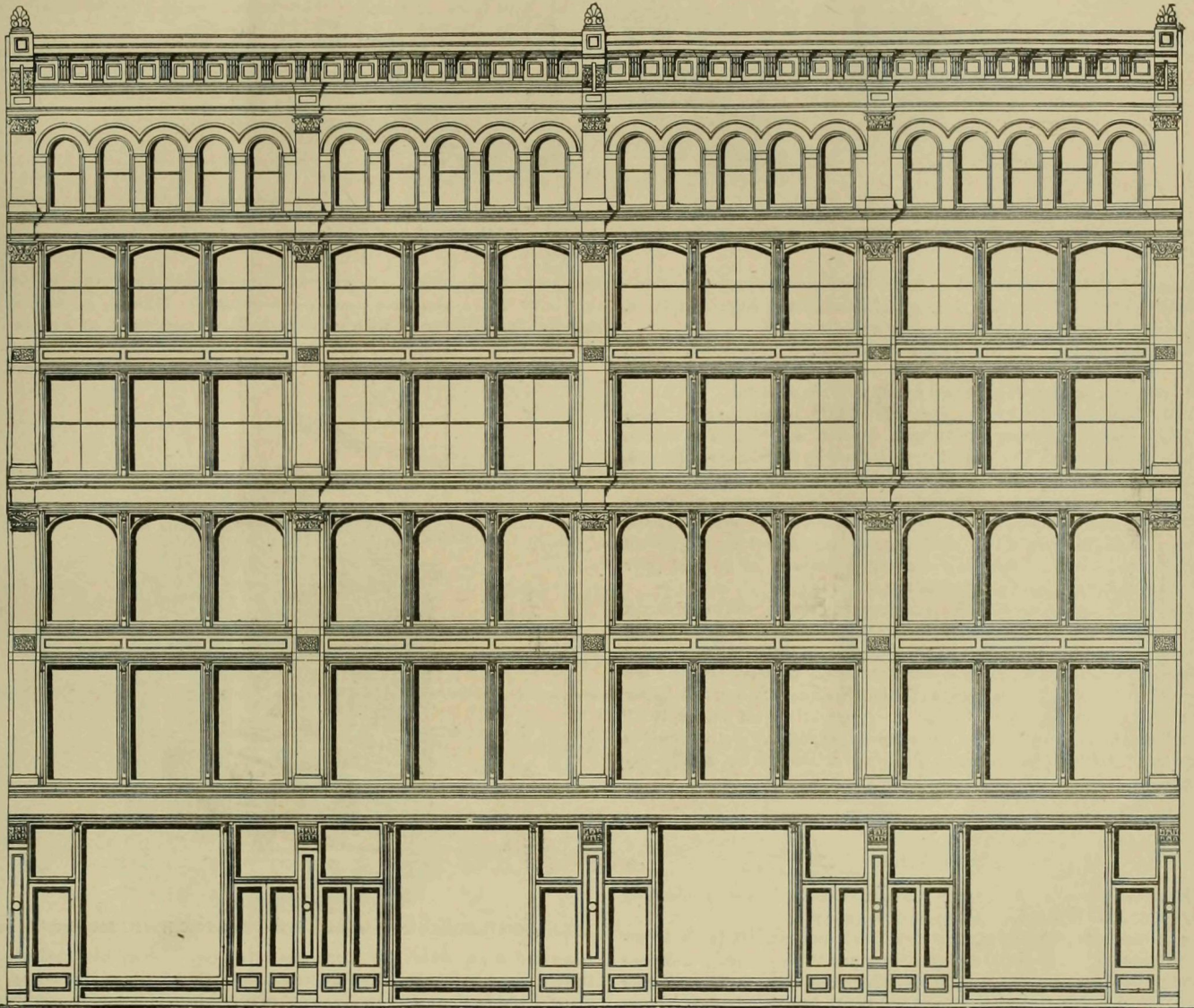
This last statement will be made clearer when it is realized that a large number of towns on the New Haven Road and the New York & Northern Road in Westchester County and beyond pour their shoppers into 125th street. The Harlem branch of the New Haven Road brings passengers into 129th street and 3d avenue from Port Morris, Hunts Point, West Farms, Westchester, Baychester, Bartow, Pelham Manor, New Rochelle, etc. On the New Haven Road main line passengers come in from Larchmont

heat and other improvements are supplied. A large skylight gives additional light in the rear, under which, on the ground floor, are patent lights that reflect into the basement below. There are also patent lights on the sidewalk that give extra light to the vaults underneath.

Various estimates are given as to the cost of the building. This is said to have been \$175,000, while the ground is now valued at \$350,000.

It is understood that Mr. Farrell has built the property for investment and that applications to lease the structure have been made to him from several quarters.

Mr. Farrell also owns the four lots covered with two-story and basement business buildings on the south side of 125th street, about 125 feet east of Koch's emporium. These buildings were originally erected with thick walls of sufficient strength to carry seven stories. It is in contemplation to add five stories to the present structure, so as to make the whole seven stories and basement in height. The property, as it now stands, is valued at \$425,000.



FRONT-ELEVATION.

JULIUS MUNCKWITZ,
ARCHITECT.

E. D. Farrell, Owner.

The Farrell Building, south side 125th Street, east of 7th Avenue.

Julius Munckwitz, Architect.

Manor, Mamaroneck, Rye, Portchester, Greenwich, Stamford and beyond, while residents in Morrisania, Fordham, Tremont and other points in the 23d and 24th Wards, as well as from various towns along the Hudson on the line of the New York & Northern Road, are gradually coming in large numbers to 125th street to make their purchases. Within a very few years this thoroughfare will have tributary to it a population equal to half the present population of the City of New York. There is a continually advancing tide northward, and eventually the larger part of the city will be located beyond 125th street. During the last twelve months the progress of business on that street has been remarkable.

A feature of the Farrell building is the large plate-glass windows which appear in each store. These windows have created considerable talk. Jere. C. Lyons, who erected the building, is responsible for the statement that they are the largest windows in the city. An article recently appeared in a contemporary on plate-glass windows, in which it was stated that the largest ever set up are in a building on Vine street, Cincinnati, and are 101x186 inches in size. The windows in the Farrell building are 144x156 inches in size, and are, therefore, 3,678 square inches larger than those in Cincinnati.

The construction of the building is of a substantial character and has been under the supervision of Julius Munckwitz, who was for eighteen years supervising architect of the Department of Public Parks. The floors are constructed so that no obstacle interrupts the space, excepting six massive iron columns, which, with the walls, support the superstructure. These columns run to the top story. As originally designed the building will contain four elevators. There are two large boilers in the basement, and other machinery. Wide staircases lead to the upper floors, and steam

A Large Dry-Goods Emporium.

The remarkable increase in the population of Harlem has naturally brought with it an increase in the number of stores and business buildings in the 12th Ward. Only a decade ago the people of Harlem made their important purchases downtown. It was at that time believed that to buy goods at a reasonable figure and to obtain a large assortment from which to make a selection a journey to 14th street, 23d street, or Broadway, was necessary. There was, no doubt, very good reason for this, for only a very few houses existed then in Harlem where the public could purchase from a large and varied stock at reasonable figures.

Later on, however, dry-goods merchants began to realize that there was an immense population in Harlem that was worth catering for, not to speak of the tens of thousands north of the Harlem River. They saw that people would readily make their purchases within a few minutes' walk or ride of their homes in preference to journeying downtown, paying car fares and spending half a day, or a day, in securing what goods they required.

Hence one or two, wiser than the others, said: "Why not bring a large stock and a great variety of goods right to their very doors, and make our prices just as low as Macy's or any other emporium downtown?" And thus arose the large buildings, one by one, where dry-goods importers and retailers now attract their hundreds and thousands.

Among the earliest to perceive the advantage of large and varied stocks and low prices was the firm of D. M. Williams & Co. They started a small store on the northwest corner of 3d avenue and 125th street in 1880, the size of which was 17x75. By adopting the "small profit" system their business increased so rapidly that two years later they found it necessary

to enlarge their building, and later on to extend it still further, until now they occupy a three-story and basement structure, with a frontage of 186 feet on 125th street and 50 feet on 3d avenue, the total surface area of the several floors being 37,200 square feet.

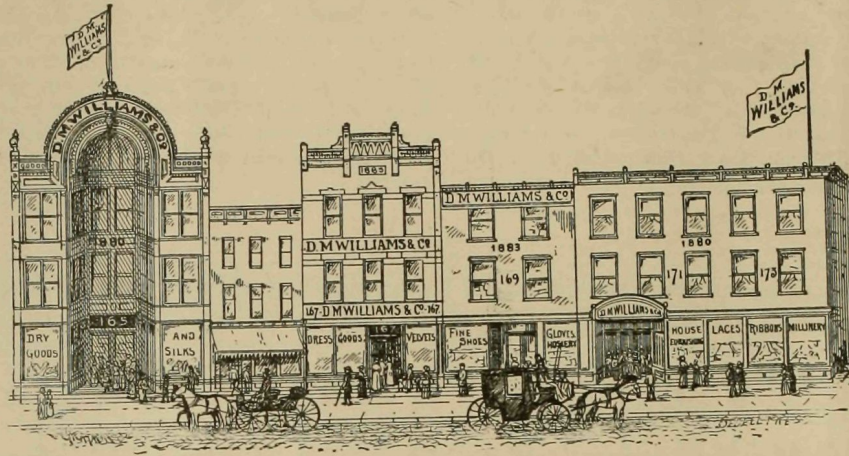
A GLANCE AT THE INTERIOR.

Inside the emporium scores of salesmen and saleswomen are employed attending to the wants of customers. The first floor contains the following

immense window space, the entire facade, with the exception of the iron framework, being of glass.

The interior of the building is very handsome, the trim being largely of hardwood and the appointments of the most modern character. The floors are lighted by electricity throughout, and there is a passenger and freight elevator.

The building has numerous departments, fully equipped to meet the



D. M. Williams & Co.'s Store, northwest corner 125th Street and 3d Avenue.

departments: Gentlemen's furnishing, ladies' and misses' hosiery and underwear, notions, gloves, jewelry, perfumery, ribbons, dress trimmings, laces, velvets, shoes, silverware, dress goods, silks and domestics.

On the second floor are the following departments: Worsted, art, cloaks, children's ware, ladies' and children's underwear and clothing, boys' clothing and millinery, and a well-equipped upholstery department.

The third floor is devoted to toys, etc., while in the basement an immense line of house furnishing goods is to be seen, as well as lamps and shades, glassware, china, etc. The machinery, including Worthington pumps, dynamos, four 65 horse-power boilers, etc., is also in the basement, as well as the receiving, marking, delivery and shipping departments, which are most elaborate and intricate, and display great thought and ability in the planning. From this part of the building goods are shipped not only to all parts of the city, but all over the country, purchases of \$5 and over being forwarded free within a radius of 200 miles.

The building is equipped with two passenger elevators and one freight elevator. There are numerous electric lights spread over each floor, and other conveniences are provided. The employes of both sexes number about three hundred and an *entente cordiale* seems to exist between the members of the firm and those engaged in their service. "Courtesy to our employes and by our employes to our customers is one of our mottos," remarked one of the members of the firm to the reporter. Both members left important positions to commence business for themselves, and to-day they stand in the front rank among importers and retailers.

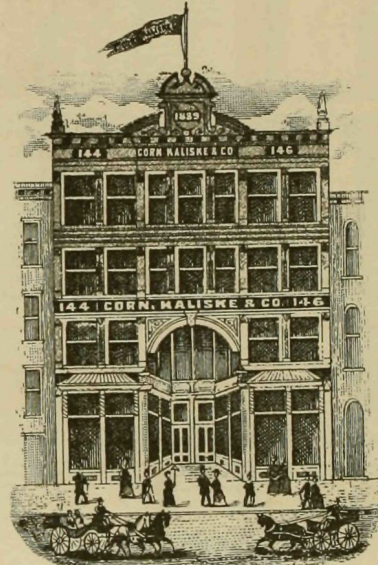
A Handsome Harlem Store.

The illustration presented herewith shows the building now occupied by Messrs. Corn, Kaliske & Co., the dry-goods retailers.

The structure is four stories high, with a fine basement. It has a frontage of 50 feet on 125th street, between Lenox and 7th avenues, and runs back 200 feet to 24th street. The building is owned by A. D. Russell, who leased the entire property to the present occupants for twenty years, from September, 1889. The building has an iron front on 125th street and a brick front on 124th street. The feature of the 125th street front is the

demands of Harlemites. Dress goods of every description, millinery, cloaks and suits, shoes, etc., are among the specialties noticed, as well as an upholstery department, with some attractive specimens in screens and portieres

The members of the firm are well known in dry-goods circles both up



Corn, Kaliske & Co.'s Store, Nos. 144 and 146 West 125th Street

town and down town. Mr. Corn was in the commission hat business for sixteen years, while Mr. Kaliske was in the shoe business for ten years, prior to the formation of the present partnership. The junior member of the firm, Mr. M. J. Platz, was for eight years a buyer for Ridley's. The firm employs between 150 and 200 people of both sexes.

JULIUS MUNCKWITZ,

— ARCHITECT —

247 West 125th St., NEW YORK.

Established 1839.

YOU CAN BUY **TRUNKS** FOR LESS MONEY, BUT THE MOST ECONOMICAL, DURABLE AND RELIABLE TRUNKS ARE MADE BY

CROUCH & FITZGERALD, NEW YORK.

Stores: 14 CORTLANDT STREET.

West of Broadway.

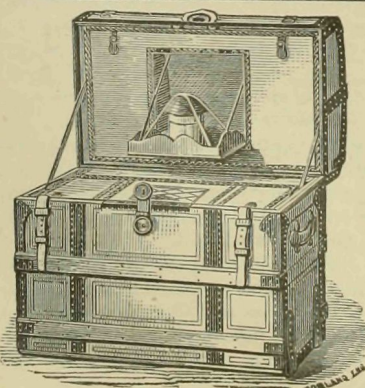
556 BROADWAY.

Below Prince St.

723 SIXTH AVENUE.

Bet. 41st and 42d Sts.

IT WILL BE TO YOUR ADVANTAGE TO CALL OR SEND FOR PRICE LISTS OF OUR GOODS.



— OFFICE OF —

FRED'K SOUTHACK,

401 BROADWAY,

OFFERS FOR SALE SOME CHOICE PIECES OF PROPERTY ON

LEONARD ST., bet. Broadway and West Broadway.

FRANKLIN ST., bet. Broadway and West Broadway.

WHITE ST., bet. Broadway and West Broadway.

BROADWAY, from Barclay to 14th Street.

BLEECKER ST., Broadway to South 5th Ave.

GREENE ST., Canal to 8th Street.

WASHINGTON PL., Broadway to Wooster.

WAVERLEY PL., Broadway to Wooster,

APPLY AS ABOVE.

FRED'K SOUTHACK.

PORTER & CO.,

Real Estate Agents

TAKE ENTIRE CHARGE OF PROPERTY.

Careful attention given to the Management of Estates and Collection of Rents.

MONEY TO LOAN ON BOND AND MORTGAGE.

DAVID F. PORTER, Member of Real Estate Exchange.

Offices, No. 211 West 125th Street.

JOHN R. FOLEY,

Member of R. E. Exchange and Auction Rooms (Lim.)

— OFFICE OF —

JOHN R. FOLEY, JR.

Telephone Call, 1783 Cortlandt

JOHN R. FOLEY & SON,

REAL ESTATE

153 Broadway.

Prominent 1st Avenue corner, 22.6x95, leased five years to

one tenant for \$1,500 per annum, - - - - - Price, \$15,000

Avenue, corner 112th Street, new 5-story building (three

stores), bowling alley; rent, \$6,000, - - - - - Price, \$60,000

We have for sale property in all parts of Harlem both for Investment and Speculation.

F. E. MAINHART.

W. R. LOWE.

MAINHART & LOWE, REAL ESTATE APPRAISERS and BROKERS

Money Loaned on Bond and Mortgages.

Estates Managed and Insurance.

PROPERTY BOUGHT, SOLD AND EXCHANGED.

Telephone Call, 355, Harlem.

258 West 125th Street, New York.

HAMILTON BANK

OF NEW YORK CITY.

278 West 125th Street.

Capital \$150,000.

AUTHORIZED CAPITAL, \$1,000,000.

Cash Surplus, \$50,000.

DIRECTORS

LUCIEN C. WARNER,
CHARLES B. FOSDICK,
WILLIAM P. ST. JOHN,
EMANUEL LAUER,
JULIUS W. TIEMANN,
GEORGE W. CROSSMAN,

JAMES M. HORTON,
JOHN S. HUYLER,
MAYER LEHMAN,
JOSEPH MILBANK,
WELCOME T. ALEXANDER,
LOUIS STRASBURGER,
GEORGE MONTAGUE.

ISAAC A. HOPPER,
CYRUS CLARK,
FREDERICK B. SCHENCK,
WILLIAM C. BROWNING,
SAMUEL T. PETERS,
SAMUEL SHETHAR,

LUCIEN C. WARNER,
PRESIDENT.

CARROLL ST. JOHN,
CASHIER.

IRVING C. GAYLORD,
ASS'T CASHIER.

Clearing House Agent: THE MERCANTILE NATIONAL BANK of the City of New York.

FOR SALE BY

HOFFMAN BROS.,

4 and 6 Warren St.,

New York

First-class piece of down town business property near Broadway paying 7 per cent. net; also, another piece rented for eight years to one tenant.

THE QUESTION IS

Not whether it is better to have titles guaranteed by an insurance company

or

examined by a competent and experienced lawyer acting in the interest of his client, but whether

both

are desirable for complete security.

The Lawyers' Title Insurance Company gives both.

You want to know the name of the lawyer who examines, to judge of his experience and competency,

and

the amount of losses paid by the company, to judge of its methods and management.

The Lawyers' Title Insurance Company furnishes both.

THOMAS CRAWFORD,

REAL ESTATE AND INSURANCE,

2225 Third Ave., near 121st Street.

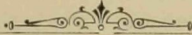
MANAGER OF ESTATES. PROPERTY BOUGHT, SOLD AND EXCHANGED.

COLLECTIONS A SPECIALTY.


Fire and Plate Glass Insurance with the Best Companies.

MEMBER OF THE REAL ESTATE EXCHANGE.

F. G. Swartwout & Co.,



÷ REAL ESTATE BROKERS ÷



Telephone Call, 332 Harlem.

157 East 125th Street.

Selling, Renting and Collecting of Harlem Property

A SPECIALTY.

Owners are invited to call or send us full particulars of any property they have for sale, to let or exchange.

≡ TO EXCHANGE ≡

A good piece of Down Town Property, for plot of lots 23d or 24th Wards.

5-story Double Flat, for Country Place.

Lot 25x100, for Flat or Tenement.

Free and clear Hotel, fully furnished, for City Property.

3-story Brown Stone Private, for Tenement.

German - American Real Estate Title Guarantee Co.

CAPITAL, - - Half a Million Dollars.

34 Nassau Street, New York.
Mutual Life Ins. Co. Building.

189 Montague Street, Brooklyn,
Real Estate Exchange Building.

OFFICERS

ANDREW L. SOULARD, President.
JOHN A. BEYER, Vice-President.
S. B. LIVINGSTON, Secretary.
WILLIAM WAGNER, Treasurer.
WM. R. THOMPSON, General Manager.

DIRECTORS

GEORGE W. QUINTARD,
WM. STEINWAY,
JOHN STRAITON,
JERE. JOHNSON, JR.,
FELIX CAMPBELL,
GEORGE C. CLAUSEN,

SILAS B. DUTCHER,
JOHN A. BEYER,
R. CARMAN COMBES,
EDMUND C. STANTON,
JAMES FELLOWS,
ALBERT TAG,

CHARLES UNANGST,
WILLIAM WAGNER,
S. B. LIVINGSTON,
WM. R. THOMPSON,
ANDREW L. SOULARD,

COUNSEL

CHARLES UNANGST,
HON. NOAH DAVIS, Advisory Counsel.

Examines and Insures titles to Real Estate for purchasers and makes loans on bond and mortgage.

Furnishes first-class mortgages with guarantee of title to investors, trustees and others.