

Real Estate Record and Builders Guide

Founded March 21, 1868, by CLINTON W. SWEET

Devoted to Real Estate, Building Construction and Building Management in the Metropolitan District

Published Every Saturday by THE RECORD AND GUIDE COMPANY

FRANK E. PERLEY, President and Editor; W. D. HADSELL, Vice-President; J. W. FRANK, Secretary-Treasurer.

Entered as second class matter November 8, 1879, at the Post Office at New York, N. Y., under the Act of March 3, 1879.

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EDITORIAL

Vital Lesson of the Election

Those who live by politics probably had the same sort of interest in the results of last Tuesday's election that they always display. Those holding the jobs and those anxious to hold them watched the election returns with usual fervor, one lot anxious to know whether they would continue on the payroll and the other lot equally anxious to know whether they had a chance of getting on the payroll.

The more the results of the election are studied, however, the more petty and insignificant the aspirations and the disappointments of the office-seekers and the job-holders are seen to be. For, at this last election, many gratifying evidences were given that the people as a whole were using their ballots for vital purposes, to decide along proper lines one of the greatest problems that has arisen in this country.

"Is Government supreme in the United States?" was the question which hundreds of thousands of thinking voters clearly had on their minds when they went to the polls. It is highly significant that they gave their answer in the affirmative. President Wilson, by his congratulatory telegram to Governor Coolidge of Massachusetts rightly emphasized the fact that the question of responsible government transcends any question of politics or partisanship. Those misguided persons who had thought that some other agency or organization or association of individuals could be superior to government itself received a rebuke at the polls the meaning of which they cannot be so stupid as to misunderstand.

In a broad sense it must be recognized that the election cleared the air. It ought to have an important bearing on the early solution of industrial unrest which for many months has been the bane of the nation.

Record Breaking Building Operations

Fears that were entertained earlier in the year that difficulty in obtaining building loans would hold up the revival of construction work so urgently needed are proved to have been unfounded by the figures relating to the building industry compiled for the month of October and for the ten months ending October 31. In the territory east of the Missouri River and north of the Ohio River the October returns indicate greater activity than for any previous month in the year while the total for the ten months is somewhat greater than the average for the five years previous to 1919, which includes the war period with its large government contracts.

In the New York district, including New York State and New Jersey north of Trenton, building operations fell off fourteen million dollars in the month of October, compared with the record for the previous month, owing to the unsettled conditions in the labor market. But in the ten months of 1919 more building has been done than for a similar length of time in any of the last ten years. The amount involved in contracts awarded reached the

very considerable sum of \$453,093,000, which is sufficient evidence that money is being found for building loans to an unprecedented degree.

What is evident is that with the assurance of good returns on real estate investments at least for several years to come, money has been seeking the real estate building field that has heretofore been employed in other directions, thus supplementing that received from the usual sources which was curtailed owing to the subscriptions of the large loaning companies to the various Liberty and Victory bond issues. The Federal Reserve Bank recently called attention to the fact that money was being invested in real estate to a degree which made the movement a factor which it had to take into consideration.

Now that there is less friction between the employers and the labor unions in the building trades, and with the probabilities that a two years' truce between them is about ready for signature the prospects for increased activity in the building line are promising.

How to Get Lower Taxes.

The position of those who are demanding the adoption of an executive budget system in New York State is considerably strengthened by the experience of the State of Illinois which put its governmental functioning on a business like basis in 1917 with the gratifying result that notwithstanding the abnormal war conditions no increase in the budget has been necessary in the last two years. Simplification of the departmental organization by the reduction in the number of separate bureaus from 125 to nine had a great deal to do with controlling State expenditures and relieving tax payers from the additional burden which would have resulted but for the fortunate action of the Legislature in enacting the necessary laws before the country was plunged into war.

New York has 188 different State Departments and Governor Smith has declared that these can be reorganized into twenty, by which action millions of dollars would be saved annually. Adoption of a budget system alone will not necessarily be followed by a reduction in expenditures. Consideration of the situation that exists today in this city proves that. But it is necessary to coordinate and simplify the departmental organization, with the consequent saving in duplication of employment, in the purchase of supplies and in many other items whereby the cost of government is made excessive. The movement to limit the expenses of the State to an amount justified by business principles will naturally be strenuously resisted by the chronic office-holding and office-seeking class. Taxpayers and all good citizens should unite in backing up Gov. Smith and the Reconstruction Committee in their efforts to reform the administration of the State's finances on a modern and common sense basis.

Strong Demand For Exemption of Mortgages From Taxation

Passage of the McLaughlin Bill Now Before Congress Will Help Building Operations.

BY JOHN L. PARISH

A "HOUSING FAMINE" developed in this community a year ago. It became acute at once and has grown worse steadily ever since. It has been characterized by disturbances of the peace, by unlawful outbreaks, by conspiracies of tenants, by a paralysis of legal process,—even, apparently—with connivance of the minor judiciary and by a virtual flouting of the rights of owners in their property.

Public officials who are living on the hopes paid by property owners have publicly characterized such owners as "profiteers" and held them up to public scorn and contempt because they have dared to raise their rents; and they have encouraged disorderly manifestations among the tenants.

Yet nothing has been done about it. It is not that rents have advanced to unprecedented figures; that is a flexible proposition, susceptible of adjustment in various ways,—as that the tenant may pay the increased rate and retain his apartment, or may refuse and go elsewhere. In his last extremity he might buy him a tent and set it up in the mayor's front yard, and go to housekeeping there. That at least would be a demonstration that there was nowhere else to go.

Nothing has been done and nothing is being done to supply the housings to meet the demand—the unprecedented, the overwhelming demand. It is steadily growing worse not here in New York alone, but all over the civilized world. Great Britain confesses to a shortage of housings for 300,000 families and has sent a commissioner to New York (of all places on earth) to find out how we are handling our housing situation.

These, started as wartime measures (altho there had been municipal construction before the war), have been continued since, but only to a limited and insufficient extent. The system is found to be unsatisfactory in many ways and inordinately expensive in England and would be even more so here. It is justifiable only in an emergency when ordinary systems of provision fail. It has been proposed and more or less extensively advocated here, but has received very little popular encouragement. It does not seem possible that the English commissioner can gain much useful information from his investigation of American methods of provision of multiple housings, except possibly how not to do it.

Three principal obstacles have been preventing the building of tenements, viz.: high cost of labor, high cost of materials and lack of money. When on Wednesday the brick-layers' strike was compromised the last of the labor troubles was adjusted with a prospect of standardized wages in all the trades for some time to come. The material supply is not quite up to the demand, but prices it is believed have about reached their high level and builders are no longer holding out from new undertakings on that account.

It is in the inability of builders to get necessary financial accommodation that the most serious obstacle to new construction of tenements and apartments is encountered. As to this a year's study and investigation by a multitude of commissions and committees in all parts of the country has very clearly demonstrated the fact that the National and State governments are to blame for the lack of financial supplies.

In their income tax laws they have put such charges upon the income derived from mortgages that they have driven mortgage investors out of that line of investments almost entirely. The individual investor has not only withdrawn from that line of investments but is calling his maturing mortgages in order to put his money into tax-exempt securities or into investments which, if less secure, pay so much better that he can stand the tax and still derive a net income equal at least to the gross return he could derive from mortgages.

In a recent "Memorandum as to Certain Aspects of the High Cost of Living," (which ought to be studied earnestly by every law-maker in the nation) Mr. Otto H. Kuhn, of Kuhn,

Loeb & Co. says: "The housing famine and the resulting hardships and high rentals are due, in considerable part, to the fact that the private investor, generally speaking, has withdrawn from the field of real estate mortgages, because they do not yield him a sufficiently attractive return after taking into account the income tax."

Neither is there any question about the remedy for this situation. It has been very modestly proposed that a certain small proportion of these mortgages—\$40,000 worth, individual holdings, to be specific, be exempted from the operation of these income tax-laws, as sufficient to induce a volume of investments which would supply the most pressing needs of the building industry and start at once an amount of construction which would in time provide the people with relief from the Housing Situation.

This proposition has taken form in the McLaughlin bill, in Congress and will be formulated in a bill to be presented to the next session of the New York state legislature. The principle has been acknowledged by Congress and the Federal administration in the Federal Farm Loan Bank Act, in which the income from farm loan mortgages and bonds has been exempted from taxation.

Opposition has developed to the proposition embodied in the McLaughlin bill—opposition of a purely academic character. It is argued that all exemptions from the operations of the income tax law are vicious in principle and should not be allowed. The question is at least debatable. It is conceded that taxation of the income derived from United States bonds and certificates, and from state and municipal bonds would be absurd, as involving the taking of money out of one pocket only to put it into another.

But Congress did not stand at that line when the Farm Loan Bank bill came before them. They found in that project a measure that promised to promote the public welfare to an extent that would greatly overbalance the loss of the revenue that might have been derived from the taxation of the farm mortgages.

The principle involved in the McLaughlin bill is identical with that in the Farm Loan Bank Act. The Government having gone half way across the stream in exempting Farm Loan mortgages from taxation can set up no violation of consistency or principle if it is asked to complete its crossing of the stream by enacting the McLaughlin bill.

Apparently the Administration at Washington is willing to concede the principle of the exemption sought by the building and investment interests of the country in the McLaughlin bill, for the Department of Labor has advocated the creation of an Urban Land Bank, on lines similar to the Farm Loan Bank Act, but that would only be whipping the devil around the stump—besides creating another unnecessary and enormously expensive system of government machinery. The same results can be achieved directly and quickly and entirely without expense, by enactment of the McLaughlin bill.

Finally, it seems indisputable that the loss of revenue that would result from the exemption asked for would be more than off-set by the enormous increase of taxable wealth that would result from the new construction that would ensue upon enactment of the McLaughlin bill. It is difficult to conceive of an industry that would not benefit greatly by the revival of the building industry. But most of all the enactment of the McLaughlin bill is the shortest and wisest cut to the relief of the "housing famine and resulting hardships and high rentals."

The bill is now in the Ways and Means Committee of the House, of which Congressman Joseph W. Fordney is chairman. It is most important that letters and petitions for the enactment of the McLaughlin bill be addressed to Chairman Fordney or to Congressman James C. McLaughlin, the author.

REAL ESTATE SECTION

New York City Budget Shows Big Increase Over Last Year

Final Figures are \$273,689,485 which is Nine Percent Above the 1919 Figures—May Be Slight Reduction.

NEW YORK city's budget for 1920 will be \$273,689,485.13, an increase over the current year of \$25,664,050.25, or slightly more than nine percent.

The tentative budget which the Finance and Budget Committee of the Board of Estimate submitted on October 15 reached the unprecedented total of \$316,521,427, an increase over last year of \$68,495,992, but it was made clear at the time that this amount would not be voted in its entirety. At the Board of Estimate's final meeting to adopt the budget, a cut of \$43,529,144.98 was made, the figure being placed at \$273,689,485.13. This is the final figure unless the Aldermen to whom the budget now goes for approval should make further cuts—which is quite improbable. Under the law the Aldermen may reduce but cannot increase it.

The principal reductions made in the proposed budget are as follows:

New sites and buildings for school purposes, \$28,388,000; Jamaica Bay improvement, \$950,000 (to be made good by issuing corporate stock or tax notes); Brooklyn Public Library, \$42,000; Queens Public Library, \$68,000; deductions from the special school fund estimate for repairs and replacements, \$1,132,000; replacements for street paving, \$3,000,000; Police Department, \$757,000; Fire Department, \$121,000; Street Cleaning Department, \$446,000; Health Department, \$68,000; Dock Department, \$131,000; Department of Plant and Structures, \$76,000; provision for the redemption of 1919 tax notes issued for the Board of Education contingency fund of the Board of Estimate, \$50,000; Dock Department, \$131,000.

Under the amendment of the pay-as-you-go act the city is authorized to issue \$15,000,000 in corporate stock. According to Controller Craig, \$6,000,000 is still unissued of the amount authorized in 1919. Bonds will be issued to cover the cost of such new school buildings as may be erected next year, as well as that of repaving the streets and the dredging in Jamaica Bay when the \$50,000 in the budget for the latter purpose shall have been used up.

The budget was adopted after a comparatively brief and a comparatively peaceful session, and it was adopted without a dissenting vote, despite the Controller's disapproval of some of the departmental reductions. He did not vote for these reductions but he voted for the budget as a whole. So there will be no court proceedings.

After the adoption of the budget, Mayor Hylan said:

"I do not believe that the people of New York City will find fault with this budget. The only fault I had to find was with the proposed budget."

Regarding next year's tax rate, Controller Craig said: "It is impossible to state now what the rate will be, but it will be all right. We don't know what the general fund for the reduction of taxation will amount to, and we do not know what New York's share of the State income tax, exclusive of other items, will amount to. It has been estimated by the State Controller at anywhere from \$17,000,000 up."

There is some question as to whether the funds from the new income tax will be available next year. In case they are not the city will lose from its income more than half of the revenue it derives from personal taxes, since the State law exempts from municipal taxation all but tangible property.

The general fund also has to be taken into account. It has been estimated at amounts varying from \$35,000,000 to \$55,-

000,000. This amount and the revenue from the State, as well as other revenues, are deducted from the budget total and the remainder is divided by 800,000 to give the approximate tax rate.

The following statement is issued by the City Budget Committee of the Real Estate Board of New York:

"The final City Budget, which will be only slightly changed by the Board of Aldermen, will mean an average tax rate in the several boroughs of 2.50. This will be an increase of from ten to fifteen points, depending on the special sums to be levied in the different boroughs for county charges or for street openings or sewers. This rate may be lowered by anticipating the return from the State Income Tax, although it would be bad finance to figure on the first return from any new tax.

"The 1920 Budget is the first City Budget since consolidation adopted by a combination of Borough Presidents with one City Elected Official. Heretofore the three officers elected by the entire city, and having at heart the interests of the City have controlled. The Mayor, the Comptroller, and the President of the Board of Aldermen during previous administrations, realizing that the Borough Presidents were interested only in their own boroughs, invariably insisted on determining the Budget, and while there were extravagances, due, to some extent, to an exaggerated idea of what City government should undertake to do, yet in no year since consolidation were the combined increases more than two percent of the previous budget. During the two years of this administration the budget has increased 25%. Next year's Budget shows an increase of 10½% over the Budget of 1919.

"If this increase meant additional service or greater efficiency in government there could be less reason for complaint, but it does not. The day the Budget was adopted by the combination serious cuts were made in the appropriations for the essential branches of City Government—the Police, Fire and Street Cleaning Departments, while those for non-essentials were kept intact. In fact, the real civil service suffered, while the new patronage and the increases of salaries for exempt positions remained intact. The Mayor was interested in retaining and increasing his patronage, the Borough Presidents in getting as much money as they could for the administrative forces of their Boroughs. Neither apparently considered the interests of the city or the taxpayers, and the rentpayers.

"The Comptroller's motion to increase the Police Force was voted down, although the necessity for a great Police unnecessary exempt positions in the Fire Department was also force is apparent while his motion to strike out several voted down.

"The Borough Presidents received over \$18,000,000, not for the improvement of their Boroughs, but for the expense of maintaining the administration of their Boroughs, although schools, police, firemen, health officials, water, and most of the essentials of real government are paid for by the City itself.

"All this proves the contention of the Real Estate Board, made as long ago as in 1914, that there can be no real economy in City Government until there is a reorganization of the just share of estimating expense.

Housing Shortage In City Increasing Demand In the Suburbs

Unusual Interest in Properties in Westchester County and On Long Island and in New Jersey.

THE housing shortage in New York City is being reflected in the improved real estate conditions in the suburban districts surrounding New York and in the various summer colonies both within the city limits and along the New Jersey coast. The failure of New York building projects to meet the steadily increasing demands of urban residents has created a situation in these localities which is without precedent. The unusual interest which has been manifested in Long Island and Westchester properties by New Yorkers who have been unable to find accommodations within the city limits has been largely responsible for the remarkable buying movement in the entire metropolitan district. Business men and professional men who have been maintaining city residences and country places within the commuting district have been required to establish all year residences in their country homes; those who have been able to find apartments for private dwellings in the city for the winter have received so many offers for their summer places that a great many have leased out at excellent rentals, properties which were formerly boarded up for the winter.

This trend has been particularly noticeable along the south shore of Long Island, in the Rockaways, at Woodmere, Cedarhurst and other of the shore communities. Westchester brokers, however, report that there has been comparatively little leasing of this type this Fall, the reason being that Westchester has already established itself as an all year round home community. As far as this part of the metropolitan district is concerned the tendency has been distinctly for home ownership for twelve months during the year rather than just for the Summer season. The demand for Westchester properties is perhaps best illustrated by the experience of the Hotel Gramatan, Bronxville which is understood to have been entirely rented out for the winter.

On the Rockaway peninsula, from Rockaway Park to Naponis where there have been thousands of bungalows for summer occupancy, an attempt is being made to meet the housing shortage by the conversion of these frame buildings into winter quarters. The first movement in this direction was made when a delegation of owners and tenants waited upon borough officials in Queens to learn what alterations would be permitted and what service could be obtained from the street cleaning and highway bureaus during the winter months. Another delegation is scheduled to wait upon the Long Island Railroad management and urge that the summer schedule of trains be continued.

In former seasons shortly after Labor Day these bungalows have been emptied of their tenants and the doors and windows boarded up. This year when the tenants were ready to move they went to the city looking for places to live. Many of them had put their household goods in storage for the two mid-summer months expecting to get an apartment or flat in September or October. When they started the search this year there was nothing to be secured. In practically all of the bungalows there is no heating apparatus. Some of them are supplied with gas and have gas stoves for cooking. Many have electric lights and oil stoves are used for the kitchen.

Real estate brokers from Point Pleasant, N. J., to Atlantic Highland have been besieged for bungalows for the winter. More than one-third of the summer colonies along the north Jersey coast will remain in their summer homes, if they are successful in their endeavor to obtain adequate train service to and from the metropolis. Leading real estate brokers of Long Branch have approached the Federal authorities of the Pennsylvania and New Jersey Central Railroads in the expectation of having better train service granted during the winter months. Many summer residents have already undertaken to equip their bungalows with winter necessities.

This means that the summer folk of West End, Deal, Elberon, Allenhurst and North Asbury Park will be found commuting this winter, instead of claiming their domiciles in the metropolis and nearby cities. Along North and South Beach, Sea Bright and within the confines of West Park, Rumson, the entire summer colony, unable to obtain adequate rooming facilities in cities are universal in their desire to remain along the shore this winter. It rests at present with the Railroad authorities.

The real estate situation is graphically reflected in the increase of from 15 to 20 per cent in the number of monthly commuters on the lines of the various railroads coming into New York. Many city families began to move into the outlying sections last Spring, somewhat earlier than usual.

During the month of August there were about 200,000 commuters on the various railroad lines entering into the city of New York. The Long Island, which had a very heavy beach traffic during that month leads with the sale of 44,973 commutation tickets last month, an increase of 9,609 over August, 1918. The Erie follows with about 35,000 on its five divisions—New Jersey, Greenwood Lake and the Main Line, an increase of 15 per cent. over the same month of the previous year; New Jersey Central, 20,000, an increase of 10 per cent. over last year; Lackawanna, 25,000, an increase of 12 to 15 per cent. over last year; New York, New Haven and Hartford, 10,000, an increase of 20 per cent. over last year; New York Central, 18,500, including 12,000 over its Hudson River and Harlem divisions and 6,500 over its West Shore line.

The commutation business on some of the lines, such as the New Jersey Central, Erie, New York Central and New Haven lines, has been heavier during September than it was in August, as many have returned from their summer vacations. The New York, New Haven and Hartford had an increase of 175,000 in its short haul passengers last month over the number for August, 1918, distributed all along its line from Woodlawn to Stamford, Conn.

PAYMENT for estimating is proving to be a live subject among contractors in all parts of the country. One point that has been brought out is the lack of any provision under the Kelley system for paying the contractor for submitting estimates on jobs that do not go ahead. The practice is by no means infrequent of calling for bids merely for the purpose of seeing what prices will be quoted and in other cases, when a low estimate has been prepared, the bids may be thrown out because they do not come within the estimate. Some means should be provided in any plan to secure payment for estimating whereby these jobs should pay their just share of estimating expense.

An eastern contractor has outlined the essential features of a plan that he believes should be considered. While not complete, it contains several interesting features. First, he would have the owner stipulate that the work should not cost over a stated amount. Of this maximum cost, a certain per cent would be set aside for division among the three or four lowest bidders. Sub-contractors would receive no allowance on the ground that they generally submit the same figures to all of the general contractors who they find are bidding. The number of bidders who would be paid for estimating should be decided in advance in accordance with the size of the work.

Tentative arrangements have now been made for the conference with committees from the American Institute of Architects and Engineering Council, as arranged by the Associated General Contractors of America, for the purpose of considering the subject of payment for estimating. At present it is planned to hold the first meeting of the conferees on Monday, November 17, at the Hotel La Salle, Chicago.

Banker Favors Mortgages as the Basis For Realty Bond Issues

Primitive Methods of Handling Business Must Be Superseeded by Broader Activities.

By FRANK J. PARSONS, Chairman
Investment Bankers Association of America

MORTGAGES in the United States compared with other forms of security, have until a very recent date, been handled in a relatively primitive and archaic manner.

The mortgage business by reason of certain fundamental defects in the manner in which it has been conducted, has lacked the recognition to which it is entitled. Lenders, either through excessive caution or narrow policy, have clung to short terms, frequent commissions and renewal charges, and have lacked the courage to agree on a common basis which would put the business on a higher plane. With more uniform standards would come greater security, uniformity in practice, a ready market, increased confidence and more generally acceptability of a security which should be the best in the world, having behind it the basis of all security.

Never in the history of this country has the demand for a broader and more scientific handling been more apparent. There is a retarded building development extending over practically all of the United States which when under way will tax the capacity of existing agencies to the utmost. Aside from this, a considerable portion of many of our cities, notably New York, will practically have to be rebuilt in the next twenty years. Existing mortgage machinery is inadequate for the purpose.

Three developments of considerable significance have arisen during the past year affecting Real Estate Securities:

- (1) The very large amount of Federal Farm Loan Bonds sold, both of Mutual Associations and Joint Stock Banks, and due in part at least to their exemption from Income and other taxes.
- (2) The bringing out by a representative bond house in New York, a member of this Association, of a substantial issue of long-term amortized mortgage bonds based upon New York City properties.
- (3) The pronounced movement inaugurated by Title Companies, Mortgage Companies and others, to reach the small investor by the issuance of Participations in specific mortgages or certificates based upon a pool of mortgages—the necessity for this being the withdrawal of well-to-do clients from mortgage purchases through the workings of the Income and Sur taxes. An effort now being made in New York to exempt from Income taxes the return from mortgages held up to \$40,000 is being watched with interest.

The operations of a number of other corporate lenders dealing actively in long-term mortgage bonds over a wide area has also been significant. On the credit side of their activities can be placed the uniform provision for amortization and adherence to new and modern buildings, but on the debit side is a tendency to a too liberal lending policy, an extension of the field to manufacturing and hotel properties, which while prospering at the present time, have not previously been recognized as a permanently satisfactory basis for mortgage investments; the burdening of the property with a heavy amortization, excessive commission charges and the like.

Reports from members of your Committee from the West indicate that owing to the high prices of farm commodities, bonds based on farm lands are more popular than at any time in their history. This applies also to bonds of Reclamation Districts, Irrigation Districts, Drainage Districts, etc., which being the obligation of political subdivisions, are also exempt from the Federal Income Tax.

Real estate conditions the country over may be said to be active but not highly speculative and securities are in most

cases being based not upon present prices and rents solely, but rather upon a fair compromise between pre-war and present costs and upon proven earning power.

The higher labor and building costs (a recent study of twenty-five cities made by the company with which the writer is connected indicates that labor costs in these cities have increased during the past two years an average of 55% and material prices an average of 76%) and general conditions prevailing, have prevented a more rapid development of the mortgage business at a time when these factors being normal, the growth would have been pronounced. The efforts of your Committee therefore have been largely in the way of giving conservative direction to new movements which have arisen. To this end a number of letters have been addressed to concerns utilizing what would appear to be somewhat misleading advertising with respect to mortgage or mortgage bond offerings, and the Chairman has prepared an article which appeared in the September issue of "Trust Companies" setting forth certain standards which should obtain in order to secure a wider recognition and a broader market for mortgage securities. The American Academy of Political and Social Science has also requested the Chairman to prepare an article on Real Estate Bonds for a volume on "Bonds and the Bond Market" which the Academy is planning to issue in March. In this article the approximate volume of real estate bonds outstanding in this country, the rate of increase in recent years, characteristics most frequently found, the degree to which such bonds are listed or unlisted, changes, tendencies, special problems and recommendations, will be dealt with.

The movement towards a wider recognition of mortgages as the basis for long term bonds has been necessarily and quite properly a slow one but it seems certain that efforts now underway will within the next few years bring this class of property well within the scope of an acceptable basis for securities which shall be dealt in actively by members of this Association.

To meet the tests required may mean in some cities, that the owners of property must retain a more substantial equity in them than in the past, that the term of the loans be lengthened, that they submit to a reasonable amortization and as far as practical, that the real owners of the property—those who are to profit by its successful operation—shall be willing to be personally responsible for the repayment of the loan.

The handling by conservative bond houses of mortgage issues whether upon specific properties or upon a pool of mortgages, is a forward movement and a helpful sign. The real solution will come with the establishment of mortgage banks with the highest backing and material resources, these banks to issue their own securities based upon pools of mortgages and also to those who desire it, to sell guaranteed or unguaranteed mortgages and certificates based upon specific properties. Such companies could deal in both farm and city mortgages, and by their standing and the volume of their operations would in the application of the foregoing principles, gradually create such a market for mortgage securities as to make them generally acceptable.

The following table shows the measurements of coals:

Net tons (2000 lbs.) of the various sizes occupy space as follows: Broken coal 33 cu. ft., egg coal 33.6 cu. ft., stove coal 34.2 cu. ft., nut coal 35 cu. ft., bituminous 36 cu. ft.

Gross tons (2240 lbs.) of the same sizes require: Broken coal 37 cu. ft., egg coal 37.6 cu. ft., stove 38.2 cu. ft., nut coal 39.2 cu. ft., bituminous 40.2 cu. ft.

Rebuilding Old Piers Will Relieve Congestion in The Harbor

Dock Commissioner Hulbert Proposes Modernization of Antiquated Docks and Structures.

BY MURRAY HULBERT

Commissioner of Docks

AT present there are 34 piers on the North River between Vesey Street and Perry Street.

These piers were built substantially in accordance with the plan laid out by Major General George B. McClellan (who was employed by the Dock Board as Chief Engineer at a salary of \$20,000 per annum) and approved in 1871—forty-eight years ago.

Of these 34 piers only 1 pier is 125 feet wide (the old American Line pier at Fulton Street); 3 piers are 100 feet wide; 1 pier is 90 feet wide; five piers are 80 feet wide; nine piers are 75 feet wide; two piers are 70 feet wide; one pier is 65 feet wide; one pier is 62 feet wide; four piers are 60 feet wide; four piers are 50 feet wide; two piers are 45 feet wide; one pier (which can't be termed anything but a dump) is only 40 feet wide.

Practically all of these piers are more than 25 years old, and, in many instances, the inshore ends, that is out to the pierhead line of 1871, are 40 to 45 years old.

The slip widths of these 34 piers as follows: one is 200 feet wide; three are 190 feet wide; one is 185 feet wide; one is 180 feet wide; two are 175 feet wide; five are 165 feet wide; four are 160 feet wide; three are 155 feet wide; two are 150 feet wide; two are 145 feet wide; two are 140 feet wide; and the "dump" is 102 feet wide.

The narrowest pier to be erected in the new development on Staten Island is 125 feet wide with railroad connections if and as desired by tenants, and the slips will have a width of 300 feet. Not so very antiquated!

The pierhead line between the Battery and Gansevoort Street has been extended on three occasions since 1871 and the piers have thereafter been carried out to the pierhead line as extended, without ever widening the piers or widening the slips.

Can anyone testify more eloquently as to the cause of congestion on the North River docks and Marginal Street south of the more modernly constructed Chelsea piers?

Next May the Dock Department will celebrate its 50th anniversary. What could be a more appropriate ceremony than the inauguration of a movement for the modernization of these piers?

And the time is ripe, because in the construction of the Vehicular Tunnel from Canal Street to New Jersey a modern up-to-date pier 1000 feet long and 150 feet wide can be constructed so that it will not only offer protection to the tubes themselves, but also provide for adequate ventilation—one of the big questions to be solved in the successful operation of a vehicular tunnel of such dimensions as that proposed—and a structure over the tunnel will permit the placing of a ventilating chamber at the furthest distance outshore from the street.

Taking, then, this pier, whose location will be determined by the location and construction of the tunnel, as the beginning there can and should be laid out a new plan for the improvement of the waterfront northward to the Chelsea Section and southward to the Battery which will provide the Port of New York, when it enters upon the second half of the Dock Department's century of existence, with a pier project of re-construction that will be in harmony with New York's pre-eminence as the greatest port, not alone in the United States, but in the World.

Your earnest consideration, your helpful advice, your forceful and energetic advocacy of a co-operative movement to stimulate public sentiment and awaken in the members of the Sinking Fund and Board of Estimate and Apportionment a realization of the necessity for such action will be sincerely

and heartily appreciated.

The City acquired this property practically for nothing. It has increased ten fold in value; leasing it on a basis of 7½% of the value of the property, plus the cost of the improvement, is the most profitable enterprise which the municipality can possibly enter into within this generation.

The Annual meeting of the Real Estate Board of New York for the election of Active and Active-Associate Governors, was held Oct. 27. The Active Governors elected were: Charles G. Edwards, Walter Stabler, and J. Irving Walsh.

The three Governors whose terms expired were: Alfred V. Amy, Thomas P. Graham and Eugene J. Busher. The six continuing Active Governors are Laurence McGuire, David A. Clarkson, William M. Benjamin, Stephen H. Tyng, Walter C. Wyckoff and Mark Rafalsky. In the Active-Associate class of Governors, William C. Demorest and John M. Stoddard were elected. The continuing Active-Associate Governors are H. H. Murdock, Richard G. Babbage and Leo S. Bing.

After the members' meeting the Board of Governors met to elect the officers for the year. Mr. Stephen H. Tyng was re-elected President, this being Mr. Tyng's second term as President, and Mr. David A. Clarkson was reelected Vice-President. Mr. William M. Benjamin was elected Secretary and Mr. J. Irving Walsh was elected Treasurer.

The Auditing and Nominating Committees were also elected by the members as follows: Auditing Committee—Alfred V. Amy, Elisha Sniffin, and Irving Ruland. Nominating Committee—Edward C. Cammann, Thomas P. Graham, John H. Hallock, George S. Horton, William J. Kuder.

The members also approved a bill for Licensing Real Estate Brokers which had been drawn up by a Special Committee of the Real Estate Board and approved by the Board of Governors.

The bulletin of the Building Managers' and Owners' Association of New York calls attention to "Riot, Strike and Explosion" insurance which is now being issued by leading American companies.

The regular fire insurance policies do not cover loss caused directly or indirectly by riot, civil commotion or explosion, and this insurance is for the purpose of supplementing the fire policies and to cover these special hazards incident to the present unsettled conditions.

The demand for the insurance is not limited to manufacturing and industrial plants, but is being freely taken to cover retail stores, and in some instances residences where the owners are prominent men or public men, or where the buildings lie in districts which might become involved in a conflagration or other disaster resulting from riots or civil commotion.

An owner who knows his property is occupied or used for the sale, manufacture or barter of liquor containing more than 1-2% alcohol, in violation of the War Prohibition Act, is liable to have a lien filed on and collected against his property for the fine of from \$100 to \$1000 for each violation committed on the premises. A lease may be forfeited by the tenant if the owner so elects if the tenant or occupant use the premises in violation of this act.

The Chamber of Commerce of the Borough of Queens has issued a new rapid transit map, showing in three colors, the elevated and subway lines of the Dual Subway System of New York City. /

Review of the Real Estate Market for the Current Week

Business is Well Distributed With A Very Strong Demand for Residential and Amusement Holdings.

LARGE sales involving properties of practically every description were featured in the real estate market this week, when such holdings as the New York Theatre Building, the Holland House, the Hotel Gerard, the old American Bank Note Building, the Fitzgerald Building and others of lesser prominence passed into new ownership.

The steadily broadening tendencies which have manifested themselves for many weeks continued to dominate the market, the especially encouraging development this week being the improved investment demand. While excellent returns now being derived from income-producing properties have long since provided the impetus to the creation of a strong speculative market, it is interesting to note that the investment interest in improved holdings is also beginning to grow with ever-increasing intensity. Operators continue to be active, especially when buildings with early expiring leases are concerned; this kind of demand inspired principally by ideas for a quick re-sale are not nearly as essential to the well-being and permanency of a market as the straight investment purchase. It is the latter type of transaction which provides the real test of market strength. The charby investment rather than speculative capital, augurs well for the business this week, controlled to a great degree for the maintenance of the existing strong realty market.

The sale of the New York Theatre Building for a reported price of \$3,250,000 takes rank as one of the leading deals of the year, not alone on account of its size and its location but more so because it accentuates the recent buying movement inaugurated by large amusement corporations in the Times

Square section. The Famous Players-Lasky Company, which recently acquired the Putnam Building diagonally opposite, from Vincent Astor, is the buyer. Some blocks to the south, the Fitzgerald Building at Broadway and 43d street was leased for 100 years to another theatrical syndicate which is heavily interested in Times Square real estate.

Another of the famous old hostelries which link present-day New York with by-gone generations will shortly fall before the uptown advance of business. The Holland House at Fifth avenue and 30th street, hemmed in on every side by commercial buildings and traffic, has been sold to an investor who will capitalize the possibilities of its location for business enterprises.

There was a notable array of deals closed during the week, concerning themselves with residential buildings. The \$1,300,000 apartment house at the northeast corner of West End avenue and 93d street, the \$400,000 Adlon at 533 West 112th street, 36 Central Park West, a fifteen-story structure and others passed into new control.

In the downtown districts, the old-time home of the American Bank Note Company at 78-86 Trinity was finally sold and will furnish the site for a tall commercial building; the Pennsy Building at 6 West 32d street was bought by Frederick Brown; the Downey Building on Pine street acquired by Elias A. Cohen. Other important transactions of the week involved the Hotel Gerard, East 54th street dwellings, and Park place business buildings, and the purchase by Harry Aronson of the New York Orthopaedic Hospital on 58th and 59th streets.

New York Theatre Sold.

The New York Theatre Building on the east side of Longacre square and facing Broadway, with a frontage of 203 feet, between 44th and 45th streets, was sold for a price approximating \$3,250,000. The purchaser was the Seneca Realty Company, understood to be acting on behalf of the Famous Players-Lasky Company, which thus comes into possession of a valuable property on each side of the square. The big photoplay organization recently bought the Putnam Building, on the west side, between 43rd and 44th streets. H. J. Sacks & Co. were the brokers, in the present deal.

The New York Theatre has been the property of the New York Theatre Company, which sold it for approximately \$1,500,000 more than it paid for the large playhouse in 1902, when it was acquired from Sire Brothers after the New York Life Insurance Company had foreclosed a mortgage on the property while under the ownership of the late Oscar Hammerstein, who built it as the Olympia. For several years the New York Theatre has been leased by Marcus Loew, who presents motion picture features in it. There is a large roof theatre, in which Mr. Loew also presents pictures. What ultimate use of the property is intended by the Famous Players-Lasky Company could not be learned, nor could it be ascertained what interest, if any, Mr. Loew may have with them in the purchase.

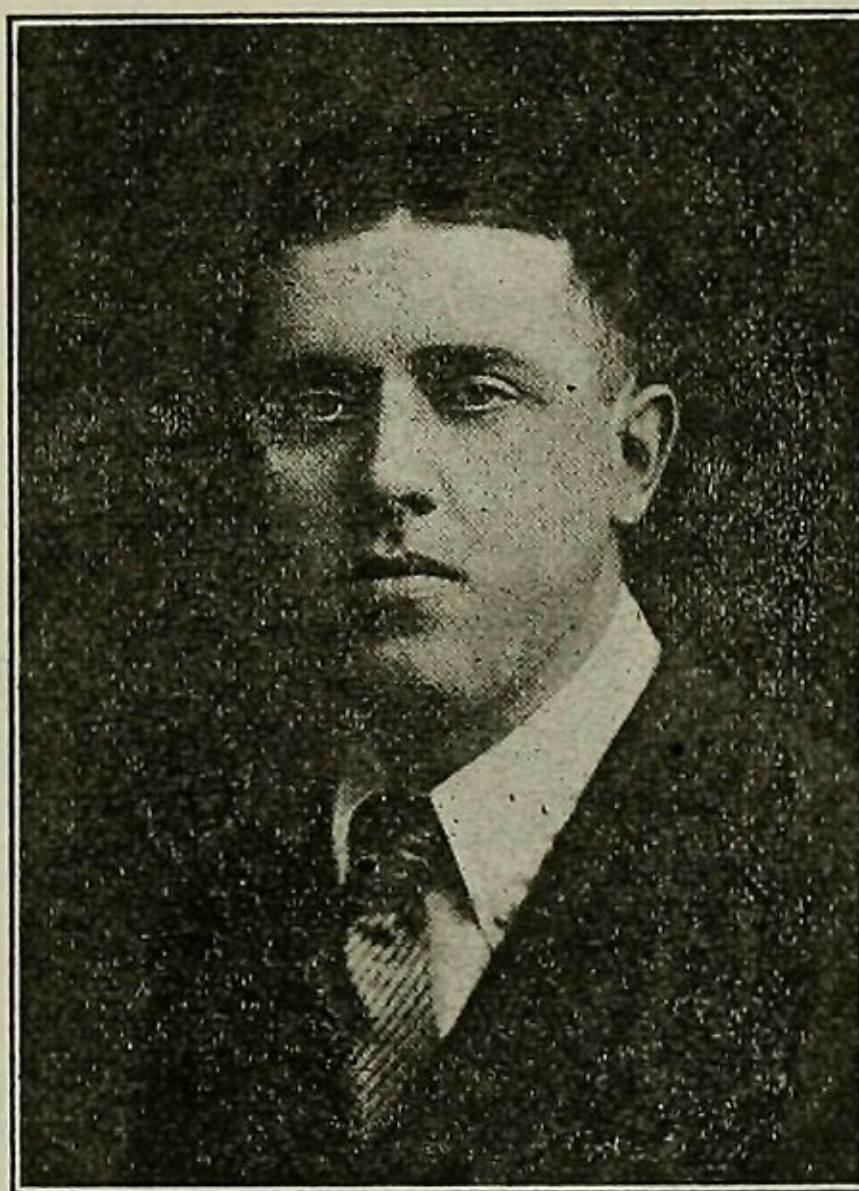
East 54th Street Improvements.

Douglas Gibbons & Co. have assembled a plot on the north side of 54th street between Park and Lexington avenues for a client who has already had plans drawn for a fifty foot front private dwelling. The houses purchased include 121, 123 and 125 and are of the four-story and mansard roof brownstone type, so characteristic of that section in the past. No. 121 has been owned and occupied by the same family ever since it was built over fifty years ago.

Hotel Gerard Is Sold.

William S. Sussman sold for William Rankin the Hotel Gerard at 123 to 129 West 44th street, a twelve story fireproof structure, 100x100, between Broadway and 6th avenue. The purchasers are Gilbert & Kramer and S. Morrill Banner. The Gerard was put up by the seller in 1894 and is said to have been the first hostelry erected in the present hotel district north of Forty-second street. The hotel has been operated under lease by John Rankin, a son of the builder.

Arthur C. Sheridan, the auctioneer who sold the John Jamison house at 1006 Fifth avenue last month has had an interesting and varied career as an auctioneer, appraiser and broker in New York and Metropolitan district real estate. Mr. Sheridan was for six years in the real estate business with the late Herbert A. Sherman; for the last



ARTHUR C. SHERIDAN

three years has been conducting his own office. He has to his credit private sales involving properties with values approximating \$4,500,000. He has sold at auction in New York City and suburban holdings which brought more than \$25,000,000. His largest individual sale at auction involved the \$2,000,000 Hammerstein-Lexington Opera House on Lexington Avenue between 50th and 51st streets.

Mr. Sheridan expressed great confidence in the future of the real estate market yesterday, declaring that present day activity was but the forerunner of an even more active market. "The best indication," he said, "of the strength of the market and

the basis for my optimism with regard to its future is the unusual success which has attended the recent large lot sales."

The Jamison house sale attracted considerable interest because it centered interest on the buying movement which has affected properties in the Fifth avenue section. Since the group of notable transactions were closed whereby prominent residents of New York acquired homes on the Avenue there has been a keen demand for residential properties in the entire sections and it is not surprising that the sale was attended by men like E. N. Breitung, Michael Dreicer, James B. Clews, Joseph F. Cullman and Benjamin de Forest Curtis. Bidding for the property started with an offer of \$110,000 made by C. Grayson Martin. It was finally knocked down for \$180,000 to a client of former Justice John A. Logan Campbell, the name of the actual buyer being withheld, although it is rumored that he acted for Commodore Arthur Curtis James. This report, however, could not be confirmed.

\$1,300,000 Apartment Deal.

Mark Rafalsky & Co. sold for the 690 West End Avenue Corporation, Anthony Campagna president, the twelve-story apartment house at the northeast corner of West End avenue and 93rd street, known as 680 West End avenue, and held at \$1,300,000. The building is on a plot 129x100. It was erected by the selling company two years ago. The same interests are now completing the erection of an apartment house at the north corner of Riverside Drive and 146th street, which is entirely rented from the plans. The buyer of the West End avenue house is a client of Stoddard & Mark.

Nathanson Buys the Adlon.

Max N. Nathanson has purchased from the estate of John Healy the "Adlon," an eighth-story fireproof apartment house, 100x100 at 533-5 West 112th street. The house returns \$50,000 annually in rentals. It was held at \$400,000. M. Halpin of the office of Thomas J. O'Reilly negotiated the sale.

New Apartment Project.

Douglas L. Elliman & Co. sold for Mrs. Henry Meyers 146 to 150 East 55th street, three story dwellings, each 18.9x100; also for Stuyvesant Wainwright 144, adjoining, a similar building, making a combined plot 75x100. S. Albert Reed, the buyer, will improve the site with a modern nine story apartment house.

MONEY TO LOAN

on

**New York City
Real Estate**

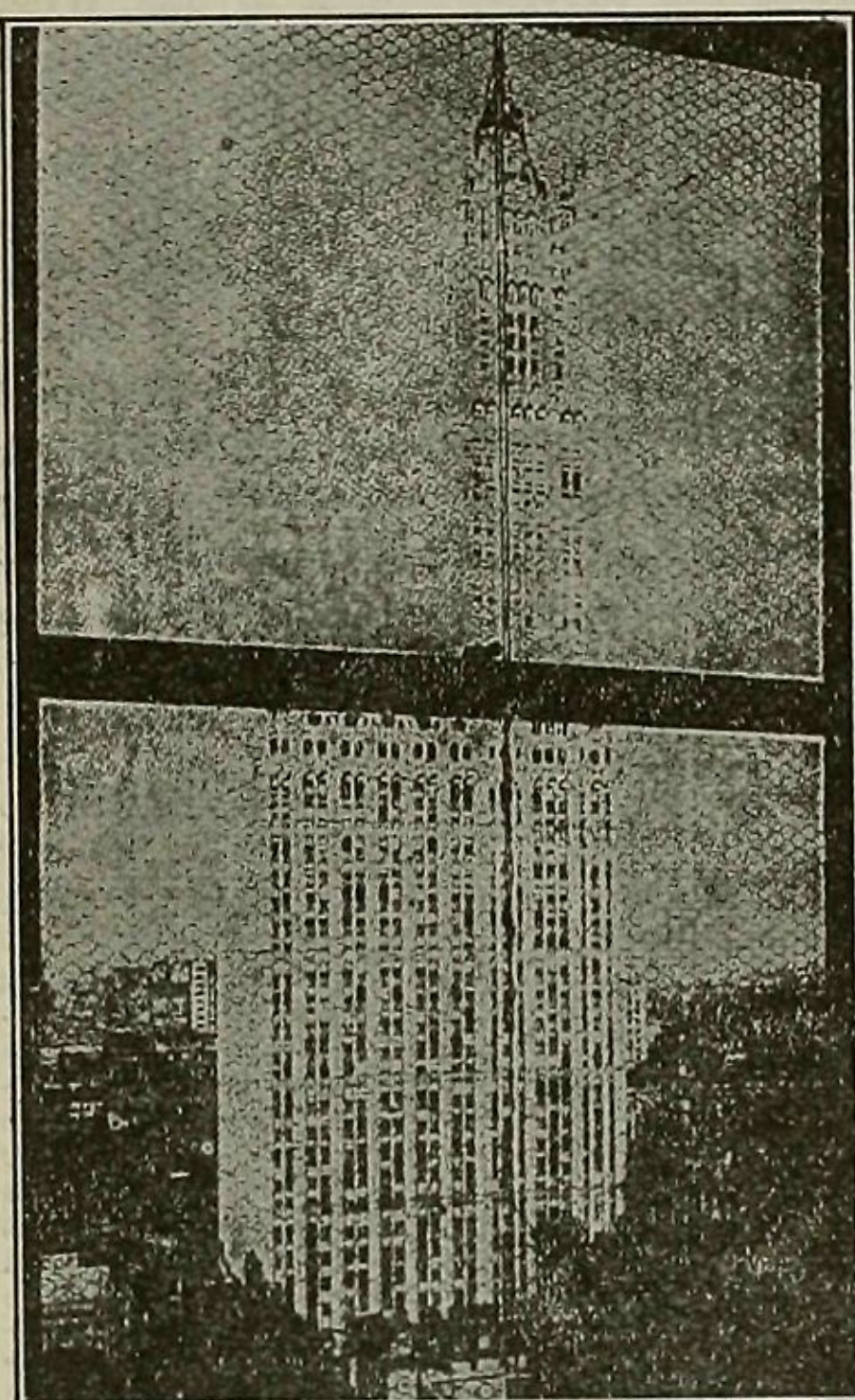
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Holland House May Go.

Contracts for the sale of the Holland House, at the southwest corner of 5th avenue and 30th street, have been signed, which means that the well known hostelry will close its doors after an uninterrupted ownership by one company extending over three decades. Cammann, Voorhees & Floyd sold the property for the Holland House Company (Whiting estate) to a client of Frederick Fox & Co., who will alter the structure into a commercial building. Title will pass about December 15, and the alterations will commence about January 1. The Holland House is a ten story building and occupies a plot 100x150. It was erected in 1889 at a cost of \$1,000,000. The buyers were said to have been influenced in making the purchase through the activities of the Save New York Committee in clearing the avenue of garment workers. The alterations will consist of making the floor suitable for large corporations.

Buys From Hospital.

James Kyle & Sons have sold to Harry Aronson for the New York Orthopaedic Dispensary and Hospital their property, 126, 128 and 130 East 59th street and 129 East 58th street. The 59th street property is 65 feet front and 100 feet deep with a six story building and the 58th street property is 16 feet wide and 100 feet deep with a four story and basement building on it.

James Kyle & Sons have been authorized by the purchaser to make extensive alterations in the property, installing street level stores on the 59th street front and offices and ware rooms on the upper floors. The improvements will be completed by March 1st, 1920.

W. R. Hearst Buys Apartment.

William Randolph Hearst has added to his holdings in the Columbus Circle section through the purchase of the fifteen story apartment at 36 Central Park South, 50x100, from the Benenson Realty Company. Huberth & Huberth were the brokers. Under the title of the Veronica Realty Company Mr. Hearst controls the following properties:—American Circle Building, in Columbus Circle; fifteen flats and dwellings at 315 to 325 West 58th street through to 312 to 324 West 59th street and the southeast corner of Broadway and 58th street.

Old Bank Note Site Sold.

Blaine Ewing, representing a syndicate, purchased from the American Bank Note Company its property 78 to 86 Trinity place, through to 111 to 123 Greenwich street, comprising about 27,000 square feet, opposite Trinity Cemetery, and with a frontage of 124.10 feet on Trinity place, 177.8 feet on Greenwich street, 181.4 feet on the north line and an irregular south line. A tall, modern office building will be erected on the site from plans by J. E. R. Carpenter, Albert B. Ashforth, Inc., represented the buyer and Peter Gilsey & Co. the seller. The plant of the sellers was moved in 1909 to the Hunts Point section.

Pennsy Building Sold.

Ely Bernays sold to Frederick Brown the seventeen story structure, 50x98.9, at 6 and 8 West 32nd street, known as the Pennsy Building, through Waddell & Martin. The building was erected in 1912 and replaced two dwellings owned by Charles E. Rhineland and Mrs. Alice M. Cravath, respectively.

Buys Downey Building.

Contracts have been signed for the purchase of the Downey Building by the Broadway-John Street Corporation, Elias A. Cohen, president. Pease & Elliman and Camman, Voorhees & Floy were associate brokers in the transaction. It is a six story building, having a frontage of 58.0 deep on Pine street, 63.2 on DePeyster street and covers the entire block front from Pine to DePeyster at Pine and Water street, this property covers the entire square block. This building has been occupied for many years by the Commercial Chronicle who would only sell on condition that it could still remain in the property on a long lease. The Broadway-John Street Corporation intends to make extensive alterations.

First Sale Since 1868.

The Charles F. Noyes Company and Samuel J. Tankoos sold to William D. Kilpatrick the seven story office building at 19 Park place through to 16 Murray street, covering a lot 25x152. The property is between Broadway and Church street and is one of the few large properties in the neighborhood where possession can be obtained February 1 next. Negotiations are pending through the same brokers for a lease of the property for twenty-one years on a net rental basis. The property was sold by the Brooklawn Company and has been in the family of the selling company since 1868.

100 Year Theatre Lease.

One hundred years is the period covered by the lease which Max Spiegel has ob-

tained for the Fitzgerald Building, at Broadway and 43rd street, which includes the Cohan Theatre, with a graduated scale of high rental. While he and associates will take possession next month, the theatre lease, held by the George M. Cohan Company, will be in force until May, 1922.

The George M. Cohan Company, therefore, consisting of Marc Klaw, A. L. Erlanger, George M. Cohan, Sam H. Harris and Frank R. Tate, will continue to hold the theatre itself during this and the next two seasons. Mr. Spiegel will take the office building part of the property on December 1 next. He leases from 1,482 Broadway Corporation, of which the directors include Edmund K. Stallo, his daughter, Principessa Rospigliosi, who was Miss Laura MacDonald Stallo; J. E. Harrington and Nash Rockwood. This corporation some years ago obtained a ground lease from Mrs. Mary A. Fitzgerald.

After a period, while the Cohan company is still paying rent for the theatre, Mr. Spiegel will pay \$110,000 a year rental for ten years, and \$115,000 a year for the next twenty years, and so on up. This holding is closely allied with the Mark Strand theatre interests and makes secure for them in years to come a property on Longacre square.

\$1,500,000 United Lease.

M. & L. Hess, Inc., leased for Hoffman Bros. Realty Company the entire five story building at 425-427 5th avenue, northeast corner of 38th street, to the United Cigar Stores Company, for a term of twenty-one years, at an aggregate rental of \$1,500,000, the dimensions of the building being 61 feet on 5th avenue by 125 feet on 38th street. The leases of the present tenants do not expire until 1924 and the consummation of this lease is an indication of the demand for locations in this vicinity, when lessees anticipate future possession so far in advance. The lessees expect to erect a new building on this plot as soon as possession is obtained.

Bronx Lots Bring \$325,325.

At the two days sale of East Bronx lots on September 30 and October 1, this week, Joseph P. Day disposed of 283 lots for a total of \$325,325 or an average of about \$1,145, a lot on Tuesday 132½ lots were sold for \$166,975 and on Wednesday, 152 more for a total of \$159,175. The sale was adjourned on Wednesday afternoon in order to eliminate a difficulty which came up with regard to the book maps used by the bidders. These were so voluminous and complicated on account of the irregular locations of the lots that by the time some of the bidder's found the page of the lot on which bids were being asked the property had been knocked down. The condition presented by the book maps could not well be overcome because of the vast area covered by the lots which extended all the way from Pelham Parkway to 243rd street.

At the conclusion of the sale Mr. Day made the following statement: "The sale was so involved that it required the assembling of forty-seven separate and distinct maps between the covers of one book map, which was ten times as large as any ever before prepared for an auction sale. Despite the fact of the difficulties of the situation, however, I sold all the lots presented in the maps of the scattered lots. The sale of the balance of the lots will have been knocked down. The condition be announced just as soon as all the remaining maps can be consolidated in one single, 'easy to handle' map."

Broadway Lots Average \$5,236.

When on Tuesday evening, October 14, the only remaining lot of the 249 offered by the Van Cortlandt estate auction sale of Broadway lots, conducted by J. Clarence Davies and Bryan L. Kennelly, associate auctioneers, was knocked down for \$8,500 to a woman bidder the final chapter in the history of the oldest manorial estate holdings of New York was written.

"A mile of Broadway lots" was the lure that brought the public in throngs and filled the auction room to overflowing. Practically every walk of life was represented in the crowd; the small shopkeeper, the artisan and the real estate operator and builder were there ready to back their faith in the future of Broadway with cash. Women, who usually are keen buyers at auctions, were prominent in the crowd.

In many respects the sale was an unusual one. Never in the history of the auction market had a mile of Broadway property, facing on a park, been offered at public sale, and the fact that it was to be the last opportunity for the public to make the price on such a promising stretch of real estate was the outstanding feature of the sale.

In speaking of the result of the sale Messrs. Davies and Kennelly concurred in the view that the sale was one of the most successful ever conducted by them, and in this they were corroborated by Augustus Van Cortlandt and Stanwood S. Menken, who declared that the result exceeded by

several hundred thousand dollars what they expected the property would bring, adding that they had never seen a more satisfied group of buyers. The final figures show that the Broadway frontage consisting of 155 lots brought a total of \$811,500, or an average of \$5,236, which establishes a new high level for Broadway lots above the Harlem Ship Canal, and being practically double the average brought for lots on Broadway at the previous Van Cortlandt Estate sale, just south of the property sold on Tuesday last. The 97 rear lots sold for \$147,650, or an average of \$1,522 each, making a total of \$959,150.

Crimmins Holdings Sold at Auction.

The realty holdings of the late John D. Crimmins—tenements, dwellings, business property and unimproved land in this borough and in The Bronx and Queens were disposed of on Tuesday, October 21, in the Vesey Street Auction Room through Joseph P. Day, auctioneer. Close to \$1,000,000, or, to be exact, \$994,550, was obtained for the estate, which consisted of 150 improved and unimproved parcels. The total was much more than the heirs had expected, even though prices on some of the parcels were below the valuations placed on them by the city's experts for tax purposes. Colonel Thomas Crimmins, U. S. A., said that the sale was satisfactory from every standpoint and that the heirs were well pleased with the total obtained.

The ability of the present auction market to absorb anything in the line of real estate was demonstrated at the sale. There have been several big offerings of late, which have produced a new crowd of buyers. The operators, speculators and those who haunt the salesroom daily and are known as the "wise men" for good and various reasons, were conspicuous by their absence on these occasions. This change in conditions is due in a large measure to the constantly increasing demand for private dwellings and small lots and plots within easy reach of the heart of Manhattan that can be purchased on easy mortgage terms and improved for occupancy and investment at a nominal cost.

The fact that the Crimmins sale offered these inducements in addition to a number of small modern private dwellings centrally located attracted a record crowd to the salesroom. The percentage of women in the room was greater than at any of the previous sales and that it was more than idle curiosity that brought them there was proven by the fact that a number of them were successful bidders. One woman, an investor, bought four inside lots in 7th avenue between 144th and 145th streets for \$5,000 and several others bought private dwellings and small apartment houses. Spirited bidding was the rule throughout the sale and many bargains were obtained, especially in the eastern section of the Bronx, where full city lots in Coster avenue sold for as low as \$1,300 each and corners went for \$2,200.

\$2,584,190 for Bronx Lots.

A total of \$2,584,190 was realized by Joseph P. Day, at the three-day sale of lots in the Hunts Point section of the Bronx, for the account of the Bronx Terminal Company and others, on Monday, 222 lots were sold for the estate of George F. Jonsson and brought \$601,300.

The first lot offered yesterday was the southeast corner of Hunts Point avenue and Whitlock avenue, 25x100, which brought \$25,000. The remaining lots in the parcel totaled \$126,700. A syndicate composed of Jacob Leitner, John Kadel and L. Roseman acquired the property, as a whole, on a bid of \$127,000. The one story brick building in Westchester avenue, near 156th street was sold for \$22,600 subject to a mortgage of \$10,000 at 5 per cent. Southern Boulevard figured prominently in the offering. Lots in the east side between Leggett avenue and 156th street sold for about \$1,950 each, \$2,500 having been paid for the corner.

At the second session on Election Day, acreage and upland plots owned by the Bronx Terminal Company were sold. There were all told eight water front plots. Two of these were acquired by the Dollar Steamship Company at private sale. George J. Vernon bought 24½ acres, two of the parcels, at an average of \$19,500 an acre. This tract lies to the north of the channel to Causeway Creek, just opposite the Dollar property. George J. Kohn bought plot E, containing almost six acres, for \$19,200 an acre; also the adjoining plot F, about 10½ acres, for \$19,100 an acre. L. Rodney Berg, representing a client, bought plots G and H, containing 29½ acres, for \$572,320. The total amount paid for the 84½ acres, including the Dollar sale, was announced by the auctioneer to be \$1,720,970.

Among the buyers was H. P. Shuck, connected with the Dollar Steamship Company who bought a run of lots in Preble avenue between Ryawa and Viele avenues. The inside lots brought about \$260 each, and the Ryawa avenue lots a trifle more. Falconer street lots averaged about \$210 each, though a few brought prices slightly in excess of this amount. In Farragut avenue, north of Ryawa avenue, about \$310 was the average price procured.

At the third and last day's sale, 998 lots were disposed of for \$294,170, or an average of \$294 a lot. The buyers for the most part were investors. The highest price was \$750, which was paid for the lot at the northwest corner of Oak Point avenue and Drake street, diagonally opposite the Joseph Rodman Drake Park. The lowest price was \$70 paid for each of fourteen lots in the triangular plot bounded by Viele avenue and Whittier street, half a block away from the property just purchased by the Dollar Steamship Company.

Confirms 7th Avenue Awards.

Justice Wagner sitting in the Supreme Court, Special Term, Part 1, on October

17, confirmed the assessment and practically all the awards in the proceedings for the extension of 7th avenue and the widening of Varick street, undertaken primarily as a subway improvement.

Justice Wagner says "I have carefully considered all the objections as to awards and assessments. I confirm the report as filed as to assessments. I confirm the report as to awards except as hereinafter noted." He then referred specifically to damaged parcels, 117a, 249, 251, and 252, and added:

"Let the Corporation Counsel take appropriate steps to confirm the report in so far as it is confirmed and to order reconsideration in so far as confirmation is refused." The method of laying the assessment for the 7th avenue Varick street proceeding had for several years been a sore object to local property owners. In 1917 the Real Estate Board of New York took this matter up and called a meeting of property owners to devise ways and means for correcting what was commonly agreed to be an injustice. Legislation was sought in 1918 but as drawn would not have accomplished the purpose in the best way and the Board opposed it. The matter was later brought before the Board of Estimate and the whole case reopened. In January, 1919, a public hearing was held and an equitable apportionment secured, so that of the total cost of approximately \$9,000,000, one-third of the building damage was placed on the City of New York, amounting to ten per cent., and the balance apportioned.

Manhattan	57%
Brooklyn	21%
Bronx	8%
Queens	7%
Local area to a depth of 100 feet. on each side of the street	7%

Total 100%

This new apportionment is the one just confirmed by Justice Wagner.

New Mortgage Firm.

Connor Lawrence, Edward Perry Blake and Charles H. Jewell have opened offices at 115 Broadway on November 1, under the name of Lawrence, Blake & Jewell, where they will conduct a general real estate business, specializing in mortgage loans. All have been for years active and successful members of Wm. A. White & Sons organization. Mr. Blake who has been associated for more than seventeen years with that firm, is one of the most popular members of the Real Estate Board, and was especially active in the recent Liberty Loan drives of that organization. Mr. Lawrence started in business with the late John N. Golding about fifteen years ago, and Mr. Jewell was associated with A. W. McLaughlin & Co. many years until he joined the White firm a few years ago.

State Association Meets.

At the annual meeting of the Real Estate Association of the State of New York held

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SPECIAL ATTENTION GIVEN TO
COLLECTING, RENTING
AND MANAGEMENT OF ESTATES

at the Hotel McAlpin, on Oct. 18, amendments to the constitution were adopted changing the name of the organization to the New York Association of Real Estate Boards.

Sixteen local boards of practically all the large cities of the state have adopted membership in the State Association. An election of officers for the ensuing year was held, as follows: President, James Frank, New York City; first vice president, John D. White, Utica; second vice president, H. H. Garfield, Rochester; third vice president, Charles F. Crick, Niagara Falls; treasurer, Stephen Yates, New York City; secretary, Richard T. Childs, New York City. The board of governors will be composed of the officers and a representative of each one of the local board members.

Joins Spear Organization.

A. H. Perles, who for the past nineteen years has been manager for M. & L. Hess, has joined the organization of Spear and Company, where he will also serve in the capacity of manager.

United Elects Officers.

At a meeting held last Monday night at the Hotel Astor, the United Real Estate Owners' Association elected officers, a board of directors, and a board of council for the coming year. Stewart Browne was re-elected president. Other officers are L. Victor Weil, first vice president; Walter J. Salmon, second vice president; Harold M. Phillips, third vice president; Thomas Krekeler, treasurer, and Isaac Hyman, secretary. The members of the new Board of Directors are John Becker, Everett A. Brett, George A. Bowman, Charles J. F. Bohlen, Harry Bierhoff, Stewart Browne, William D. Carroll, Bernard A. Deutsch, Charles A. Eidl, Meyer Goldbeg, Paul T. Krammerer, Harold M. Phillips, Fred Krause, L. Mictor Weil, George A. Wheelock, Henry F. A. Wolf and Thomas Krekeler.

Appointed Liggett Agents.

Albert B. Ashforth (Inc.) has been appointed exclusive agent by Louis K. Liggett Company, to represent the company in all its real estate matters. The Ashforth firm has established a separate department to handle this great amount of business.

Real Estate Men and Actors.

Bryan L. Kennelly, chairman of the Real Estate Division of the Actors' National Memorial Day for the Actors' Fund of America, reports that good progress is being made in organizing the various committees throughout Greater New York, and in a few days preparations will have been completed for an intensive campaign. Indications are that the real estate men, as in other similar drives, will exceed their quota of \$25,000.

The Central Theatre, at the southeast corner of Broadway and Forty-seventh street, has been selected for the performance, which is to take place on December 5. He added that in all likelihood a public holiday would be declared on that day.

According to Major William L. Kennelly, nephew of Bryan L. Kennelly, who is in charge of the raising of the committee's quota, the subscriptions have been coming in at a rate which justifies the prediction that the quota will be doubled. In common with other realty members of the committee, Major Kennelly has assigned part of his office force to work exclusively on the subscription. The committee is divided into nineteen teams, each covering an important district of the New York real estate field.

The campaign for the Actors' Fund among real estate men started with a luncheon at the Bankers Club, where the enthusiasm of the audience made it plain that the real estate men were solidly behind the drive.

\$2,000,000 Apartment Deal.

Joseph Paterno, of Paterno Brothers, sold the block front in the east side of Broadway, from 78th to 79th sts., to the Jacob Ruppert Realty Company. The property is improved with two thirteen story apartment houses, occupying a combined plot measuring 204x103. The seller erected the structures in 1913 on land acquired from Alfred Victor Barnes and Truman H. Newberry. There are three elevators in each building. L. Sherwood Palmer was the broker. Mr. Paterno stated that the property was held at \$2,000,000 and has a gross annual rental totalling \$225,000. In part payment was given the old Haffen brewery property, occupying the block front in the east side of Melrose avenue, between 151st and 152d st. 229x150 feet.

First Sale Since 1858.

The seven old four-story apartment houses at the northwest corner of Sixth Avenue and 54th Street have been purchased by I. Randolph Jacobs and Everett Jacobs from the Lee estate through the Charles F. Noyes Company. They are known as 955-963 Sixth Avenue and 101-107 West 54th Street, comprising a frontage of 100.5 feet on the avenue and 151 feet on the street. On the avenue frontage there are five apartments with stores, and on the street are two bachelor apartments. The property had been in

the possession of the selling family since 1858.

Investor Adds to Holdings.

Frederick Bangerter, manufacturing machinist bought from Max N. Natanson the Braender, a ten-story apartment structure at the south corner of Central Park West and 102d street, valued at \$600,000 and renting for \$75,000 annually. The building fronts 100 feet on Central Park West and 167 feet on the street. Mr. Natanson acquired the property a few months ago from William C. Dowey.

Brown Re-Sells "Allendale"

The "Allendale" apartment house, a twelve story structure at the northeast corner of West End avenue and 94th street has been resold by Frederick Brown to Samuel Herzog, an old-time builder. The property measures 100.8 feet in the avenue and 116 feet in the street. The annual rental return is reported to be about \$100,000. The building was erected in 1911 by Benjamin Mordecai, who sold it to Samuel Eisen, from whom Mr. Brown made his purchase. Julian T. Saxe and the Windsor Investing Corporation, Lewis Coon president, were the brokers.

Parnassus Club Is Buyer

Slawson & Hobbs sold for the Fairburn Realty Company to Miss Florence McMillan, for the Parnassus Club, the eight and one-half story apartment, at 612 West 115th st. At the expiration of the present leases the building will be used as an annex. The Parnassus Club is a fraternal organization composed of women and primarily founded to furnish housing for literary and musical students of Barnard College. It is now the owner of the six-story elevator apartment house at No. 605 West One Hundred and Fifteenth street, which property is completely occupied.

Cleveland Investors In Market

The Nevlin Realty Company, Inc., composed of Cleveland capitalists, purchased for investment from the Beekman estate through the office of John N. Golding, 535 5th av., a five story business building, 30x100, adjoining Delmonico's at the northeast corner of 44th st. Owned by the Beekman estate since 1905, the property is under lease for a long term of years to Mme. Simcox, dressmaker, on a net rental basis. It is assessed at \$450,000 for taxation purposes, and had been held in the market at \$575,000.

Aero Club Buys Home

The old German Club at 112 Central Park South has been purchased by the Aero Club of America, of which Commodore Louis D. Beaumont is president. Clark T. Chambers was the broker. The German Club has been utilized as a war work station for some time. The club house is five stories high, facing Central Park, with De La Salle Institute on one side and a private school and the Catholic Club on the other side. The building is 75 feet wide and 110 feet deep, and was built by German Club men of this city from plans by McKim, Mead & White.

Hotel Martinique Deal Closed

Final papers have been signed by which the Hotel Martinique property at the northeast corner of Broadway and Thirty-second street has been sold to the Gen. T. Coleman-Dupont interests, which operate the McAlpin, Waldorf-Astoria and Claridge hotels. Francis Guerrlich, of Horace S. Ely & Co., the broker in the deal, reports that the amount involved approximates \$5,000,000. Pratt & McAlpin, Baldwin & Hutchins and De Forest Brothers were the attorneys.

The Martinique was built about nine years ago by Charles T. Wells. The late William R. H. Martin was the owner of the property, and following his death a trust was created, with Alfred E. Marling, George Leask, banker, and Robert Thorne, trustees.

Fifth Avenue Residence Bought

Pease & Elliman sold for George C. Smith, of Street & Smith, 1033 5th avenue, between 84th and 85th streets, adjoining the residence of the late Countess Leary and the residence of Herbert D. Robbins. The house occupies a lot 20x125 and is a fine five-story American basement dwelling of the latest type and has the right of way over the rear lots adjoining to the south to 84th street for a side entrance. This property was held at \$210,000. The purchaser will occupy.

Barnard In Re-Sale

Orvista Realty Company, Inc., Harry B. Davis president, and Edgar Ellinger the treasurer, resold to College Holding Company, Joseph Shenk president, the Barnard, a ten story apartment, 100x125, at the southwest corner of Central Park West and 71st st., containing fifty suites. Edgar Ellinger acquired the property about three weeks ago from the Charles W. West estate.

Fidelity Trust Acquires Leasehold.

The Fidelity Trust Company, located at the northwest corner of Chambers and Hud-

building adapted for the use of the firm and its subsidiaries. The plot has a frontage of 51 feet on Maiden Lane and includes an "L" fronting 42 feet on Gold street and contains in all 7,000 square feet. The Charles F. Noyes Company also negotiated additional sales of Maiden lane and Gold street property to Richmond Levering & Co. This additional purchase just made includes 91 Maiden lane, a 4-story building valued at \$85,000, and 8 Gold street, a 5-story building valued by Milton Mayer, the seller, at \$40,000. The purchasers have not secured at this point Nos. 91, 93, 95 and 97 Maiden feet on Seventy-first and Seventy-second streets, while at the rear is a vacant plot of about three lots used for hotel purposes.

Old Globe Building Sold.

The old Globe office building at 187 Broadway and 5 and 7 Dey street has been sold by Edward F. Searles to the Broadway-John Street Corporation, Elias A. Cohen, president. The Brown, Wheelock Company were the brokers in the transaction. The property forms an "L" around the Waterman Building at the southwest corner of Broadway and Dey street and consists of a four story structure fronting 25.6 feet on Broadway and 52.8 feet on Dey street. It is opposite the new American Telegraph and Telephone Building at the northwest corner of Broadway and Dey street.

Plan Novel Dwelling Project.

The Gerry estate has sold twelve dwellings in the Lenox Hill section to a syndicate headed by Edward S. Hewitt, architect, grandson of former Mayor Hewitt. This syndicate plans a housing development similar to that in London. The improvement will represent an expenditure of \$500,000.

Through Douglas L. Elliman & Co., representing the purchasers and the Cruikshank Company representing the estate, the syndicate has bought in the block bounded by 65th and 66th streets, Lexington and 3rd son streets, purchased the adjoining leasehold property No. 143 Chambers street to provide room for its increased business. The building, covering a lot 25x100, will be remodelled upon the expiration of leases next Spring and will increase the company's quarters 100 per cent.

Astor Lots In Trade.

Vincent Astor figured in the realty trading of west side apartments, when he took title from Samuel A. Herzog to the twelve-story apartment at 105 West 72d street, on plot 59x102.2, near Columbus avenue. The house contains two stores and thirty-three suites of four and five rooms each, and is assessed at \$370,000. In part payment Mr. Astor gave a plot of forty lots, assessed at \$100,000 including the block front on the west side of Seventh avenue, between 149th and 150th streets, 197.10x500. Mr. Astor allowed \$160,000 to remain on mortgage for three years at 5 1-2 per cent. The Windsor Investment Corporation, Lewis Coon, president, was the broker.

English Capital Interested.

Herman Winick, a motion picture promoter of London, England, bought from the Bedford Holding Corporation, Paul M. Herzog, president, through Leitner, Brener & Starr, the five six story apartments covering the block front in the south side of Westchester avenue, between Southern Boulevard and Simpson street, 261x243x82, and known as Areco Court and Hollywood Court. In the Areco Court group are three buildings and in Hollywood Court two. Together they accommodate 144 families, and have twenty-one stores. The total yearly rental aggregates about \$130,000. The sellers acquired the property last April from the American Real Estate Company, which erected the group about nine years ago. It is the intention of the new owner at the expiration of existing leases to alter a portion of the property for a theatre.

Terminal Building Sold.

The twelve story office structure, known as the Terminal Building, occupying a plot 100x105 at 103 Park avenue, southeast corner of 41st street, has been sold by the No. 103 Park Avenue Company, Adin G. Pierce, president, to a syndicate in which the Alliance Realty Company, Clarke G. Dailey, vice-president, Max Loewenthal, R. A. Low and J. M. Fishel are largely interested. N. A. Berwin & Co. and Douglas L. Elliman & Co. were the brokers. The building is fully occupied and produces an annual rental of about \$200,000. It was held at \$1,500,000. One of the reasons for purchasing the property is that about sixty per cent of the leases expire next May and practically all of the balance the year following. This will make available office space which is in demand by large institutions which desire to locate in the Grand Central zone. Mr. Dailey was a member of the syndicate which purchased the property about eight years ago from the Manhattan Eye and Ear Hospital. The building overlooks the vacant space owned by the city, which was for years the site of the Old Grand Union Hotel. N. A. Berwin & Co. will manage the building.

out in the Italian garden style, with fountains, statues and shrubbery.

Levering Company Buys.

Richmond Levering & Co. of 120 Broadway, representatives of large independent oil interests, have purchased through the Charles F. Noyes Company the property at 93 and 97 Maiden Lane from Sigsbee Gra-

ham, on which they will put up an office avenues, the twelve houses at 157 to 167 East 65th street, and 154 to 164 East 66th street. Nine of the houses are three stories and basement, each on lot 18.6x100.0, while the other three are 18.9x100.5 each. Until recently the ground has been leased by the estate to various tenants. The houses will be rebuilt, including new facades of attractive design, and the yard space will be laid

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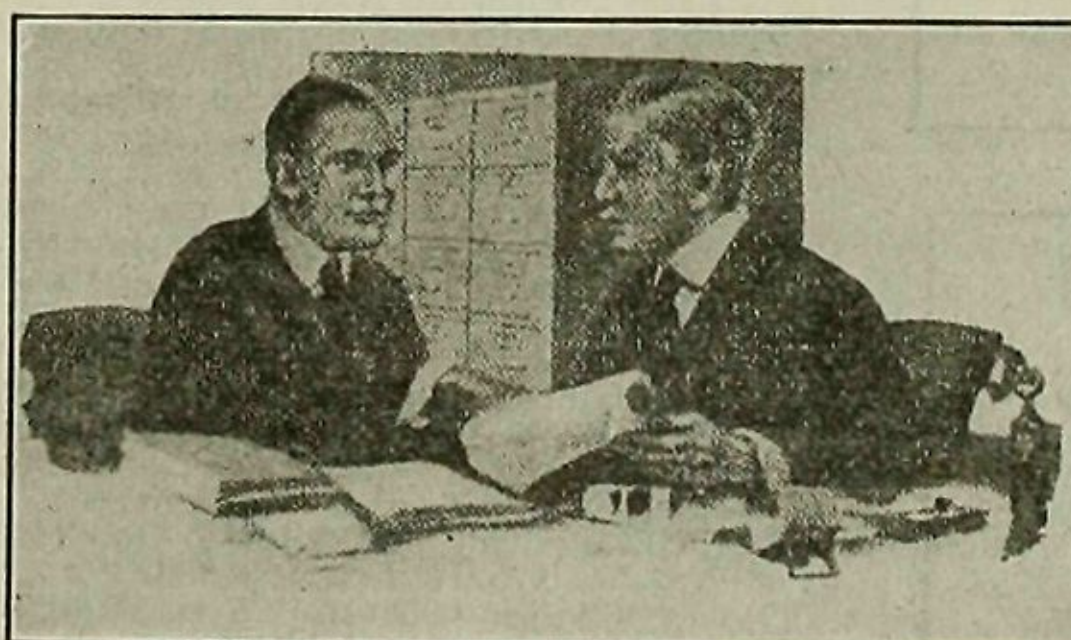
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lane and Nos. 4, 6 and 8 Gold street, a plot with frontage of about 73 feet on Maiden lane and 63 feet on Gold street. On this total plot of nearly 11,000 square feet the Levering Co. will erect an office building from plans by Clinton & Russell. The entire operation may involve a total of \$1,500,000.

Two Big Apartments Sold.

The Thompson Hill Land and Improvement Company, reported to represent the estate of Anthony N. Brady and others, sold the Letchworth and Hampstead apartments, two ten-story structures occupying the block front in the west side of Broadway, from 160th to 161st streets, 200x100 feet. The buildings were held at \$1,100,000 and were acquired last January by the selling company from the Herbert G. Dongan Construction Co., which erected them six years ago. About 100 lots in the Thompson Hill section of Long Island City were taken in part payment.

Operators Acquire the Albermarle.

Brown, Wheelock Company, sold for the Broadway and Twenty-fourth Street Company the 16-story fireproof Albermarle building, at the northwest corner of Broadway and 24th street, 159.2x192, built about four years ago by the Thompson-Starrett Company. The building is entirely rented. The property was held at \$4,000,000. The first mortgage, \$1,900,000, is held by the Metropolitan Life Insurance Company, and a second mortgage of \$1,000,000 is held by the Kinney estate, who took this as a purchase money mortgage when they sold the property and before the new building was erected. The purchasers are Harris & Maurice, Mandelbaum and Fisher and Irving I. Lewine.

B. S. Morse in Bronx Deal.

One of the biggest deals reported recently from The Bronx was the purchase by B. S. Morse from the Rush estate of the entire block bounded by Tremont, Webster and Carter avenues and East 176th street, containing in all about ten city lots. The buyer announces his intention of starting immediate improvements on the property by the erection of a first class theatre, store and office building. It is said the entire operation will cost about \$750,000. Leitner, Brener & Starr and J. J. Keit were the brokers.

Norrie Home for Business.

The old Norrie residence at 377 5th avenue, one of the landmarks of the section, was sold by the estate to the Childs Restaurant Company as a site for a new building. The property, which consists of a four story and basement building on a lot 25 by 100, has been held by the Norrie family since 1853. It is the last of the famous old structures on the block between 35th and 36th streets to give way to business, and was held by the estate at \$450,000. Pease & Elliman and Douglas L. Elliman & Co. negotiated the transaction.

Buyer for "Glen Cairn."

Irving Judis has bought the twelve-story apartment known as the Glen Cairn, at the northeast corner of 99th street and Riverside Drive, on plot 112x140. The building is one of the latest modern houses on the drive. The Norwood Realty Company, Leopold Stern, president, is the seller. Charles Berlin was the broker.

Food Corporation Buys.

The Foods Products Corporation, Julius Kessler, president, bought from Mrs. Emily B. Hopkins, through Wm. A. White & Sons, the Wallace Building, a twelve story structure, at 56 and 58 Pine street, through to 26 and 28 Cedar street, fronting 46 feet in Pine street and 52 feet in Cedar street, with a depth of 135 feet. The buyers will use the building to house its subsidiaries.

Vincent Astor Sells.

Charles F. Noyes Company sold for Vincent Astor to Everett, Heaney & Co., 546 to 556 Broadway and 80 to 92 Crosby street, seven large and small buildings occupying 34,000 square feet. The buyers will occupy 546 and 548 Broadway through to 80 to 83 Crosby street when existing leases expire. The Noyes Company will manage the properties.

Upper Broadway Transaction.

William B. May & Company sold the group of buildings comprising the northwest corner of Broadway and 67th street, 85x131, for The Coastwise Warehouse Co. The property has been held for \$450,000.

The purchaser intends to erect on the site a three-story fireproof building, suitable for use as a high-grade restaurant or automobile showroom.

Pennsylvania Station Sale.

Considerable interest centered upon the Pennsylvania station zone where L. J. Phillips & Co. closed another big deal affecting the group of three and four story buildings at 202 to 212 West 24th street, adjoining the southwest corner of Seventh avenue. The property has a frontage of 108 feet on the

south side of the street. It was sold by the Phillips company on behalf of the Hartford Realty Company to the Mercantile Holding Company, Jacob Wolf, president. It required a number of years for the selling company to accumulate the property. The buildings, which have been altered and now have stores on the ground floor, adjoin two modernized structures at 214 and 216 West 34th street, leased by the Phillips company to the C. and L. Lunch Company for twenty-one years at a net rental of \$350,000.

Women's Exchange Buys Site.

New York Exchange for Women's Work, Mrs. John Seeley Ward, president, purchased 539 and 541 Madison avenue, 50x100, from the No. 539 Madison Avenue Corporation and the King estate, respectively, through Pease & Elliman, for the site of a new home. The association recently sold its home at the northwest corner of Madison avenue and 43d street for \$350,000 to the Oceanic Investing Company, which in turn resold to the Fifth Church of Christ, Scientist, for about \$500,000. The buildings just bought will be remodelled into a six-story structure, to be ready for occupancy next May.

Coronet Apartments Sold.

Everett and I. Randolph Jacobs bought the ten-story Coronet Apartments, at 1,034 to 1,044 6th avenue, northeast corner of 58th street, 100x100.5, from the estate of William E. Burgess, through John Fink. Last January the New York Athletic Club was negotiating for the purchase of the property, but in March the club rejected the proposition.

Pine Street Banking Deals.

Pine street has been the center of a good-sized movement within recent weeks. The bank of the Manhattan Company, Stephen Baker, president, purchased from the Commercial Union Assurance Society, Ltd., the three-story marble front building, 24.1x71.3, at 35 Pine street, formerly occupied by the sellers. The Brown, Wheelock Company was the broker. The property was held at \$350,000. In January, 1912, the premises was leased to Megargel & Co., who subsequently sold its lease to Chandler & Co. It has a few years yet to run. The buying institution is now located at 40 Wall street, abutting.

The Brown-Wheelock Company, Inc., acting with Charles F. Noyes Company and Horace S. Ely & Co., sold for the estate of Ernest R. Adey of Tuxedo, to the Bank of America the property at the southeast corner of Pine and William streets, held at \$500,000. The sale followed the granting of an order by Justice Gavegan for the transfer of the property. A five-story building eighty years old covers the site, which is 42.11x46.11. The Bank of America is at the northwest corner of Wall and William streets. Need for larger space induced the purchase early this year of the ten-story London and Liverpool and Globe Insurance Company Building adjoining the bank's property on William street and surrounding the Adey property. With the Adey corner the bank will control the entire frontage on William street, 80 feet on Pine street, and 70 feet on Wall street. A large building project is said to be contemplated by the banking institution.

Brown, Wheelock Co., Inc., resold for Harris and Maurice Mandelbaum and Fisher and Irving I. Lewine the twelve-story building, 57.59x71.2, at 30 Pine street, to the Guaranty Trust Co. for its own occupancy. The property was acquired last week by the sellers from the Kean-Van Cortlandt Realty Co. through the same brokers. Adjoining on the west is the home of Speyer & Co., while to the east is the Hanover Fire Insurance Company's building.

Plan Madison Avenue Hotel.

A new fifteen-story apartment hotel is planned for the site at the southeast corner of Madison avenue and 54th street, which has just been sold by I. B. Wakeman as an investment, which estimates that the total broker for Dr. L. Duncan Bulkley to a build-outlay will be about \$1,300,000.

The property is known as 527-531 Madison avenue and consists of three old four-story and basement dwellings owned for many years by Dr. Bulkley, and in one of which he has had his offices. They occupy a combined site fronting 60 feet on Madison avenue and 80 feet on 54th street.

Long Term Wendel Rental.

The estate of the late John G. Wendel has leased for twenty-one years the group of old buildings at 73 and 79 1-2 Maiden lane for an aggregate rental of \$567,000 for the first term. It is said that the lessees are ready to go ahead with the erection of a tall building on the site, to cost about \$1,250,000. The lessees are a syndicate representing tenants in the building, including W. L. Perrin & Son and Mills & Honness, fire insurance brokers. The deal was negotiated by Frederick Southack & Alwyn Ball, Jr.

The property adjoins the sixteen story Royal Insurance Company Building at the northeast corner of William street and Maiden lane and is in the centre of the buying

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activity recently indulged in by insurance interests. To the west is the block recently acquired for the central Federal Reserve Bank Building. It fronts 101.4 feet on Maiden lane and has a depth of 89.2 feet. Most of the site has been in possession of the Wendel family for nearly a century. The lease gives the right of renewal on the same terms.

\$700,000 Candy Store Lease.

M. & L. Hess Inc., have leased for David A. Schulte, Inc., a large store and basement at the northeast corner of Broadway and 43rd street (Hotel Wallack), being about 20x100 with an L 11x40, to the "Mirror," Inc., M. L. Morgenthau, president. Extensive alterations are planned and the premises made ready for occupancy for the "Mirror" the early part of next spring. The lease is for a term of twenty-one years at a rental aggregating \$700,000.

Lessee Will Build.

J. K. Moore has leased for a client of Horace S. Ely & Co. the property, 8 and 10 Liberty place, for a term of twenty-one years, with renewal, to John Matthey & Co. of London, England, dealers in platinum, who will construct a building for their own occupancy.

Big Fifth Avenue Lease.

F. W. Sharp and Henry Shapiro & Co. leased for the estate of John J. Gibbons for twenty years from May 1, 1920, to the Goody Shops, the large store, basement and first loft, comprising 15,000 square feet, at 282 and 284 Fifth avenue, northwest corner of 30th street, at an aggregate rental of \$700,000. This property has been occupied by Gilman Collamore & Co., dealers in fine china, for the past twenty years.

Brown Buys Hotel Majestic

The Hotel Majestic, Central Park West and Seventy-second street, has been purchased by Frederick Brown. The transaction was the biggest single deal ever undertaken at one time by Mr. Brown in his speculative operations in real estate covering a number of years. It is reported that Mr. Brown paid nearly \$3,000,000 for the property. The sellers were the Rothschild Realty Company, and F. V. D. Shaw was the broker. The change of ownership, it was said, would not affect the management of the Majestic, which, since 1915, has been in the hands of Copeland Townsend and George G. Brown, under a long term lease. Eleven stories high, the Majestic covers a plot fronting 204.4 feet on Central Park West and 150

Large Apartments Change Hands.

Paterno Brothers, Inc., Joseph Paterno, president, have sold to an investor, a client of Feinberg & Reis, Inc., four big structures in the vicinity of Riverside Drive and 116th street. The sale involves a quartet of apartments erected by the Paterno Brothers about eight years ago at this point. Earle & Calhoun represented the sellers in the transaction. The sale includes the Coliseum at 435 Riverside Drive, at the south corner of 116th street, a twelve story apartment, with a curved front; the Aqua Vista and the Monte Vista, at 460 and 464 Riverside Drive, respectively, two twelve story houses, and the Sophomore, a ten story apartment at 21 Claremont avenue, abutting Riverside Drive. Feinberg & Reis, Inc., will have charge of the houses for the new owner. The Coliseum has a combined frontage of about 140 feet, formed by the curve of Riverside Drive and 116th street. Its southerly and easterly dimensions are 103.1 and 66 feet, respectively. The Aqua Vista and Monte Vista apartments are on a plot 62.6x100, located just south of 119th street. The Sophomore is on a plot 85x100.

Reduced 'Phone Rates Now Effective

New York telephone subscribers will pay 8 per cent less than they have been paying for local calls beginning Oct. 1. Five cents for five minutes will be the charge between any two boroughs in the greater city.

The new rates, which follow a recent decision of the Public Service Commission, are calculated to bring about an annual aggregate saving of \$2,500,000.

The New York Telephone Company has issued the following statement, explaining the new rates:

"The reduction does not apply to public pay station charges, service connection charges to new subscribers, charges for private lines not connected with the company's general central office system, minor rentals of plant not a part of the general exchange system, or to any toll charges, i. e., local calls, including those between boroughs and long distance tolls.

"Other classes of service not affected included leased toll lines extension and tie lines extending outside of the local service area and minor operating service not a part of the company's local exchange telephone service.

"There is a general reduction in addition to the reductions stated above in the charge for toll calls between boroughs affecting all subscribers, not in the form of a discount, but so arranged that on and after October 1 the maximum charge for a toll call to a point within the city from a subscriber's station will be five cents for the regular five minute period."

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Changes In John C. Orr Company.
Richard S. White and his son Paul M. White have purchased the interests of Henry S. Orr and the Orr Estate in the corporation of The John C. Orr Company. Paul M. White has been elected Vice-President and Director to fill the places formerly held by Henry S. Orr and John G. McPherson has been elected Secretary. The other officers of the company are Richard S. White, president, and J. Richard Steers, treasurer. The directors of the company are Richard S. White, J. Richard Steers, Henry Steers, Walter Fitch, Jr. and Paul M. White.

Foundation Company, Woolworth Building, 233 Broadway, announces the establishment of an office at 16 Rue De La Pepiniere, Paris, and that is prepared to undertake operations in European countries. American corporations contemplating engineering or construction works abroad can arrange at the New York office for the carrying out of every detail of the project, thereby saving the delays and complications incident to negotiations with foreign firms. The French organization operates under the name of "Fondations, Constructions, Travaux Publics."

STABLES AND GARAGES.

BROOKLYN—Parson & Lantry, 30 Church st., Manhattan, have the general contract for a 1-sty brick and concrete garage 104x200 ft in the east side of Humboldt st., 5 ft north of Salyer st., for Tontry & Miller, 425 Greenpoint av., owners, from plans by Thompson & Millem, 640 Broadway, Manhattan, architects and engineers. Cost \$20,000.

Statement of the Ownership, Management, Circulation, etc., Required by the Act of Congress of August 24, 1912.

Of Real Estate Record & Builders' Guide, published weekly at New York, N. Y., October 1, 1919.

State of New York
County of New York

ss.:
Before me, a Notary Public in and for the State and county aforesaid, personally appeared Frank E. Perley who, having been duly sworn according to law, deposes and says that he is the President of the Record & Guide Company, publishers of the Real Estate Record & Builders' Guide, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business manager are:

Publisher—Record & Guide Company, 119 West 40th St., New York, N. Y.

Editor—Frank E. Perley, 119 West 40th St., New York, N. Y.

Managing Editor—Frank E. Perley, 119 West 40th St., New York, N. Y.

Business Managers—None.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of stock.)

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3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state.) None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

FRANK E. PERLEY,
President of Record & Guide Company Publishers of Real Estate Record & Builders' Guide,

Sworn to and subscribed before me this 26th day of September 1919.

(Seal)

Notary Public No. 184, New York County.
(My commission expires March 30, 1920.)

HENRI DAVID,

Classified Advertisements

Wants and Offers. For Sale and For Rent—Rate 15c. per line; count six words to the line.

Employers anxious to secure help (clerical or professional), or employees wishing to obtain a position or better a present one will find this department of the Record and Guide the quickest and most direct method of bringing their wants to the attention of the largest number of interested readers, in the real estate or building professions.

No medium reaching real estate interests affords owners, brokers, and executors wishing to dispose of desirable property (in or out of the city), so favorable an opportunity to bring the merits of their propositions to the attention of possible buyers as does the For Sale and For Rent section of the Record and Guide.

PROPOSALS

NOTICE TO CONTRACTORS: Sealed proposals for Soot Blowers, Additional Power House Equipment at the Brooklyn State Hospital, Brooklyn, N. Y., will be received by the State Hospital Commission, Capitol, Albany, N. Y., until 3 o'clock P. M., on Thursday, November 20, 1919, when they will be publicly opened and read. Proposals shall be enclosed in an envelope furnished by the State Architect, sealed and addressed and shall be accompanied by a certified check in the sum of five per cent (5%) of the amount of the proposal. The contractor to whom the award is made will be required to furnish surety company bond in the sum of fifty per cent (50%) of the amount of the contract within thirty (30) days after official notice of award of contract and in accordance with the terms of Specification No. 3370. The right is reserved to reject any or all bids. Specifications and blank forms of proposal may be consulted at the Brooklyn State Hospital, Brooklyn, N. Y., at the New York Office of the Department of Architecture, Room 618, Hall of Records, and at the Department of Architecture, Capitol, Albany, N. Y. Specifications and blank forms of proposal may be obtained at the Department of Architecture, Capitol, Albany, N. Y., upon reasonable notice to and in the discretion of the State Architect, L. F. Pilcher, Capitol, Albany, N. Y.

Dated, October 31, 1919.

E. S. ELWOOD,
Secretary, State Hospital Commission.

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BROOKLYN, NEW YORK

REAL ESTATE STATISTICS**Record of Conveyances, Mortgages, Mortgage Extensions and
Building Permits Filed in Each Borough During the Week.**

(Arranged with figures for the corresponding week of 1918. Following each weekly table is a résumé from January 1 to date.)

MANHATTAN**Conveyances**

	1919 Nov. 1 to 5	1918 Nov. 1 to 7
Total No.	302	102
Assessed Value	\$30,810,500	\$5,342,500
No. with consideration	43	10
Consideration	\$2,026,450	\$628,125
Assessed Value	\$1,850,600	\$211,200
Jan. 1 to Nov. 5	1919	1918
Total No.	8482	5,080
Assessed Value	\$552,628,750	\$294,768,180
No. with consideration	1308	776
Consideration	\$48,800,211	\$32,502,615
Assessed Value	\$47,687,200	\$36,038,400

Mortgages

	1919 Nov. 1 to 5	1918 Nov. 1 to 7
Total No.	261	52
Amount	\$4,729,375	\$808,000
To Banks & Ins. Cos.	30	8
Amount	\$1,266,225	\$118,000
No. at 6%	96	26
Amount	\$1,997,384	\$369,750
No. at 5½%	34	2
Amount	\$675,350	\$34,000
No. at 5%	36	12
Amount	\$1,267,225	\$249,050
No. at 4½%	.....	1
Amount	.....	\$5,000
No. at 4%	.....	.....
Amount	.....	.....
Unusual Rates	1	1
Amount	\$3,750	\$25,000
Interest not given	94	10
Amount	\$785,666	\$125,260
Jan. 1 to Nov. 5	1919	1918
Total No.	4834	2,050
Amount	\$139,679,148	\$46,610,918
To Banks & Ins. Cos.	812	339
Amount	\$48,075,375	\$21,770,647

Mortgage Extensions

	1919 Nov. 1 to 5	1918 Nov. 1 to 7
Total No.	22	23
Amount	\$2,014,750	\$606,500
To Banks & Ins. Cos.	11	17
Amount	\$1,752,500	\$389,000
Jan. 1 to Nov. 5	1919	1918
Total No.	1,163	1,052
Amount	\$82,933,413	\$68,427,097
To Banks & Ins. Cos.	646	459
Amount	\$66,702,443	\$42,248,207

Building Permits

	1919 Nov. 1 to 5	1918 Nov. 2 to 8
New Buildings	19	.....
Cost	\$2,026,000	.....
Alterations	\$391,650	.....
Jan. 1 to Nov. 5	1919	1918
New Buildings	322	153
Cost	\$60,211,711	\$7,968,350
Alterations	\$24,480,945	\$8,426,144

BRONX**Conveyances**

	1919 Nov. 1 to 5	1918 Nov. 1 to 7
Total No.	297	77
No. with consideration	17	4
Consideration	\$168,155	\$33,000
Jan. 1 to Nov. 5	1919	1918
Total No.	7856	3,863
No. with consideration	669	442
Consideration	\$7,475,959	\$4,214,774

Mortgages

	1919 Nov. 1 to 5	1918 Nov. 1 to 7
Total No.	181	34
Amount	\$1,237,932	\$185,900
To Banks & Ins. Co.	4	2
Amount	\$78,300	\$35,500
No. at 6%	106	18
Amount	\$685,022	\$68,600
No. at 5½%	35	9
Amount	\$313,600	\$36,800
No. at 5%	17	2
Amount	\$112,035	\$39,000
No. at 4½%	1	.....
Amount	900	.....
Unusual rates	.....	1
Amount	.....	\$4,500
Interest not given	22	4
Amount	\$126,375	\$37,000

Jan. 1 to Nov. 5

Nov. 1 to 7

Total No.	4537	1,508
Amount	\$30,520,692	\$9,801,993
To Banks & Ins. Cos.	194	86
Amount	\$2,594,042	\$1,245,042

Mortgage Extensions

	1919 Nov. 1 to 5	1918 Nov. 1 to 7
Total No.	15	7
Amount	\$209,500	\$34,500
To Banks & Ins. Cos.	2	1
Amount	\$57,000	\$7,500
Jan. 1 to Nov. 5	1919	1918
Total No.	698	313
Amount	\$11,121,502	\$5,830,007
To Banks & Ins. Cos.	197	74
Amount	\$5,805,600	\$1,997,700

Building Permits

	1919 Nov. 1 to 5	1918 Nov. 1 to 7
New Buildings	100	1
Cost	\$685,100	\$10,000
Alterations	\$93,975	\$4,300
Jan. 1 to Nov. 5	1919	1918
New Building	772	178
Cost	\$16,867,790	\$3,924,400
Alterations	\$1,618,971	\$841,618

BROOKLYN**Conveyances**

	1919 Nov. 1 to 5	1918 Sept. 31 to Nov. 6
Total No.	1427	448
No. with consideration	77	28
Consideration	\$653,475	\$317,680
Jan. 1 to Nov. 5	1919	1918
Total No.	46,139	20,422
No. with consideration	2,593	1,398
Consideration	\$27,078,422	\$11,752,724

Mortgages

	1919 Nov. 1 to 5	1918 Oct. 31 to Nov. 6
Total No.	1234	328
Amount	\$4,663,279	\$846,762
To Banks & Ins. Cos.	123	20
Amount	\$748,550	\$61,500
No. at 6%	1,019	239
Amount	\$3,500,338	\$510,662
No. at 5½%	177	41
Amount	\$1,009,921	\$184,400
No. at 5%	16	20
Amount	\$85,600	\$64,100
Unusual Rates	3	.....
Amount	\$7,000	.....
Interest not given	19	28
Amount	\$60,420	\$87,600

Jan. 1 to Nov. 5

Jan. 1 to Nov. 6

Total No.	34,005	11,768
Amount	\$125,347,697	\$38,280,666
To Banks & Ins. Cos.	2859	1,121
Amount	\$18,877,378	\$6,149,840

Building Permits

	1919 Nov. 1 to 5	1918 Nov. 1 to 7
New Buildings	148	42
Cost	\$1,717,800	\$215,710
Alterations	\$117,120	\$29,950
Jan. 1 to Nov. 5	1919	1918
New Buildings	8,124	2,613
Cost	\$69,124,169	\$16,014,181
Alterations	\$7,838,501	\$3,524,923

QUEENS**Building Permits**

	1919 Nov. 1 to 5	1918 Nov. 1 to 7
New Buildings	143	15
Cost	\$374,255	\$31,200
Alterations	\$74,273	\$1,310
Jan. 1 to Nov. 5	1919	1918
New Buildings	7,243	1,955
Cost	\$36,742,977	\$6,913,979
Alterations	\$2,946,899	\$1,309,110

RICHMOND**Building Permits**

	1919 Nov. 1 to 5	1918 Nov. 1 to 7
New Buildings	36	2
Cost	\$96,575	\$3,615
Alterations	.....	\$3,850
Jan. 1 to Nov. 5	1919	1918
New Buildings	1649	571
Cost	\$3,474,063	\$1,414,532
Alterations	\$189,476	\$338,521

BUILDING SECTION

Building Industry Shows Increased Activity in the Country Records For Many Years Also Broken in Last Ten Months in the Metropolitan District.

SPLENDID progress in the building situation throughout the United States is disclosed by the October report of the F. W. Dodge Company showing the number and classifications of the new building and engineering construction actually placed under contract during the month.

The figures show that during the month of October, in the territory north of the Ohio and east of the Missouri Rivers, building contracts amounted to \$311,382,005, which was greater than the figure for any previous month of the current year. The October figure shows an increase of \$76,801,000, or 33% over the total for September which total was somewhat less than that for August.

The October figures brought the total for contract awards for the first ten months of 1919 up to \$2,111,425,000, which is greater than the total for any entire year previous to 1919. In fact these figures indicate an actual volume of building operations during the first ten months of 1919 somewhat greater than the actual average annual volume for the five years previous to 1919.

Entire territory statistics show that the \$311,382,005 committed for building and engineering projects during October represents a total of approximately 8,500 separate operations. These may be sub-divided into broad groups as follows: 1264 business buildings, such as stores, offices, lofts, etc., \$45,938,616; 195 educational buildings, \$13,247,476; 80 hospitals and institutions, \$6,333.50; 977 industrial projects including plants, factories, shops, warehouses, etc., \$78,249,060; 19 structures for the exclusive use of the army and navy, \$1,355,900; 69 public buildings, \$1,158,534; 711 public works and utilities, \$42,333,878; 111 religious and memorial buildings, \$3,109,850; 4991 residential projects and including apartments, flats, tenements and one and two-family dwellings, \$105,663,228; 146 social and recreational buildings, \$13,972,553 and one miscellaneous, \$20,000.

The total of building and engineering contracts awarded for the district that includes the State and City of New York and New Jersey, north of Trenton, for the month of October is \$53,219,000. This total is less than the amount for the month previous by \$14,081,000. The October figures for the Metropolitan district show the expenditures of \$21,922,000 for new residential construction, \$11,409,000 for industrial and manufacturing projects and \$6,245,000 for commercial structures. In this territory the total expenditure for new construction for the first ten months of the current year is \$453,093,000 which is the highest figure recorded for this district for the past ten years.

Contracts awarded during October throughout the New England district amounted to \$32,384,000, of which \$7,351,000 was for new residential projects; \$13,621,000 for manufacturing construction, and \$6,536,000 for new business buildings of various kinds. The gross total for October shows an increase of \$2,581,000 over the figures for September and brings the total for ten months' business in New England up to \$188,109,000 which is the record figure for any ten months since the records began in 1901.

A marked increase in the construction of new buildings and engineering works is shown to have occurred in the Philadelphia district during the month of October, 1919, when the totals are compared with those for September. The total for last month is \$46,425,000 showing an increase over the month

previous of \$10,576,000 or approximately 30%. Of the October total of \$46,425,000, there was expended for residential construction, \$19,137,000; for manufacturing buildings, \$6,427,000; and for new business structures, \$10,927,000.

In the Philadelphia district the grand total for new building and engineering construction for the first ten months of 1919 is \$328,424,000 which is \$46,207,000 less than for the same period in 1918 when the total of \$374,631,000 contained an item for government projects amounting to 45% of the whole. In the October, 1919, figures there is practically no Government work included so that the record may be taken as indicating the extent to which builders are making good the building deficiency of this region.

The total for contracts awarded in the Pittsburgh district, which includes Western Pennsylvania, West Virginia and Ohio, for the month of October 1919, is \$61,622,000 of which \$15,385,000 was devoted to residential projects of various kinds; \$18,245,000 for factories, warehouses and other industrial construction and \$6,977,000 for various types of business structures. From January 1, 1919, to November 1, 1919, the grand total for new building and engineering construction in the territory contiguous to Pittsburgh is \$341,052,000 which is the largest total for similar work for the ten years during which records have been kept. The corresponding figure for 1918 was only \$331,292,000 but fully 35% of this was for direct government work practically none of which is included in the figures for 1919.

The Central West district, including the States of Illinois, Indiana, Iowa, Wisconsin, Michigan and parts of Missouri and Eastern Kansas, expended during the month of October 1919 a total of \$106,314,000 of which \$36,877,000 was for new housing accommodations, \$27,546,000 for new manufacturing projects and \$13,655,000 for business buildings of various types. The grand total for new construction in this territory for the first ten months of the current year is \$749,120,000 which is more than \$200,000,000 greater than the previous high record (1917).

In the Northwestern District, which includes Minnesota and North and South Dakota the commitments for new buildings and engineering projects for October 1919 amounted to \$11,418,000. Of this total \$4,992,000 was for dwellings; \$999,000 for manufacturing structures and \$1,597,000 for various types of commercial buildings. During the first ten months of this year the total for contract awarded in this district amounts to \$51,654,000 an amount that has been exceeded only once, in 1916, when the total for the ten months' period was \$60,974,000 the highest ever recorded.

The Building Managers' and Owners' Association of New York held its first evening meeting of the season at the Advertising Club on Tuesday evening, October 14 and was well attended. J. Beaumont Spencer of the Sinclair Oil Company gave a short talk on fuel oil, and the value of its use to buildings. Wm. H. Ballard of Boston, another guest of the evening, also spoke on the experience of Boston Building Managers in connection with oil burning equipment in office buildings. The report of Wm. T. Ropes, Chairman of the Legislative Committee, gave a resume of the results of hearings before the Board of Standards and Appeals relative to the storage and use of fuel oil.

Have Written Many New Building and Industrial Bond Issues

Method Explained by Which Large Amount of Money for Construction Work Has Been Obtained.

WHEN the armistice was signed there was quite a general feeling that construction costs, as well as the prices of general commodities, would recede. The result was a considerable amount of hesitation in the building industry and an unwillingness on the part of the many lending institutions to finance building enterprises. Many interests took the attitude that, with the war pressure removed, prices would immediately seek lower levels and that much, therefore, would be gained by holding off. S. W. Straus & Co. took the position that the general range of prices would continue to mount higher and that it was the part of wisdom to go ahead with building enterprises. As the result of this policy the company continued to underwrite building and industrial bond issues which they considered sound from an investment standpoint. Explaining their activities Mr. S. W. Straus has made the following statement for the Record and Guide:

"In New York, as well as in a number of other important American cities, this firm has, during recent months, made loans on many millions of dollars worth of new construction. Some of the bond issues underwritten by this firm in New York alone since the signing of the armistice have been: National Association Building, \$2,500,000; Willys-Overland Building, \$600,000; Stratford Apartment House, \$1,400,000; John Thompson Press, \$350,000; 910 Fifth Avenue Corporation, \$2,000,000; Linnard Hotel, \$6,500,000 and a number of others. Thus a considerable part of the building activity going on in New York City at the present time is a direct result of the financial policies of S. W. Straus & Co. It might be mentioned also that during the week announcement was made that this firm has arranged to underwrite two first mortgage serial 6 per cent bond issues amounting in all to \$8,500,000, in Atlantic City, including a Ritz-Carlton hotel, a large addition to the Ambassador, a convention hall and theatre, a group of California bungalows, an employes' hotel and a group of arcades, shops and apartments all of which, comprises by far the largest single construction enterprise ever launched at the famous New Jersey resort. Inasmuch as this house is contributing very substantially to building activities, not only in New York, but throughout the nation, it is of interest to know something more of their methods of financing which are made clear in the following statement issued to them:—

"As all who are in any way connected with the building industry know, general housing conditions in the United States today are far below normal. The war has been over almost one year now, yet the building deficit is still so marked that conditions during the ensuing winter will be most acute. The capital requirements for new buildings and alterations in the five boroughs of Greater New York are well over the half billion dollar mark, and it is estimated \$3,000,000 all over the country.

"In financing these vast needs it will be necessary for the construction industry to go to the general investing public. This field long has been made use of in financing railroads, public utilities and industrial corporations, but the realty market has very largely depended for its financial support on such large lending institutions as insurance companies, trust companies and savings banks. The first mortgage real estate serial bond divided into issues of popular denomination furnishes the ideal medium by which the general investing public can give financial support to the vast building program needed by this nation. Since the preponderance of building requirements consists of large projects running into hundreds of thousands and even millions of dollars, it would be futile to look for any great amount of direct help from the public, unless the mortgages on these buildings were negotiated in the form of bond issues so divided that the individual investor

could participate in them. It is in this way that the man with \$100, \$1,000 or \$10,000 can be of direct help in the upbuilding of our great American cities and derive his rightful investment benefits therefrom.

"As to the amount of equity required or the exact percentage on which we will make a loan, we are governed, of course, by conditions. We insist on a safe equity, for the thorough protection of the investment, as well as a net annual income which must be at least two and half times the greatest annual interest charge. We require that all our loans shall be reduced by annual or semi-annual serial payments of the income of the property, generally beginning the second year. These amortization requirements average about 5 per cent. of the loan. Furthermore, we require that these payments, both as to principal and interest deposits, be made to us in monthly installments payable in advance. Thus we are able to keep more closely in touch with the affairs of the borrower, the chance of the diversion of funds to purposes other than the payment of the loan are minimized and the margin of security for the investment gradually increases.

"A most important feature is the reduction of foreclosure possibilities. A first line of defense against foreclosure, in the case of apartment house loans, is the monthly payment and the second one is the assignment of rentals. Inasmuch as the loan is made (in addition to adequate tangible security) on the basis of the income from the property being sufficient to pay amortization charges, the possibilities of foreclosure are remote.

"The mortgage on the property is in the form of a first mortgage serial real estate bond issue. These bonds, which bear six per cent. payable semi-annually, are in denominations of \$1,000, \$500 and \$100. Instead of signing one bond and mortgage (as in the case of an ordinary mortgage loan) the borrower signs all of the individual bonds of the entire issue secured by a first mortgage to a trustee.

"Each bond, therefore, of whatever denomination, participates equally and ratably in the mortgage against the property so that the safety of all the bonds is equal.

"These bonds have the merit of combining the temporary building loan with the permanent loan, running on the longest maturity eight to fifteen years (in most cases ten years). Thus the borrower is free from the annoyance of having to refinance his building from time to time and renew his loan in what may be an unfavorable loan market. When the final maturity comes the reduced loan naturally is easy to refinance because it represents only a small proportion of the value of the property.

"One of the great advantages of the first mortgage real estate bond from the standpoint of the small investor, as against an ordinary mortgage, lies in the fact that the bond issue is protected by a far larger equity. For example, if a \$3,000 loan is made on a \$5,000 property it is a 60 per cent. loan with only a \$2,000 equity. Contrast this with a bond issue of \$600,000 against property valued at \$1,000,000 which also is a 60 per cent. loan. But it is far safer than the small mortgage because the equity protecting it is \$400,000 an amount which will stand a great amount of hammering by adverse conditions before the safety of the loan actually is impaired.

"These bonds permit the investor with a comparatively small amount of money to participate in loans of millions of dollars on the same footing as the largest investor. They make it possible for the man with limited resources to invest his savings in first mortgage real estate securities which, as a class, are recognized as among the safest forms of investment known. It is in reality a plan of democratizing investments by spreading the ownership of mortgages throughout the nation."

Labor Troubles Not Retarding New Construction Projects

F. W. Dodge Company Statistics for Week Show New Construction Planned and Contracted for Equal \$27,000,000.

DESPITE continued labor disturbances among a number of the trades affiliated with the local building industry there has been no drop in the volume of new construction being planned by the architects and engineers in this section. According to the figures prepared by the F. W. Dodge Company it is shown that during the week of October 25 to 31 inclusive projected building and engineering construction to the approximate value of \$10,468,000 was being planned and during the same period new contracts for building operations were awarded that will call for an outlay of more than \$17,000,000.

These figures involve the construction within New York State and New Jersey, north of Trenton, and show that in general the building situation is in a very promising condition. For some weeks past the figures have averaged well with those of the past week and from the reports coming in from all parts of this territory the local building interests are optimistic that structural activity on a large scale will be maintained practically throughout the winter months provided weather conditions permit.

New projects for which plans were being prepared during the week of October 25 to 31 numbered 354 and were grouped as follows: 52 business buildings, including stores, offices, lofts, etc., \$1,383,000; 5 educational buildings, \$260,500; 6 hospitals and institutions, \$234,500; 54 factory and industrial buildings, \$2,252,500; 1 new structure for the U. S. Army, \$16,000; 2 public buildings, \$20,000; 14 public works and utilities, \$1,226,300; 1 memorial building, \$7,000; 217 residential projects, including apartments, flats, tenements and one and two-family dwellings, \$4,629,000 and 2 social and recreational buildings, \$255,600.

Among the 474 projects for which contracts were placed during the week of October 25 to 31 inclusive included 81 business buildings, \$3,967,000; 3 educational buildings, \$315,000; 6 hospitals and institutions, \$1,051,000; 78 factory and industrial buildings, \$4,032,000; 3 public buildings, \$27,000; 21 public works and utilities, \$676,400; 4 religious and memorial buildings, \$110,000; 270 residential projects of various kinds, \$6,454,700, and 8 social and recreational buildings, \$461,600.

PERSONAL AND TRADE NOTES.

Louis Gold, general contractor, 44 Court street, Brooklyn, is estimating upon a number of important building projects in Greater New York. In addition to estimates on sub-contracts he desires samples, catalogues and price lists of all building materials and supplies.

Colonel W. A. Starrett, who served throughout the war as the chairman of the Emergency Construction Committee of the War Industries Board at Washington, D. C., was on October 1 elected a vice-president and director of the Geo. A. Fuller Company.

Richard R. Neely, architect, recently opened offices at 1619 Chestnut street Philadelphia, Pa., and desires samples and catalogues of building materials and supplies.

Severance & Van Alen, architects, recently moved their offices from 4 West 37th street to 111 East 40th street.

George Herbert Gray, A. I. A., Architect, Landscape Architect and Community Planter announces his future offices as 367 Prospect Street, New Haven, Connecticut and 1402 Broadway, New York. Mr. Gray retired from the firm of Gray & Wischmeyer of Louisville in June 1917 to enter the Engineer Corps in the Army. He served as Major in various capacities in this country and in France. At the time of returning he was Commandant of the now famous Army School of Fine Arts at Bellevue, Seine et Oise, and as head of the City Planning Department in the same school. Complete catalogues are requested at the New Haven office.

American Chimney Corporation, a recently organized company, has offices at 147 Fourth avenue, New York; Stephen Girard Building, Philadelphia; and Oliver Building, Boston. The officers are P. H. Walther, President; R. T. Mickle, Vice-President; J. W. Stetson, Secretary; R. P. Weber, Treasurer. These constituted the staff of the H. R. Heinicke Company, which was lately sold by the Alien Property Custodian.

M. A. Long, announces that after twenty consecutive years of service in the engineering department of the Baltimore & Ohio Railroad Company, he has resigned as architect and assistant to the chief engineer, and on September 15, under the name of the M. A. Long Company, with offices in the Munsey Building, Baltimore, Md., engaged in a line of general engineering work as follows: consulting, making reports, making plans and specifications, construction on cost plus fixed fee basis. This firm will specialize in work of the following kinds: stations, hotels, office buildings, shops, power houses, storage warehouses and grain elevators, cold storage warehouses, piers and terminals and industrial plants of every description.

Concrete Pile & Foundation Co., E. G. Gardner, general manager, and Maurice Blumenthal, engineering director, announces the opening of offices at 16 Court street, Brooklyn, where they will carry on an engineering and contracting business specializing in concrete piling for foundations, dams, docks, retaining walls, piers and sea walls.

Success of G. Richard Davis
An announcement of the award of a contract for the construction of a sixteen-story building at the southeast corner of Seventh avenue and 36th street, to G. Richard Davis & Co., Inc., has brought forth considerable comment regarding the unusual success that has attended this firm since it was organized early this year to conduct a general contracting business.

G. Richard Davis is the president of the firm. Walter Reid, Jr., formerly of the Reid-Palmer Construction Co. is the secretary,



G. RICHARD DAVIS

and included in the personnel of the company are men well known in the building trades as experts in all details of engineering and construction.

For twenty-five years Mr. Davis has been associated with the firm of A. L. Mordecai & Son and is still a partner of Benjamin Mordecai, the present head of that firm, in real estate operations and in the management and sale of the many properties they own. Mr. Mordecai's desire to retire from active participation in the building branch of the business made it necessary early this year for Mr. Davis to take over that part of the work which he did by organizing the firm of G. Richard Davis & Co., Inc. Mr. Davis is unusually well qualified to conduct a building business on a large scale. For many years his firm specialized in making building loans and his broad experience in all classes of construction, study of plans and specifications, and computation of costs, assures a high degree of structural service

TRADE AND TECHNICAL SOCIETY EVENTS.

American Society of Mechanical Engineers—Monthly meeting the second Tuesday of each month. Calvin W. Rice, secretary, 29 West 39th street.

New York State Retail Hardware Association will hold its annual convention and exhibition at Syracuse, N. Y., February 17 to 20, inclusive. Headquarters will be at the Onondaga Hotel. The exhibition will be in the State Armory in Jefferson street. John B. Foley, 607 City Bank Building, Syracuse, N. Y., secretary.

Electric Hoist Manufacturers' Association, through its New York engineering committee, has recently prepared for distribution a booklet on "Facts for Operators of Electric Hoists." Copies of this may be obtained on application to the secretary, W. C. Briggs, 30 Church street.

American Road Builders' Association is perfecting the plans for the forthcoming Seventeenth Annual Convention, Tenth American Good Roads Congress and the Eleventh Good Roads Show that is scheduled to be held in the First Regiment Armory, Louisville, Ky., February 9 to 13, 1920. E. L. Powers, 150 Nassau street, New York City, secretary.

both from a technical and business standpoint.

Some years ago Mr. Davis gave a course of lectures on building construction at the 57th Street Branch of the Y. M. C. A. which he continued for three years. In 1907 Messrs. Mordecai and Davis built their first apartment house, known as the "Allenel" in West 93d Street, and later in rapid succession constructed the "Allenhurst" and the "Alledale" in the same neighborhood. During 1911 and 1912 the same firm erected the "Montana," the first apartment house on Park avenue, south of 58th street, and one of the largest and best of its type in the city. This structure is twelve stories in height and has a ground area covering approximately sixteen city lots. Since this time Mr. Davis has been increasingly active in building construction and together with Mr. Mordecai undertook the construction of a number of important structures for others. Among these were included the large business and office building at 42d street and Broadway for Brokaw Brothers, a handsome private residence at Brookville, L. I., for Howard C. Brokaw, a number of loft and business buildings in this city, several private residences and a number of important institutional projects in the Metropolitan district.

During the latter part of the war Mr. Davis was connected with the Bureau of Industrial Housing in Washington, where he acted as assistant manager of a Division and as Chief of the Furniture and Equipment Section. Since February of this year G. Richard Davis & Co., Inc., have obtained a large number of important building contracts and in point of work actually under construction are doing as much building as any firm in this city.

CURRENT BUILDING OPERATIONS

BUILDING interests of the city are now generally optimistic that the labor difficulties are well in hand and that from now on the industry will not be hampered materially by strikes or lockouts. In the majority of instances where trades have either been on strike or locked out, the workmen have returned to their jobs after settlements or pending the outcome of arbitration.

During the past few weeks there has been considerable activity among the architects and engineers in the preparation of plans and specifications for new building and engineering projects scheduled for early construction in the Metropolitan district and the surrounding territory and it now appears as though there would be a large volume of active building throughout the winter months provided the weather conditions permit.

Apartment house construction in the Bronx and Brooklyn continues to be a strong feature of the current building situation and in the outlying sections of the city and in the nearby suburbs speculative interests are very active in building hundreds of one and two-family dwellings. Although during the summer and early autumn months a large number of small houses were completed and turned over for occupancy the demand for buildings of this type is apparently undiminished and builders who are engaged in this form of activity are having practically no difficulty in disposing of their buildings at a good margin of profit and for the most part some time prior to the actual completion of the house. Many small dwellings are now being sold direct from the plans for early spring occupancy and according to the present outlook speculative builders will continue their operations on a large scale for some time to come.

The local building material markets have been especially active for the past two or three weeks and the demand for supplies has every appearance of growing. The price situation is practically unchanged. Throughout the markets there is the same upward tendency that has marked the past year or more and while some materials seem to have about reached their topmost levels there are others that are still climbing to new heights

and no one is willing to hazard even a guess when the peak will be reached.

Common Brick—The wholesale market for Hudson River common brick has been exceptionally active for the past week or more. Barges are disposed of just as soon as they are docked and the demand is considerably in excess of the supply. The wholesale price alongside dock and it is rumored that during the past week some loads of particularly high grade brick have brought even higher prices. The producers are greatly hampered by a scarcity of labor at loading points and if the required help was obtainable a much better delivery of brick could be maintained. Brooklyn continues to be the principal point

of consignment for Hudson River commons but the demand is strong from practically all other parts of the Metropolitan district. The manufacturing season has now practically terminated along the Hudson River. All of the open yards have ceased operations for the winter but a few covered plants are still in operation and will be until the weather conditions make further production impossible. There is a large amount of brick at the plants and building interests are assured of an ample supply until the 1920 production season commences.

Summary—Transactions in the North River common brick market for the week ending Friday, November 7, 1919. Condition of market: Demand excellent; prices very firm at

BUILDING COMMODITY PRICES

CURRENT prices for building materials and supplies as quoted by leading dealers and jobbers in the city for delivery in New York:

Note—Price changes are indicated by bold-face type.

Brick (Wholesale, on Dock, N. Y.), per thousand:

For delivered prices in Greater New York add cartage, handling, plus 10 per cent.
Hudson River, best grades. \$18.00 to —
Hudson River, "off loads". — to —
Raritan ————— No quotation
Second-hand brick, per load of 1,500 delivered ————— \$15.00 to —

Face Brick—Delivered on job in New York:

Rough Red ————— \$37.00 to —
Smooth Red ————— 37.00 to —
Rough Buff ————— 42.00 to —
Smooth Buff ————— 42.00 to —
Rough Gray ————— 45.00 to —
Smooth Gray ————— 45.00 to —
Colonials ————— 25.00 to —

Cement—Delivered at job site, in Manhattan, Bronx, Brooklyn and Queens:
Domestic Portland cement, per bbl. \$3.25
Rebate for bags, 15c each.

Gravel—Delivered at job site in Manhattan and Bronx:

1½-in., Manhattan deliveries, per cu. yd. \$3.25
Bronx deliveries ————— 3.50
¾-in., Manhattan deliveries ————— 3.25
Bronx deliveries ————— 3.50

Note—Prices for deliveries in Brooklyn and Queens are approximately the same as for Manhattan, except where job is located at a great distance from the waterfront, in which case prices will be slightly higher.

Grit—Delivered at job site in Manhattan and Bronx:

Manhattan deliveries ————— \$2.25
Bronx deliveries ————— 2.50
Hollow Tile—

Exterior—Not used in Manhattan; quotations only on specific projects.

Interior—Delivered at job site in Manhattan, south of 72d street.

2x12x12 split furring. \$63.75 per 1,000 sq. ft.
3x12x12 ————— 102.00 per 1,000 sq. ft.
4x12x12 ————— 114.75 per 1,000 sq. ft.
6x12x12 ————— 153.00 per 1,000 sq. ft.

Note—For deliveries north of 72d street, Manhattan, and in Brooklyn, Bronx and Queens, prices job site are slightly higher, according to location of work, which varies trucking charges.

Lath—
Eastern Spruce delivered at job site in Manhattan, Bronx, Brooklyn & Queens. \$8.00 per 1,000

Lime—
Delivered at job site in Manhattan, Bronx, Brooklyn and Queens:

Finishing Lime (Standard in 300-lb. barrel) \$3.70 per bbl.
Common Lime (Standard 300-lb. barrel) 3.50 per bbl.
Hydrate Finishing, in cloth bags ————— 22.60 per ton
Rebate for bags 10c per bag.

Plaster—
Delivered at job site in Manhattan, Bronx, Brooklyn and Queens:

Neat Wall Cement, in cloth bags ————— \$20.30 per ton
Lath Mortar, in cloth bags. 15.05 per ton
Brown Mortar, in cloth bags .. 15.05 per ton
Finishing Plaster, in cloth bags ————— 24.00 per ton
Rebate for returned bags, 15c per bag.
Finishing Plaster (250-lb. barrel) 3.50 per bbl.
Finishing Plaster (320-lb. barrel) 4.35 per bbl.

Plaster Blocks—
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3-in. (hollow), per sq. ft. \$0.11

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STRIKES of all kinds, little and big, are disturbing the Nation's business and holding back that era of prosperity which is bound to come and come soon.

When prosperity comes, you feel that you will be ready for it. Yes, but will you get your share of the business boom? Not unless you have bought Business Insurance and bought it steadily and consistently. Not unless you have kept up your ADVERTISING through fair weather and foul. Not unless you have preserved your good-will.

The buying public has a short memory. It forgets you and your product and your service, however worthy, if you do not keep your story uninterrupted in plain view. The business graveyard is full of defunct concerns who advertised for a while and then tried to run on momentum. Yes—the strikes are disturbing business, but men of vision who can see beyond the strikes are working NOW for their share in the coming prosperity. And they are doing it by advertising.

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New York

BUILDERS'

MATERIALS AND SUPPLIES

the current level. Quotations: Hudson Rivers, \$18 a thousand to dealers in cargo lots alongside dock. Number of cargoes arrived, 32; sales, 32. Distribution: Manhattan, 12; Brooklyn, 12; New Jersey points, 4; Westchester, 2; Astoria, 1.

Lumber—Conditions in both wholesale and retail lumber markets have changed but slightly during the past few weeks. The demand for practically all kinds of lumber products from building sources is holding strong and according to the present outlook there will be no let-up for some weeks at least. Manufacturing consumers are also important factors in the situation and the chief difficulty at present lies in obtaining prompt

shipment of orders as the stocks in the local yards are not up to the requirements of extremely active business and the wholesalers have experienced more or less trouble in getting adequate supplies from the manufacturers. Although the conditions at production points are somewhat better than they have been recently and there are strong prospects of further improvement it will require some time yet before manufacturing conditions are such that producers will be in a position to supply all of the wants of the trade without some waiting for deliveries. Lumber prices continue very firm and throughout the market there is the same upward tendency in prices that has marked

the past year or more. Although some manufacturers and dealers are of the opinion that the price situation is about stabilized it is likely to take some time and with some further increases before the advancing trend is halted and the market actually is stabilized.

Structural Steel—Both fabricators and contractors have been very busy during the past few weeks and from all accounts there is a constantly increasing volume of business being thrown on the market. The local building situation has improved to a great extent recently and steel contractors have practically all of the business on their books that they are capable of handling with efficiency. The price situation is practically unchanged and there is but little prospect of any material variation for some time to come. According to the records of the Bridge Builders and Structural Society for the month of September 1919, it is shown that seventy-eight and one-half per cent. of the entire capacity of the bridge and structural shops of the country was contracted for. This is a considerable increase over the figures for the month previous and indicates a marked improvement of conditions in the steel industry notwithstanding the strike.

Face Brick—This product is moving freely in the New York market with prices ranging from \$38.50 to \$45 a thousand. Dealers are experiencing no difficulty in obtaining orders for face brick in large quantity but they are not always in a position to promise early deliveries. The face brick situation is very promising and from the amount of high class construction in prospect both manufacturers and dealers will be kept busy to capacity throughout the winter months.

Electrical Supplies—Despite the various labor difficulties in the building trades there has been a steady increase in the volume of business in electrical lines and both manufacturers and dealers are of the opinion that conditions will continue to improve throughout the next month and that even throughout the winter the demand for electrical materials and supplies will be excellent. Small house construction is taking a large quantity of electrical supplies and this class of construction will without doubt continue unabated for some time to come. Industrial plants are also heavy buyers for both new structures and important alteration and repair projects. Prices are generally firm and so far as can be predicted no changes are anticipated that will greatly affect the market situation.

IN THE METROPOLITAN MARKETS

Plaster Board—

Delivered at job site in Manhattan, Bronx, Brooklyn and Queens:

27x24x 1/2 in.	0.35	each
27x48x 1/4 in.	0.32	each
32x36x 1/4 in.	0.21	each
32x36x 3/8 in.	0.21	each
32x36x 1/2 in.	0.23 1/2	each

Sand—

Delivered at job in	
Manhattan	\$1.85 to \$2.25 per cu. yd.
Delivered at job in	
Bronx	1.85 to 2.25 per cu. yd.

White Sand—

Delivered in Manhattan...\$4.00 per cu. yd.

Broken Stone—

1 1/2-in., Manhattan delivery	\$3.25 per cu. yd.
Bronx delivery	3.50 per cu. yd.
3/4-in., Manhattan delivery	3.25 per cu. yd.
Bronx delivery	3.50 per cu. yd.

Building Stone—

Indiana limestone, per cu. ft.	\$1.23
Kentucky limestone, per cu. ft.	1.35
Brier Hill sandstone, per cu. ft.	1.50
Gray Canyon sandstone, per cu. ft.	.95
Buff Wakeman, per cu. ft.	1.50
Buff Mountain, per cu. ft.	1.50
North River bluestone, per cu. ft.	1.05
Seam-face granite, per sq. ft.	1.00
South Dover marble (promiscuous mill block), per cu. ft.	2.25
White Vermont marble (sawed), New York, per cu. ft.	3.00

Structural Steel—

Plain material at tidewater; cents per pound:	
Beams and channels up to 14 in.	\$2.72 to —
Beams and channels over 14 in.	2.72 to —
Angles, 3x2 up to 6x8	2.72 to —
Zees and tees	2.72 to —
Steel bars	2.62 to —

Lumber—

Wholesale prices, New York:

Yellow pine, merchantable 1905, f. o. b., N. Y.:

3x4 to 14x14, 10 to 20 ft....\$47.00 to \$65.00

Hemlock, Pa., f. o. b., N. Y.

base price, per M. — to —

Hemlock, W. Va., base price,

per M. — to —

(To mixed cargo price add freight, \$1.50.)

Spruce, Eastern, random car-

goes, narrow (delivered)...\$50.00 to \$60.00

Wide cargoes 50.00 to 60.00

Add \$1.00 per M. for each inch in width over

12 inches. Add \$1.00 per M. for every two

feet over 20 ft. in length. Add \$1.00 per M.

for dressing.

Cypress Lumber (by car, f. o. b., N. Y.):

First and seconds, 1-in... \$68.75 to —

Cypress shingles, 6x18, No.

1 Hearts 17.00 to —

Cypress shingles, 6x18, No.

1 Prime 15.00 to —

Quartered oak 210.00 to —

Plain oak 95.00 to 100.00

Flooring:

White oak, quart'd, select.. 190.00 to —

Red oak, quart'd, select 150.00 to —

Maple No. 1 80.00 to —

Yellow pine, No. 1, common

flat 70.00 to —

N. C. pine, flooring, Norfolk 65.00 to —

Window Glass—

Official discounts from manufacturers' lists:

Single strength A quality first three

brackets 79%

B grade single strength, first three

brackets 80%

Grades A and B, larger than the first

three brackets, single thick 79%

Double strength, A quality 80%

Double strength, B quality 82%

Linseed Oil—

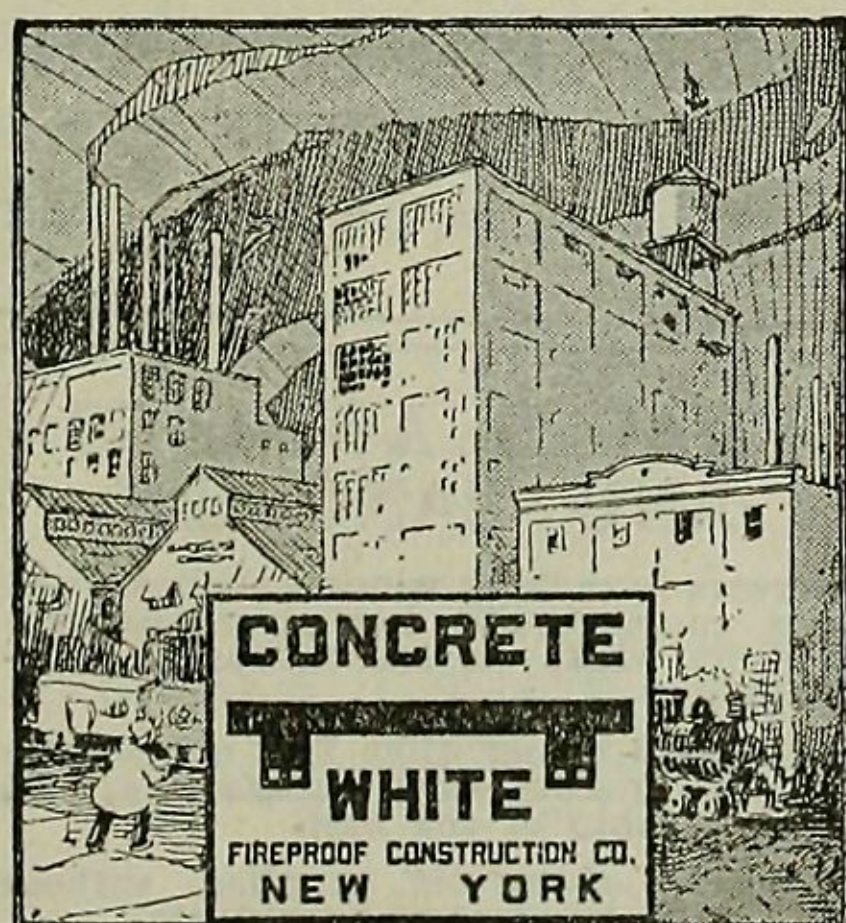
City brands, oiled, 5-bbl. lots..\$2.22 to —

Less than 5 bbls. 2.25 to —

Turpentine—

Spot in yard, N. Y., per gal. ...\$1.83 to \$1.88

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Turner Gets Large Contract.

The U. S. Aluminum Co. recently awarded a contract to the Turner Construction Company, for reinforced concrete extensions to its plant at Edgewater, N. J., the total cost of which will amount to over \$1,000,000. The Edgewater plant is located on the shores of the Hudson at the foot of the Palisades, directly opposite Grant's Tomb. The new building is "L" shaped, 81 feet wide, with each wing 450 feet long and in addition a wing 80 feet by 176 feet. One wing is 7 stories, placed on an existing 3-story building, making a 10-story building. The other wing is 10.9 and 8 stories, the number of stories decreasing because of rising ground at this point. The third wing is 3 stories in height.

Total floor area is 452,000 square feet or about 10.5 acres. These buildings are designed to carry unusually heavy loads; about 500 pounds per square foot. The plans were prepared under the direction of E. S. Fickes, vice-president and chief engineer of the U. S. Aluminum Co., with C. A. P. Turner as consulting engineer on structural design. This new plant will be used for the manufacture of "Wear Ever" aluminum kitchen utensils. An immense electric sign, 215 feet long with letters 14 feet high will tell the "Wear Ever" story nightly to those who go up and down Riverside Drive and the Hudson. Some of the materials that will be required to construct the Edgewater plant are: 40,000 barrels of cement; 14,000 cubic yards of sand; 25,000 cubic yards of gravel; 2,200 tons of steel; 600,000 (approximately) feet of lumber; 214,000 square feet of block flooring; 110,000 square feet of sash.

New Factory at Torrington.

Contracts for the design and construction of a new manufacturing building for The Torrington Manufacturing Co. has been let to the Aberthaw Construction Company of Boston, at a cost of approximately \$100,000. The new building will be 60 by 180 feet, two stories in height, of reinforced concrete, and is expected to be ready for occupancy about the middle of February.

CONTEMPLATED CONSTRUCTION.

Manhattan.

APARTMENTS, FLATS AND TENEMENTS
181ST ST.—Irving Margon, 355 East 149th street, has plans under way for two 6-story brick and limestone apartments, 239x153 ft. to occupy the block front in 181st street. Northern to Haven avenues, for owner and builder to be announced later. Total cost about \$500,000.

SECOND AV.—Lowinson & Schubert, 366 Fifth avenue, have completed plans for alterations to the 5-story brick and stone tenement, 25x75 feet, 1985 Second avenue, for Samuel E. Elkin, 237 East 102d street, owner. Cost \$12,000. Architect ready for bids on general contract.

55TH ST.—D. Everett Waid, 1 Madison avenue, has plans in progress for a 9-story brick, limestone and terra cotta apartment house, 50x100 ft. at 19-21 West 55th street, for the Twenty-One West 55th Street Co., Col. George Roberts, president, 32 Liberty street, owner. Details will be available later.

STABLES AND GARAGES.

47TH ST.—J. M. Felson, 1133 Broadway, is revising plans for a 2-story brick garage 75x100 ft. in the northside of 47th street, 100 ft. west of First avenue, for S. Katz, 1411 Grand Concourse, owner. Cost, \$35,000.

STORES, OFFICES AND LOFTS.

32D ST.—Philip Caplan, 16 Court street, Brooklyn, has prepared plans for a 2-story brick store building, 20x44 ft. at 142 West 32d street, for Henry Brady, Seventh avenue and 23d street, Manhattan, owner and builder. Cost \$15,000.

44TH ST.—Delano & Aldrich, 126 East 28th street, have completed plans for a 7-story brick and limestone store and office building, 25x100 ft. at 10 East 44th street, for Schirmer & Schirmer, 3 East 43d street, owners. Cost, about \$90,000.

BROADWAY—B. H. Whinston, 2 Columbus Circle, has been selected to prepare plans and specifications for a 2-story brick and stone store and office building on plot 100x149 ft. at the southwest corner of Broadway and 135th street, for the C. & L. Realty Co., 205 West 76th street, owner.

TRINITY PL.—J. E. R. Carpenter, 681 Fifth avenue, has plans under way for a 12 and 30-story brick, limestone and terra cotta office building, at 78-86 Trinity pl., through to 111-123 Greenwich street, for a syndicate now forming and represented by Blaine Ewing and J. E. R. Carpenter, 681 Fifth avenue. Details will be available later.

Bronx.

APARTMENTS, FLATS AND TENEMENTS
UNIVERSITY AV.—Springsteen & Goldhammer, 32 Union square, have completed plans for a 5-story brick and limestone apart-

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ment, 100x150 ft. at the northeast corner of University avenue and 188th street, for the Masro Realty Corporation, 2176 Grand Concourse, owner and builder. Cost, about \$225,000.

211TH ST.—Charles Kreymborg, 369 East 163d street, has prepared plans for a 5-story brick and limestone apartment, 135x96 ft. at the southeast corner of 211th street and Isham street, for Patrick J. Dwyer, 1821 Waterloo avenue, owner and builder. Cost, \$125,000.

DWELLINGS.

KEPPLER AV.—Warren G. Faries, 1339 Bristow street, has prepared plans for a 1-2 story brick dwelling, 21x57 ft. on the west side of Keppler avenue, 65 ft. north of 236th street, for John M. Susser, 547 East 183d street, owner and builder. Cost, \$7,500.

FACTORIES AND WAREHOUSES.

PARK AV.—Charles S. Clark, 441 Tremont avenue, has finished plans for a 1-story brick shop 28x52 ft on the east side of Park avenue, 158 ft. north of 178th street, for Broaker & Schneider, 4205 Third avenue, owners and builders. Cost, \$8,000.

138TH ST.—The Advance Novelty Candy Manufacturing Co., 511 East 72d st, contemplates the construction of a 5-sty reinforced concrete factory building on plot 225x100 ft at the southeast corner of 138th st and Willow av. Name of architect and details of construction will be available later.

SCHOOLS AND COLLEGES.

BATHGATE AV.—C. B. J. Snyder, Municipal Bldg., has preliminary plans in progress for a 4-sty brick and limestone public school building at the southwest corner of Bathgate av and east 182d st for the Board of Education of the City of New York, 500 Park av, owner. Cost, \$650,000. Details will be available later.

STABLES AND GARAGES.

WHITLOCK AV.—Irving Margon, 370 East 149th st, has completed plans for a 1-sty brick and stone garage and taxpayer, 220x100 ft on the east side of Whitlock av, between Taile st and Hunts Point av, for the W. B. C. Realty Co., 960 Prospect av, owner and builder.

156TH ST.—L. F. J. Weiher, 271 West 125th st, has prepared plans for a 1-sty brick garage 200x117 ft at the northwest corner of 156th st and Cauldwell av, for the East 169th Street Realty Corporation, J. A. Mulligan, president, 1474 Shakespeare av, owner and builder. Cost, about \$60,000.

Brooklyn.

APARTMENTS, FLATS AND TENEMENTS

MERMAID AV.—Morris Perlstein, 49 Fulton av, Middle Village, L. I., has plans in progress for a 3-sty brick tenement, 20x80 ft at the southwest corner of Mermaid av and 19th st, for A. D. Ajello, 407 Clinton st, owner and builder. Cost, \$15,000.

AMBOY ST.—Cohn Brothers, 361 Stone av, have completed plans for a 4-sty brick tenement, 60x90 ft at the northwest corner of Amboy st and Blake av, for Barnett Baltowsky, 528 Chester st, owner and builder. Cost, \$65,000.

17TH ST.—Morris Perlstein, 49 Fulton av, Middle Village, L. I., has finished plans for six 3-sty brick tenements, 20x70 ft in the west side of 17th st, 265 ft north of Mermaid av, for Isaac Bermo, 2860 17th st, owner and builder. Total cost, \$60,000.

PROSPECT PL.—Cohn Brothers, 361 Stone av, have prepared plans for a 4-sty brick tenement, 50x90 ft with stores at the southeast corner of Prospect pl, and Ralph av, for the Skalborg Realty Co., 714 Broadway, owner and builder. Cost, \$55,000.

BAY 31ST ST.—Shampan & Shampan, 50 Court st, have completed plans for a 4-sty brick and limestone tenement, 60x80 ft at the northeast corner of Bay 31st st, and Cropsey av, for the 82d St. Corporation, 121 Bay 26th st, owner and builder. Cost, \$125,000.

WEST 25TH ST.—Morris Perlstein, 49 Fulton av, Middle Village, L. I., has finished plans for a 4-sty brick tenement 20x63 ft in the west side of West 25th st, 340 ft south of Mermaid av, for F. E. Zera, 847 Bushwick av, owner and builder. Cost, \$10,000.

MERMAID AV.—Morris Perlstein, 49 Fulton av, Middle Village, L. I., has prepared plans for a 3-sty brick tenement, 20x70 ft on the south side of Mermaid av, 40 ft east of West 27th st, for Charles Rosenberg, 3007 West 3d st, owner and builder. Cost, \$10,000.

WEST 37TH ST.—Morris Perlstein, 49 Fulton av, Middle Village, L. I., has completed plans for seven 3-sty brick tenements, 20x70 ft in the east side of West 37th st, 120 ft south of Neptune av, for I. Shepiro, 1410 Surf av, owner and builder. Total cost, \$70,000.

HICKS ST.—A. J. Thomas, 137 East 45th st, Manhattan, is preparing plans for a 6-sty brick and limestone apartment, 45x96 ft at the southeast corner of Hicks and Montague st for Solomon Silk, 106 West 13th st, Bklyn, owner and builder. Cost, \$100,000.

PRESIDENT ST.—Shampan & Shampan, 50 Court st, have completed plans for a 4-sty brick and limestone apartment, 50x125 ft on the south side of President st, 150 ft west of Kingston av, for M. D. Evens, owner and builder, care of architects.

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DWELLINGS.

45TH ST.—Philip Bardes, 230 Grand st, Manhattan, has plans under way for a 2-sty frame dwelling, 25x50 ft, in the east side of 45th st, 100 ft south of Av D, for owner and builder, to be announced later. Cost, about \$10,000.

48TH ST.—S. L. Malkind, 1270 54th st, has plans in progress for a 2-sty brick dwelling in the north side of 48th st, 140 ft east of 15th av, for M. Tager, 1411 47th st, owner and builder. Cost, \$11,000.

BEDFORD AV.—H. Jacobson, 655 54th st has completed plans for a 2-sty brick dwelling, 24x37 ft on the west side of Bedford av, 362 ft north of Av K, for F. A. Doebeli, 667 East 29th st, owner and builder. Cost, \$13,000.

MANSFIELD PL.—A. W. Pierce, 26 Court st, has completed plans for a 2-sty frame dwelling, 20x37 ft in the east side of Mansfield pl, 140 ft north of Av K, for F. C. Vanderpool, Inc., Av S and East 7th st, owner and builder. Cost, \$9,000.

79TH ST.—H. Silberstein, 783 Jefferson av, has prepared plans for a 2-sty frame dwelling, 20x45 ft, in the north side of 79th st, 30 ft west of 23d av, for L. Bernstein, 8655 Bay 12th st, owner and builder. Cost, \$7,000.

LOUISIANA AV.—M. Rothstein, 197 Snediker av, has completed plans for a 2-sty frame dwelling, 20x57 ft on the east side of Louisiana av, 280 ft north of Hegeman av, for Plaks & Freidlander, 704 Hinsdale st, owners and builders. Cost \$18,000.

68TH ST.—F. J. Dassau, 26 Court st, has completed plans for four 2-sty frame dwellings, 22x34 ft in the north side of 68th st, 166 ft west of 22d av, for the D. A. Realty Co, 1409 Av J, owner and builder. Cost \$6,000 each.

VOORHEES AV.—Slee and Bryson, 154 Montague st, have plans in progress for a 2 1/2-sty frame and brick veneer dwelling, 25x40 ft at the southwest corner of Voorhees av and East 19th st, for J. L. McPherson, 2675 East 18th st, owner and builder. Cost 15,000.

OCEAN PARKWAY—Lubroth & Lubroth, 44 Court st, have completed plans for seven 2-sty frame dwellings, 24x60 ft on the west side of Ocean Parkway, 460 ft south of Ditmas av, for the Comfort Homes Corp., 23 Park Row, Manhattan, owner and builder. Total cost \$112,000.

WEST 28TH ST.—Burke & Olsen, 32 Court st, has prepared plans for alterations and extensions to two 3-sty brick and frame dwellings in the west side of West 28th st., 425 ft south of Mermaid av., for D. Esposit, 2954 West 58th st, owner and builder. Total cost \$6,000.

EAST 45TH ST.—C. E. Hildebrand, 350 Fulton st, has prepared plans for five 2-sty brick dwellings, 16x29 ft at the northeast corner of East 45th st and Lenox road for the Barwin Realty Co., 50 East 42d st, Manhattan, owner and builder. Total cost \$30,000.

49TH ST.—Samuel Gardstein, 1154-47th st, has completed plans for a 2 1/2-sty frame dwelling, 26x57 ft on the south side of 49th st, 60 ft west of 16th av, for M. Jonas, 1609 46th st, owner and builder. Cost \$18,000.

WEST 6TH ST.—G. E. Marshall, 341 88th st., has prepared plans for two 2-sty frame dwellings, 16x58 ft in the west side of West 6th st, 270 ft south of Av T, for J. M. McKeefrey, 1416 Broadway, Manhattan, owner and builder. Total cost \$16,000.

EAST 17TH ST.—Slee & Bryson, 154 Montague st, have finished plans for two 2 1/2-sty frame dwellings, 24x41 ft in the east side of East 17th st, 300 ft south of Av K, for A. B. Dietrich, 574 Argyle road, owner and builder. Total cost \$14,000.

EAST 19TH ST.—R. T. Schaefer, 1526 Flatbush av, has prepared plans for a 2 1/2-sty frame dwelling, 20x40 ft in the west side of East 19th st, 100 ft south of Av Q, for M. Shapiro, East 12th st and Av T, owner and builder. Cost \$8,000.

10TH AV.—J. S. Wallace, 1066 49th St, has completed plans for six 2-sty brick dwellings, 21x52 ft on the east side of 10th av, south of 51st st, for the Livedon Heights Building Co., Inc., 1066 49th st, owner and builder. Total cost \$32,000.

KENMORE PL.—Slee & Bryson, 154 Montague st, have plans in progress for six 2 1/2-sty frame dwellings, 18x41 ft in the east side of Kenmore pl, 114 ft south of Av I, for the Irving Developing Corporation 391 Fulton st, owner and builder. Total cost \$6,000.

EAST 10TH ST.—F. J. Dassau, 26 Court st, has plans under way for a 2 1/2-sty frame dwelling, 22x38 ft at the corner of East 10th st and Av L, for the Cossey Homes Co., 1409 Av J, owner and builder. Cost \$7,000.

EAST 19TH ST.—J. A. Boyle, 367 Fulton st, has prepared plans for six 2-sty frame dwellings, 16x39 ft in the east side of East 19th st, 365 ft south of Av T, for the Harris Building, Co., 180 Montague st, owner and builder. Total cost \$27,000.

AV. L.—Slee & Bryson, 154 Montague st, have plans in progress for a 2 1/2-sty frame dwelling at the northeast corner of Av L and Kenmore pl, for Myra Weisberger, 99 Nassau st, Manhattan, owner and builder. Cost about \$10,000.

76TH ST.—J. C. Wandell, 8525 4th av, has plans in progress for s.x 2-sty brick dwellings, 17x44 ft in the north side of 76th st, 110 ft west of Colonial road for the Montrose Building Co., 24 Bay Ridge pl, owner and builder. Total cost \$48,000.

10TH AV.—J. C. Wandell, 8525 4th av, has plans under way for four 2-sty frame and stucco dwellings, 20x60 ft at the southwest corner of 10th av and 83d st, for Frank Schuhle, 903 83rd st, owner and builder. Cost \$10,000 each.

EAST 21ST ST.—R. T. Schaefer, 1526 Flatbush av, Brklyn, has completed plans for a 2-sty frame dwelling, 20x45 ft in the east side of East 21st st, 408 ft north of Ditmars av for Nelson Flandran, 2101 Cortel-you Rd, owner and builder. Cost \$10,000.

AVENUE K.—F. J. Dassau, 26 Court st, has completed plans for a 2-sty frame dwelling, 24x46 ft on the south side of Av K, 50 ft west of East 21st st, for Margaret Sabbatno, 235 President st, owner and builder. Cost \$12,000.

AVENUE Q.—J. A. Boyle, 367 Fulton st, has completed plans for a 1 1/2-sty frame dwelling, 30x55 ft at the southwest corner of Av Q and east 23rd st, for J. Koskoff, 1826 east 14th st, owner and builder. Cost \$9,000.

80TH ST.—Charles Lundberg, 5101 8th av, has completed plans for six 2-sty frame dwellings, 16x57 ft in the south side of 80th st, 122 ft east of 10th av, for John G. Nelson, 542 45th st, owner and builder. Total cost \$25,000.

EAST 40TH ST.—Benjamin Dreisler, 153 Remsen st, has completed plans for four 2-sty frame dwellings, 18x40 ft in the west side of East 40th st, 317 ft south of Av I, for Thomas Crean, 189 Montague st, owner and builder. Cost \$24,000.

77TH ST.—J. A. Boyle, 367 Fulton st, has completed plans for four 2-sty frame dwellings, 19x46 ft on the north side of 77th st, 185 ft east of Narrows av, for C. Seaman, 7623 Narrows av, owner and builder. Total cost \$32,000.

22D AV.—F. J. Dassau, 26 Court st, Bklyn, has completed plans for four 2-sty frame dwellings, 14x38 ft on the north side of 22d av, 29 ft west of East 2d st, for J. D. Ranck, 1409 Av J, owner and builder. Cost \$18,000.

94TH ST.—Seth H. Cutting, 1721 Av J, has completed plans for a 2-sty frame dwelling, 45x33 ft at the southeast corner of 94th st and shore rd, for Robert P. Steele, 879 East 19th st, owner. Cost \$18,000.

81ST ST.—Lubroth & Lubroth, 44 Court st, have plans in progress for two 2 1/2-sty frame dwellings, 21x56 ft in the north side of 81st st, 280 ft west of 19th av, for George Teck, 8410 21st av, owner and builder. Total cost \$20,000.

AVENUE I—Frolling & Holler Inc., 150 Nassau st, Manhattan, have completed plans for a 2-sty brick dwelling, 27x63 ft at the northwest corner of Av I and East 22nd st, for D. Frankel, Av J and East 22d st, owner and builder. Owner will take bids on sub contracts. Cost \$15,000.

OCEAN VIEW AV.—J. A. Boyle, 367 Fulton av, has completed plans for eight 2-sty frame dwellings, 16x36 ft at the southwest corner of Ocean View av and East 3d st, the southeast corner of Lakeland pl and Oceanview av and the south side of Oceanview av, 40 ft west of East 3d st, for Joseph Deposito, 2859 West 31st st, owner and builder. Total cost \$32,000.

MALTA ST.—E. Dennis, 241 Schenck av, has completed plans for two 2-sty brick dwellings, 20x54 ft in the west side of Malta st, 123 ft north of Stanley av, for R. Sangiamo, 32 Malta st, owner and builder. Cost \$11,000 each.

75TH ST.—M. Rothstein, 197 Snediker av, has prepared plans for five 2-sty brick dwellings, 25x65 ft with 1-sty garages, 18x18 ft at the southeast corner of 75th st and 20th av, for Brody & Penrig, 524 Sutter av, owners and builders. Total cost \$65,000.

EAST 45TH ST.—P. Bardes, 230 Grand st, Manhattan, has completed plans for a 2 1/2-sty frame dwelling, 25x54 ft in the east side of East 45th st, 100 ft south of Av D, for A. Fox, 397 West Broadway, Manhattan, owner and builder. Cost \$7,000.

EAST 8TH ST.—R. T. Schaefer, 1526 Flatbush av, has finished plans for a 2 1/2-sty frame dwelling, 24x38 ft in the west side of East 8th st, 140 ft north of Av J, for W. Berdfeld, 2821 Av N, owner and builder. Cost \$12,000.

LYME AV.—T. Goldstone, 50 Graham av, has completed plans for two 2-sty frame dwellings, 20x42 ft on the south side of Lyme av, 260 ft east of Sea Gate av, for J. Ponemone, Sea Gate av, owner and builder. Total cost \$10,000.

57TH ST.—Samuel Millman, 26 Court st, has prepared plans for twenty-eight 2-sty brick dwellings, 24x45 ft in the south side of 57th st, from 9th av to Fort Hamilton Parkway, for M. Jonas, 1609 46th st, owner and builder. Total cost \$150,000.

FACTORIES AND WAREHOUSES.

WYCKOFF AV.—C. L. Otto, 15 Park Row, Manhattan, has completed plans for a 5-sty brick factory, 200x84 ft at the northeast corner of Wyckoff and Willoughby ave, for the Diana Chocolate Co., 382 Jefferson av, owner. Cost \$100,000.

MESEROLE ST.—S. Levingson, 405 Lexington av, Manhattan, has prepared plans for a 2-sty brick factory building, 50x96 ft in the north side of Meserole st, 50 ft west of Waterbury st, for the Adler Manufacturing Co., 271 Meserole st, owner and builder. Cost \$15,000.

MESEROLE ST.—Gustave Erda, 826 Manhattan av, has completed plans for a 2-sty brick factory building, 100x100 ft at the north-west corner of Meserole st and Jewel st, for the Manhattan Showcase Co., 255 Calyer st, owner and builder. Cost about \$80,000.

HALLS AND CLUBS

GLENMORE AV.—Cohn Bros, 361 Stone av, are preparing plans for extensive alterations to the 3-sty brick bldg, 40x50 ft at 284 Glenmore av into a clubhouse for the Russian People's Home, owner and builder on premises. Cost \$35,000.

HOSPITALS AND ASYLUMS.

10TH AV.—Louis Allen Abramson, 46 West 46th st, Manhattan and M. A. Cantor, 373 Fulton st, Brooklyn, associated architects, have plans nearing completion for a 3 and 4-sty brick, limestone and terra cotta hospital and home for nurses, 160x180 ft on the west side of 10th av, 48th to 49th streets, for the Israel Hospital, owner, care of architects. Cost approximately \$250,000. Architects will soon be ready for estimates on general contract.

CLARKSON AV.—Helmle & Corbett, 190 Montague st, have plans in progress for a 4-sty brick dormitory 110x62 ft on the north side of Clarkson av, 872 ft east of New York av, for the City of New York, Department of Public Charities, 327 Schermerhorn st, owner. Cost about \$130,000.

STABLES AND GARAGES.

BRIDGE ST.—B. W. Dorfman, 26 Court st, has completed plans for a 1-sty brick garage, 125x107 ft in the west side of Bridge st, 100 ft south of Willoughby av, for J. B. Silman, 1511 Emmons av, owner and builder. Cost \$25,000.

20TH ST.—Max Hirsch, 215 Montague st, has plans in progress for a 1-sty brick garage 97x100 ft in the north side of 20th st, 150 ft west of Prospect Park West, for the Rell Realty Corporation, 39 West 113th st, Manhattan, owner and builder. Cost \$25,000.

RALPH AV.—Shampan & Shampan, 50 Court st, have prepared plans for a 1-sty brick and concrete garage 200x125 ft at the southwest corner of Ralph and Gates av, for the Estate of R. L. Moffatt, 128 Broadway, owner. Cost \$175,000.

BERGEN ST.—Thomas Bennett, 7826 Fifth av, has completed plans for a 1-sty brick garage, 100x131 ft in the south side of Bergen st, west of Vanderbilt av, for George Andrews, 122 76th st, owner, who will take estimates on separate contracts. Cost \$25,000.

FOURTH AV.—W. J. Conway, 400 Union st, has prepared plans for a 2-sty brick garage 20x60 ft on the west side of Fourth av, 79 ft south of 12th st, for D'Aquello, 500 Fourth av, owner and builder. Cost \$6,000.

GRATTAN ST.—M. Klein, 116 Grove st, has completed plans for a 1-sty brick garage, 164x200 ft in the north side of Grattan st, 95 ft east of Porter av, for C. Katz, 392 Bushwick av, owner and builder. Cost \$40,000.

RICHMOND ST.—P. Stegman, 690 Broadway, has finished plans for a 2-sty brick garage in the east side of Richmond st, 65 ft north of Donsmore pl, for the Norman Holding Co, 690 Broadway, owner and builder. Cost about \$45,000.

ATLANTIC AV.—Plans have been prepared privately for a 1-sty brick garage 70x100 ft on the south side of Atlantic av, 79 ft west of Eastern Parkway for C. P. Cannella, 1163 Herkimer st, owner and builder. Cost \$20,000.

CONEY ISLAND AV.—Morris Whinston, 63 Park Row, Manhattan, has finished plans for a 1-sty brick garage, 115x171 ft on the west side of Coney Island av, 104 ft south of Caton av, for J. Eisenberg, 1351 Eastern Parkway, owner and builder. Cost about \$50,000.

PERRY ST.—M. A. Cantor, 373 Fulton st, has completed plans for a 2-sty brick and concrete garage 88x99 ft at the northeast corner of Perry st and Atlantic av, for the L. & A. S. Building Co., 44 Court st, owner and builder. Cost \$45,000.

SUMPTER ST.—George W. Conable, 46 West 24th st, Manhattan, has prepared plans for a 1-sty brick garage, 66x100 ft in the north side of Sumpter st, 125 ft east of Patchen av, for D. Stryker, 49 Sumpter st., owner and builder. Cost about \$8,000.

BROADWAY.—Cohn Bros, 361 Stone av, have finished plans for a 1-sty brick garage 80x100 ft on the north side of Broadway, 100 ft west of Hewes st, for David Schneider, 298 Rochester av, owner and builder. Cost \$25,000.

UTICA AV.—Samuel Millman, 26 Court st, has completed plans for a 1-sty brick garage, 80x100 ft on the west side of Utica av, 105 ft south of Herkimer st, for owner and builder to be announced later. Cost \$40,000.

BALTIC ST.—McCarthy & Kelly, 16 Court st, have completed plans for a 1-sty brick

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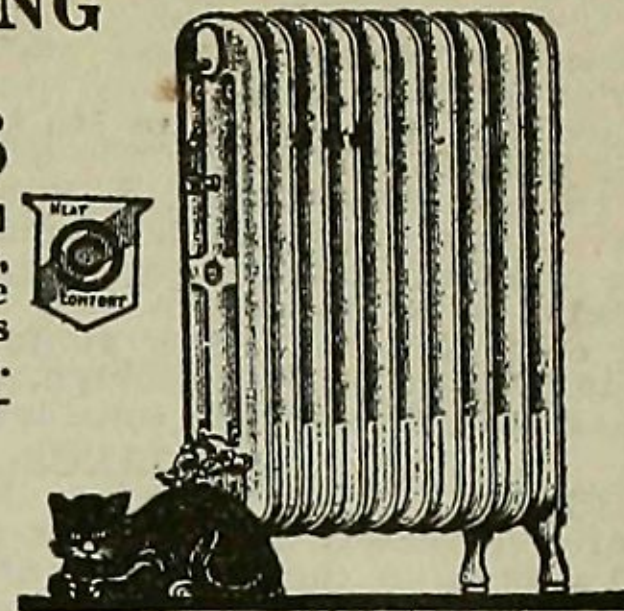
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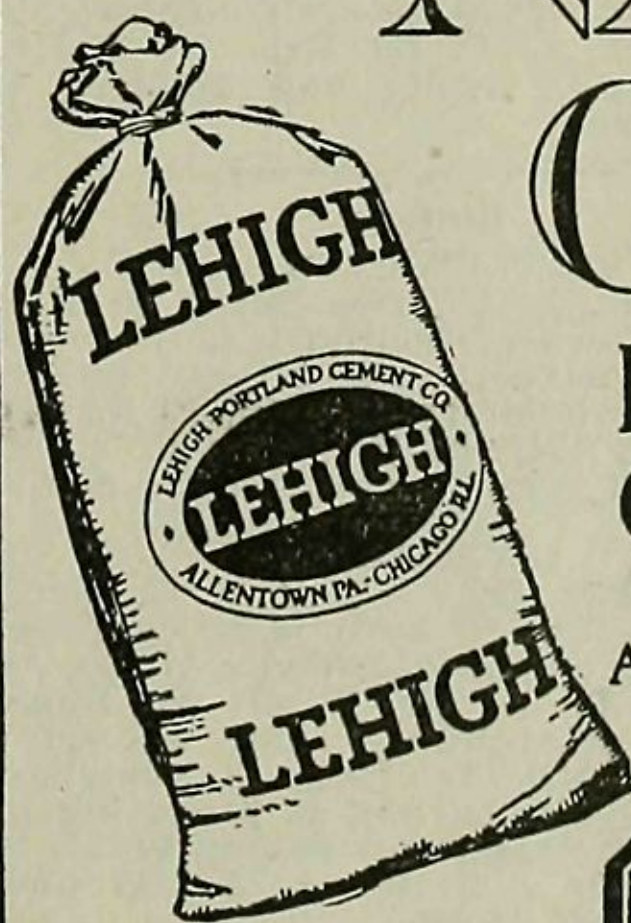
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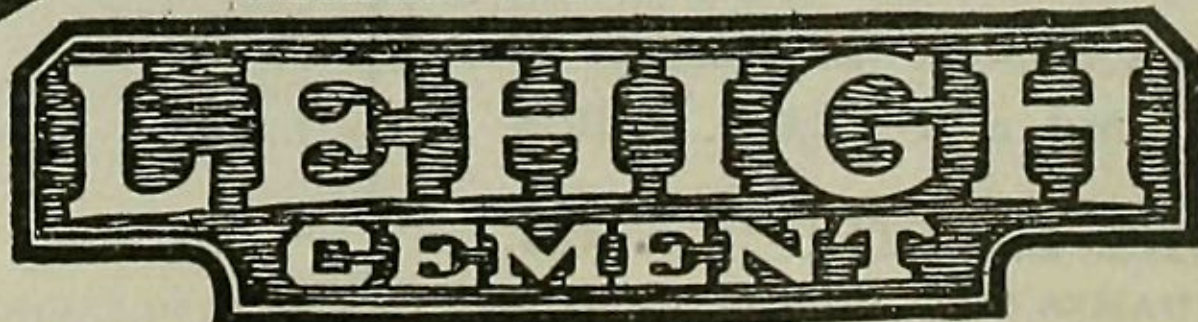
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garage 100x100 ft in the north side of Baltic st, 80 ft west of 4th av, for the Rosevale Realty Co., 189 Montague st, owner and builder. Cost \$30,000.

CARROLL ST.—McCarthy & Kelly, 16 Court st, have finished plans for a 1-sty brick stable, 20x25 ft in the south side of Carroll st, 318 ft west of 5th av, for R. Gallo, 392 Carroll st, owner.

DEAN ST.—Kallich & Subkis, 2208 Bath av, Bklyn, have completed plans for work to be started soon on a 1-sty brick garage 50x107 ft on the north side of Dean st, 176 ft east of Schenectady av for Harry Crimmins, 1954 84th st, Brooklyn, owner who will take bids on separate contracts. Cost \$25,000.

DWELLINGS.

FLUSHING, L. I.—Plans have been prepared privately for a 1-sty frame dwelling 20 x 30 ft. in the East side of 23d street, 600 ft north of State st for John & Alex McDonnell, 10 Carlton pl. Flushing owners and builders. Cost \$5,000.

QUEENS L. I.—H. T. Jeffrey Jr, Butler Bldg. Jamaica, has completed plans for two 2-sty frame residence, 27 x 28 ft in the west side of Glenwood st, 200 ft north of Broadway for the Rickert Brown Co, 52 Vanderbilt av, Manhattan, owner and builder. Cost \$15,000.

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211-12th av, Long Island City has completed plans for a 2½ sty frame residence, 48 x 37 ft at the northeast corner of Ericsson st and Lynn av for Sophia Brace, 224 5th av, L. I. City, owner. Cost \$12,000.

QUEENS—Plans have been prepared privately for two 2-sty frame dwellings 26 x 24 ft on the west side of Hollis Court Blvd, 570 ft north of Jericho Turnpike, Queens, for the Land States Inc., Montague st, Bklyn, owners and builders. Cost \$9,000.

RICHMOND HILL—Mortimer E. Freehof, 405 Lexington av, Manhattan has completed plans for two 1-sty frame dwellings, 48 x 66 ft on the north side of St. Anns Av, 195 ft east Myrtle av for Samuel Roth, 1133 Broadway, Manhattan, owner and builder. Cost \$16,000.

AUBURNDALE L. I.—H. F. Smith, 38 West 32d St, Manhattan, has plans in progress for a 2½-sty frame dwelling, 26 x 32 ft in Auburndale L. I. for Allen G. Kennish, 553 Summer Av, Branch Brook, owner.

VALLEY STREAM, L. I.—Robert Kurz, 9 Twombly Pl, Jamaica, has plans in progress for four 1-sty frame bungalows 20 x 50 ft in Valley Stream, L. I. for Chas Bawler, Union Hall st, Jamaica, owner who will take bids on general contract.

WOODMERE, L. I.—R. B. Barnes, 701 5th Av, Manhattan, has plans in progress for a 2½-sty residence 28 x 42 ft with private garage on the Franklin Loyd property, Woodmere, for Mrs. Fred'k Almy, Woodmere, L. I. Cost \$15,000.

BAYSIDE, L. I.—Plans are being prepared privately for twenty 2½-sty frame dwellings in Bayside, L. I. for A. M. Jacobus, 122 41st St, Corona, owner. Cost \$200,000.

FOREST HILLS, L. I.—Plans have been prepared privately for a 2½-sty brick residence 28 x 40 ft on the north side of Asvan av, 100 ft west of Russel st, Forest Hills for the Sage Foundation Homes Co, 27 Greenway Terrace, Forest Hills, owners and builders. Cost \$15,000.

FACTORIES AND WAREHOUSES.

LONG ISLAND CITY, L. I.—Charles H. Higgins, 19 west 44th st, is preparing plans for a 6-sty reinforced concrete industrial building 150 x 200 ft. to occupy the block bounded by Seventh, Eighth, Washington and Pierce avenues, L. I. City, for G. Piel Co, owner. Details will be available later.

LONG ISLAND CITY, L. I.—John M. Baker, 9 Jackson av, has completed plans for a 2-sty brick factory, 50 x 100 ft. on the north side of Paynter av, 50 ft west of Hancock st, for John Welden, 1 Bridge Plaza, L. I. City, owner. Cost \$10,000.

SCHOOLS AND COLLEGES.

MORRIS PARK, L. I.—C. B. J. Snyder, Municipal Bldg., Manhattan, is preparing plans for a 3-sty brick and limestone public school, 105 x 59 ft in the east side of 124th st, 150 south of 101st av for the Board of Education of the City of N. Y. 500 Park av, Manhattan, owner. Cost about \$250,000.

DWELLINGS.

SCARSDALE, N. Y.—R. W. Bristol, 220 west 42d st, Manhattan, has plans about completed for a 2½ sty frame and local stone residence, 50 x 25 ft at Scarsdale, N. Y. for A. D. Baldwin, care of Universal Industrial Corp, 354 Fourth av, Manhattan, owner. Cost \$20,000.

YONKERS, N. Y.—J. Elsener, 52 Sycamore Rd, Greenburg, N. Y., has completed plans for three 2½-sty frame dwellings 28 x 24 ft in Weyburn Rd, Yonkers, for the Land Brokerage Co, 1 Madison av, Manhattan, owner and builder. Total cost \$18,000.

Nassau

DWELLINGS.

GREAT NECK, L. I.—James W. O'Connor, 3 West 29th st, Manhattan, is preparing plans for twenty-four 1½-sty frame dwellings, at Great Neck, L. I., for Mrs. W. R. Grace, Gt. Neck, L. I., owner and builder. Cost about 8,000 each.

Suffolk.

SCHOOLS AND COLLEGES.

SOUTHOLD, L. I.—The Board of Education of the Town of Southold, L. I., contemplates the construction of a 2-sty brick and frame grade school at Southold, L. I., to cost approximately \$40,000. Name of architect and details of construction will be available later.

DWELLINGS

NASSAU PT. L. I.—Slee & Bryson, 154 Montague st, Bklyn, have plans in progress for a 2½-sty frame residence 40x84 ft at Nassau Pt., L. I., for W. J. K. Danston, owner, care of architect. Cost \$22,000.

GOODGROUND, L. I.—H. F. Smith, 38 West 32d St, Manhattan, is preparing plans for a 1½-sty frame bungalow 40x28 ft at Goodground for J. J. Riker, Goodground, L. I., owner. Cost \$6,000.

New Jersey

DWELLINGS

MAPLEWOOD, N. J.—E. V. Warren, Essex Bldg., Newark, has completed plans for a 2-sty frame dwelling 23x25 ft on Park av,

Maplewood, for Jos. H. Swain, Essex Bldg., Newark, owner and builder. Cost \$5,500.

MAPLEWOOD, N. J.—John T. Simpson, Essex Bldg, Newark, has prepared plans for a 2½-sty frame stucco and brick veneer English Colonial dwelling at Durand rd, near Woodland rd, Maplewood, for Mrs. Mary Babbitt, owner care of architect. Cost \$18,000.

NORTH ARLINGTON, N. J.—Mann & MacNeille, 70 East 45th st, Manhattan, have completed plans for two hundred 2½-sty frame dwellings of various dimensions at Belleville Turnpike and Schuyler av, North Arlington, for John R. Holden, 27 William st, Manhattan and Hapwood Holden, on premises, owners. Architect builds and is ready for bids on sub contracts. Cost \$6,000 each.

IRVINGTON, N. J.—Frederick Noble, 142 Market st, Newark, has completed plans for five 2½-sty frame dwellings, 22x30 ft on Florence av, Nesbitt ter, and Lincoln pl, Irvington, for Harry J. Stanley, 120 Park pl, Irvington, owners. Cost \$6,000 each.

BAYONNE, N. J.—M. L. J. Sheffer, 21 East 40th st, Manhattan has completed plans for a 3-sty frame dwelling, 25x42 on plot 35 x100 in Bayonne for Mrs. Edith Evans, 121 Av. B, Bayonne, owner. Cost \$12,000.

Contracts Awarded.

APARTMENTS, FLATS AND TENEMENTS.

HOBOKEN, N. J.—Charles Vezzetti, 1028 Hudson st, Hoboken, has the general contract for five 5-sty brick and limestone apartments at the southwest corner of 13th and Hudson sts., for the Hoboken Land & Improvement Co., 1 Newark st., owner, from plans by Fred J. Meystre, 84 Washington st., Hoboken, architect. Total cost \$250,000.

BANKS.

MANHATTAN—H. H. Oddie, Inc., 12 East 44th st., has the general contract for extensive alterations to the banking quarters and office building at 752 Broadway for the Irving Trust Co, 233 Broadway, from plans by J. B. Snook Sons, 261 Broadway, architects. Cost about \$20,000.

COLLEGE POINT, L. I.—A. J. Robinson, 15 West 38th st, Manhattan, has the general contract for a 1½-sty brick and stone bank building, 40 x 90 ft at College Point, L. I., for the Bank of Long Island, Fulton st., Jamaica, L. I. owner from plans by Morrell Smith, Bank Building, Far Rockaway, architect. Cost \$40,000.

JAMAICA, L. I.—Wells-Egelhoff Co., 101 Park av, Manhattan, has the general contract for remodelling the 2-sty brick and limestone bank building 36x50 ft on the north side of Jamaica av., 50 ft west of Washington st., for the First National Bank, owner, from plans by Holmes & Winslow, 110 West 40th st., Manhattan, architects. Cost about \$75,000.

DWELLINGS.

MANHATTAN—George A. Shedden Co., 62 West 45th st., has the general contract for alterations to the 5-sty brick and stone residence, 30x88 ft at 2 East 75th st., for Henry R. Hoyt, owner, on premises, from plans by Hiss & Weekes, 18 East 49th st. architects. Cost about \$10,000.

BROOKLYN—Mellen-Stuart Co., Oliver Building, Pittsburgh, Pa., has the general contract for approximately 1,000 frame and stucco dwellings, 2½-sty, 16x30 ft in the Hyde Park section of Flatbush for the Prentiss Realty Co. Oliver Building, Pittsburgh, owner, from privately prepared plans.

MILL NECK, L. I.—Harvey Murdock, 10 Wall st, Manhattan, has the general contract for 2½-sty residence, garage, barns and other out buildings, constructed of hollow tile and stucco, at Mill Neck, L. I., for Langdon Harriss, Mill Neck, owner, from plans by Carrere & Hastings, 52 Vanderbilt av., Manhattan, architects. Details will be available later.

BALDWIN, L. I.—John H. Mahler, Amityville, L. I., has the general contract for fifteen 2½-sty frame dwellings, 22x35 ft at Baldwin, L. I., for John D. Ross, owner, care of Charles M. Hart, 12 East 44th st., Manhattan, architect. Total cost \$80,000.

MALBA, L. I.—Arthur Waldron, 647 Palisade av., Yonkers, N. Y., has the general contract for two 2½-sty frame dwellings, 23x36 ft in the north side of North Drive, 250 ft each of Malba drive for the Malba Estates Corporation, 217 Broadway, Manhattan, owner, from plans by Harold E. Paddon, 280 Madison av., architect. Total cost \$21,000.

OYSTER BAY, L. I.—Whitney Co., 101 Park av., Manhattan, has the general contract for a 2½-sty frame residence, garage and out buildings, at Oyster Bay, L. I., for James B. Taylor, owner, from plans by William Adams, 15 West 38th st., Manhattan, architect. Cost approximately \$150,000. Perth Amboy, architect. Cost \$20,000. struction Co., 120 Broad st., Elizabeth, N. J., has the general contract for a 2½-sty hollow tile and stucco residence 42x60ft in Water st., for Max Gibian and Henry Brower, 163 Lewis st., Perth Amboy, owners, from plans by George W. Brooks, 158 Madison av., Perth Amboy, architect. Cost \$20,000.

RED BANK, N. J.—Quackenbush & Leonard, 36 Hudson av., Red Bank, have the general contract for alterations and additions to the 2½-sty brick and frame residence at Red Bank for Samuel G. Allen, Fair Haven, N. J., owner, from plans by Frederick Truex, 1170 Broadway, Manhattan, architects. Cost about \$30,000.

MANHATTAN—Caldwell-Wingate Co., 381 Fourth av., has the general contract for alterations and additions to the 5-sty brick and stone residence, 20x100 ft at 115 East 65th st, for John E. Rousmariere, 86 Worth st, owner, from plans by Arthur C. Jackson, 501 Fifth av, architects.

EASTHAMPTON, L. I.—E. M. Gay, Easthampton, L. I., has the general contract for extensive alterations to the 2-sty frame and stucco residence 60x60 ft at Easthampton, L. I., for S. J. Leonard, owner, from plans by J. C. Lawrence, Main st, Easthampton, L. I., architect. Cost \$25,000.

SCHOOLS AND COLLEGES.

HARTSDALE, N. Y.—Oscawana Building Co., 101 Park av., Manhattan, has the general contract for a 2-sty brick and limestone school building at Hartsdale, N. Y., for the Board of Education of Hartsdale, from plans by Tooker & Marsh, 101 Park av., Manhattan, architects. Cost about \$50,000.

NEW BRIGHTON, S. I.—The Austin Co., 217 Broadway, Manhattan, has the general contract for a 1-sty brick warehouse addition, 75x140 ft at New Brighton, S. I., for Tanner & Gross, Inc., Thompkinsville, S. I. owners, from privately prepared plans. Cost \$80,000.

STANDARDS AND APPEALS

Calendar.

HOURS OF MEETINGS.

Board of Appeals, Tuesday, at 10 a. m.
Board of Standards and Appeals, Tuesdays, 2 p. m. as listed in the Calendar.
Special meetings as listed in this Calendar.
Call of Calendar, Tuesdays, at 3 p. m.
All hearings are held in Room 919, Municipal Building, Manhattan.

BOARD OF APPEALS.

Tuesday, November 11, 1919, at 10 a. m.
Appeals from Administrative Orders
557-19-A—65 Greene street, Manhattan.
752-19-A—Northeast corner Sixth avenue and 71st street, Brooklyn.
740-19-A—213 West 79th street, Manhattan.
Under Building Zone Resolution.
445-19-BZ—5221-5227 Broadway, Manhattan.
406-19-BZ—137-139 Robinson street, Brooklyn.
619-19-BZ—261-263 Vanderbilt avenue, Brooklyn.
684-19-BZ—214-218 Vanderbilt avenue, Brooklyn.
661-19-BZ—West side Bronx street, 104.70 feet north of Tremont avenue, The Bronx.
577-19-BZ—179-183 W. Houston street, southwest corner Congress, Manhattan.
602-19-BZ—2653 Webster avenue, The Bronx.
659-19-BZ—403-413 Snediker avenue, 100 feet south of Dumont avenue, Brooklyn.
670-19-BZ—437-447 New York avenue, Brooklyn.
777-19-BZ—West side Sedgwick avenue, 525 feet south 171st street. The Bronx.
Pier Cases.
594-19-A—Pier No. 8, North River, Manhattan.
595-19-A—Pier No. 44, East River, Manhattan.

BOARD OF APPEALS.

SPECIAL MEETING.

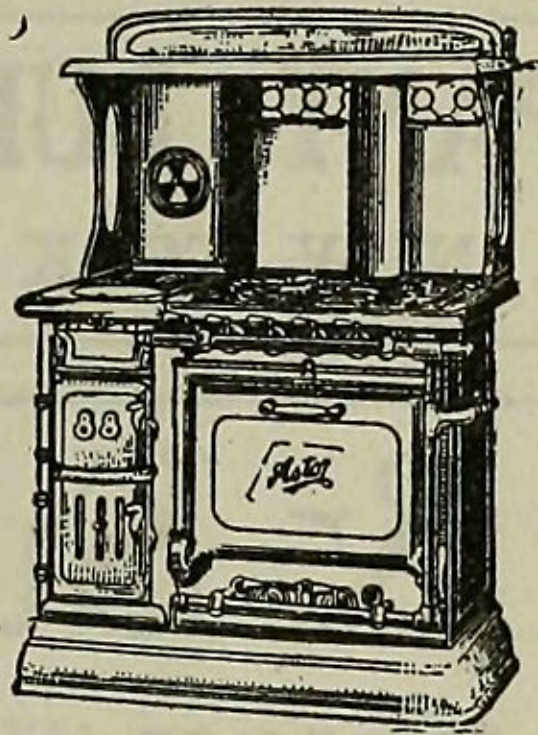
Tuesday, November 11, 1919, at 2 p. m.
Appeals from Administrative Orders.
679-19-A—611 Smith street, Brooklyn.
657-19-A—213-227 West 26th street, Manhattan.
657-19-A—213-227 West 26th street, Manhattan.
655-19-A—194-196 Franklin street, Brooklyn.
714-19-A—122-124 Fifth avenue, Manhattan.
268-19-A—100 Broadway, Manhattan.
790-19-A—215-223 West 42d street, Manhattan.
611-19-A—Northwest corner Liberty avenue and Berriman street, Brooklyn.
Under Building Zone Resolution.
614-19-BZ—194-196 Franklin street, Brooklyn.
615-19-BZ—Southeast corner 158th street and Private street, Manhattan.
196-18-BZ—Cornelia street, 90 ft. west of Anthon avenue, Ridgewood, Queens. Request for extension of time.
350-19-BZ—153-157 Rogers avenue, Brooklyn. Reopened September 30, 1919.
713-19-BZ—130-132 Troy avenue, Brooklyn.
729-19-BZ—220-226 Shepherd avenue, Brooklyn.
731-19-BZ—West side St. Nicholas avenue, between 110th and 11th streets, Manhattan.
733-19-BZ—93 Lott street, Brooklyn.

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