

# REAL ESTATE RECORD

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### CONFIDENCE AND CREDULITY.

The times are sick and sadly out of joint, and nostrums innumerable are being prescribed for their amelioration. Political parties, old and new, are aglow with vigorous life, born of the conviction that each one possesses the sole panacea for national troubles. In each case, however, the prescription involves the entrusting of governmental power to the particular political party which proposes the remedy.

Of all the solutions offered, that is the most empty, inadequate and commonplace, which asserts that our present commercial and monetary disorders are due entirely to a lack of confidence; and that when confidence again revives, the current of affairs will run smoothly.

If we analyze the views of parties who offer this explanation, we will generally find that they would be more correctly represented if the term credulity was substituted for that of confidence. It is restoration of credulity not of confidence that they regard and rely upon as the harbinger of better times. The strained and delusive prosperity, for example, that preceded 1873, was due to an extravagant excess of confidence—in a word, to that false confidence which is properly denominated credulity.

Confidence is founded in reason and knowledge, and builds from a firm foundation a solid, enduring and substantial structure. Credulity is founded in bosh and moonshine, and delights itself with fantastic dreams of a tinsel and vapory prosperity. Confidence began to be awakened when reason was restored with the first peal of the crash of 1873, and has been steadily and slowly developing and maturing itself during succeeding years.

In times of artificial prosperity and altitudinous values, all commercial transactions become games of chance. Confidence is not exhibited then by the buyer or seller, but by the one who stands aloof and remains quiescent. There is a common repugnance in human nature to being consciously swindled or imposed upon, and an equally strong instinct to fauce one's self capable of imposing upon others. In the estimation of some, the highest tide of business prosperity is when the multitude consent to be easily deluded and duped, and when the shrewd and wary few are able to take advantage of unfortunate innocence.

Rational confidence is possible only in a stable and orderly state of affairs, when values are low, when credits are assured, and when there is no incentive nor probability of violent fluctuations,

when credulity has no food to nourish itself upon. But with bubbling and expanded values, with overtaxed and overburdened credit, with extreme and sudden fluctuations, confidence is impossible, credulity indispensable, and suspicion and timidity become the marks of wisdom.

It is for a return of credulity, not of confidence, that those are seeking who labor to bring about a fresh inflation of our present overexpanded currency, in anticipation that such action will start the wheels of trade into fresh activity. They lose sight of the fact that we are still struggling with the incubus of a redundant currency. Although the gold premium marks within a fraction of par, this condition has been brought about not by contraction, but by the threat and expectation of prospective contraction—as potent a depressant as actual contraction; by the favoring condition of trade balances; by the determined attitude of the government in arbitrarily and forcibly thwarting any tendency to a rise in premium, and by the weariness of the people with an inconvertible currency. Inflation has spent its force, and no longer inflates. Added issues of irredeemable currency could not fail to introduce confusion worse confounded into our present disorders.

It is for a return of credulity, not of confidence, that those are seeking who advocate the doctrine that a dollar of irredeemable currency is as good for the working man as a dollar of gold. A currency created by the necessities of the war, backed by the faith and determination of a patriotic people, reinforced by government authority in judicial decrees and legislative enactments may have an easy power of circulation; but a paper dollar issued without necessity, without sanction or guarantee, and in the face and defiance of all sound doctrines of government and finance would be found to have little or no circulating power. Supposing its circulation possible, the disturbance in values, which would be likely to follow, would leave the workingman in a most pitiable and deplorable plight. His wages would undergo little if any substantial increase, while the cost of living, including rent and the necessaries of life, would rise out of all proportion to any possible advance in his wages. The stoppage of industry, the intimidation of capital, and the general confusion would militate against the interests of the workingman and leave him without employment and without hope of obtaining it.

It is for a return of credulity and not of confidence that those are seeking, who would make us believe that our present troubles are in no measure due to a protective tariff and to excessive and burdensome internal taxation. Those statesmen who are going about tickling the ears of the rabble with assurances of such unfounded and illogical statements had better spend their time among the manufacturers who, under the regis of governmental protection, have seen their industries multiplied so many fold over the face of the country as to render competition impossible because self-destructive. They know little of the proportion that exists between the individual taxes and income of average citizens, who undertake to say that taxes are easily borne or constitute but a trifling burden at the present time. A government, whether federal, state, or municipal, which tolerates that practical commun-

ism of appropriating the substance of one class and applying it to the benefit of another, under the guise of governmental taxation, may be fairly construed to be on the high road to dissolution or revolution.

It is for a return of credulity and not of confidence that those are seeking who advocate the doctrine that debt, whether governmental or individual, is a blessing to be cheerfully borne and lightly considered. The enormous loads of public debt, which were piled up during the years of inflation, are hanging like mill stones upon the neck of industry, and threaten to retard almost indefinitely the return of healthy activity and of prosperous times. In the morass of personal debt, many an enterprising and useful man has been hopelessly submerged. Abhorrence of debt, limitation of the power of contracting governmental debt, are among the lessons which the collapse of inflation is still burning deeply into the general conscience.

It is for a return of credulity and not of confidence that those are seeking who teach and pretend to believe that the time will shortly come when values of real estate will be restored to the highest point that they ever reached, that the maximum or par value of vacant land is far above the plane of present valuations. Credulity, not confidence, inspired the man who paid an average price of fifty thousand dollars apiece for Central Park lots and gave mortgages for nearly four-fifths of the amount. Credulity, not confidence, always underlies a rapid expansion of real estate values as it is the mainspring of every great and determined speculative movement.

Confidence is a delicate plant that requires tender and faithful nursing. Confidence may be necessary for the restoration of a healthy tone to business affairs, but it is confidence of that solid, inquisitive and skeptical sort that calls for the substance, and not the shadow, for demonstration not for idle vapping, for sound reasoning, and not for empty dogmatism and bold assertion.

The causes, which led to our recent wide departure from the path of sound commercial practice and doctrine, had their origin in the patriotic purposes of the people, aided and supplemented by governmental action, but never entirely controlled by it. The halt given to continued inflation in 1874, was at the command of the unofficial masses of the people. The reactionary measures and events that have transpired since, are simply responsive to general and unmistakable monitions. The restoration of prosperity, or of normal healthy activity in affairs, will also take its origin among the masses. When the road is unobstructed and clear, no longer choked with the detritus of inflation, those who are free and unhampered, disentangled from embarrassing burdens, will be ready to start out upon a fresh journey of commercial enterprise and industrial effort.

### MEASURES OF DEPRECIATION.

There is more or less confusion prevailing in the public mind with reference to real estate values, and it is by no means easy to regulate the disorder and to set up absolute and reliable standards. It is true that real estate has declined heavily, but it is not true that it has declined in

equal ratio or according to one fixed percent. age.

The present revulsion will be memorable for its prolonged effects. The course of real estate values is an example of one of them. There are many things to be said in connection with real estate values, but we will confine ourselves to a few heads.

**IMPROVED PROPERTY.**—Standard improved property was really the last to feel the effects of the financial shock of 1873, and it would be puzzling to define with any exactitude the real extent to which good improved property has suffered.

Immediately after the panic, when so many first-class Stock Exchange securities were found to be unreliable and fictitious, there was a general rush on the part of moneyed men to secure good productive real estate. This demand had the effect of sustaining and buoying values long after the full effects of the panic had been experienced in other quarters. As the effects of business stagnation began to manifest themselves in the lessened ability of tenants to respond to rent demands, the disposition to invest in productive property was considerably abated, but with no corresponding increase of desire to sell. The strange paradox subsequently broke upon the public mind that while all values were steadily depreciating and all business had become stagnant and depressed, still there was no prospect or assurance of any or much reduction in taxation. The ratio of taxes to rental income being a growing and disproportioned one, capitalists were led to prefer real estate mortgages to the ownership of property on an unstable plane of values and with a prospective certainty of excessive taxation. With the favorable adjustment of the tax question there is no doubt that improved property would to-day show exceptional strength. Still the unit of measure for its value must always be the percentage of rental production. No investments are made with a stricter eye to possible income than those in improved real estate, for the simple reason that such investments are apt to be cultivated by the most experienced investors, and rarely or never enlist the interest of mere speculators. There are indications that a fixed and reliable scale of rental valuations will before long be authoritatively established. In the absence of unexpected financial or commercial disturbances this step will be a long one towards defining and reforming the values of improved property. With the scarcity of good mortgages, and the excessive premium demanded for choice securities, there is prospective assurance of an active and legitimate demand for the improved property, provided always the bugbear of unfair taxation may be promptly and permanently removed.

For more than two years the demand for new dwelling houses has been encouraging and even surprising to builders. But some of their sales have been effected at a loss and very few have yielded adequate profit—showing that the cost of production has not yet been fully brought down to the expectations and resources of house buyers.

The ratio of decline from the inflation prices which were once current may be set down as from 30 to 50 per cent., the latter being the exceptional rate. And yet intending investors have been generally disappointed at their inability to secure good property at sufficiently reduced rates. Unwillingness to sacrifice good standard property must be placed to the credit of the present revulsion, as well as the strength which values have manifested in the fashionable quarter of the city. Scarcity of available lots, superior negotiability of new houses and the fact that fashion in itself is considered an element of value in New York, and does confer an appreciable increment upon property, may be taken together as causes which

have operated to produce stubborn resistance to depreciation in the value of eligible improved city real estate.

**VACANT PROPERTY.**—It is sometimes unfortunate to have a long memory. Those who can recall the revulsions of 1861, 1857 and especially of 1836 are constantly instituting comparisons between the present period and the period succeeding each of those crises. In respect to such parallels, however, it is not at all certain that history always repeats itself. Every crisis has left the vacant property of this city upon a higher plane of value than did the previous one. This unquestionably has been the case in the present crisis with respect to the old fashionable quarter where prices of vacant lots have only receded to the level of those which were current in 1871, after the effects of inflation had begun to be fully experienced. It is declared by builders, and we believe with truth, that current sales of houses do not warrant the payment of the prices now asked for lots in that section. As soon as this is finally demonstrated we may expect a complete exodus of active builders from this quarter and their emigration to more inviting fields. The few lots remaining in this section may be placed in the category of special lots, whose future disposition is problematical. In the later building quarter above Fifty-ninth street, there is conspicuous activity, and a sufficient number of bona fide transactions to establish current values for vacant lots. The building loan element intrudes somewhat prominently in this quarter; but the basis of these transactions is well understood by intelligent dealers, and their artificial elements are not likely to mislead the initiated. The actual decline in vacant lots in this section may be set down as ranging from 50 to 60 per cent., the latter being the more prevalent percentage. Brisk demand for houses in this quarter would undoubtedly have the effect of stiffening lot prices; but, as fashion has not yet set her halo around these lots, they will have to stand or fall upon their naked merit. The results of current building transactions in this quarter are of vital moment to owners of vacant lots there. If these results justify current values, we may expect them not only to be sustained but somewhat advanced. If, however, these pioneer building ventures should result unsuccessfully, owners of vacant lots, who may wish to market their holdings, will have to be content with still lower rates.

The isolated and undeveloped region of the West Side presents the closest and about the only analogy to the real estate conditions of previous crises. As speculation here once raged most wildly, so has prostration been the most complete. Superadded to natural depreciation, through the collapse of speculation, there has been imposed a frightful load of assessments for street improvements, besides exorbitant taxation, the result of tax valuations predicated upon once prevalent speculative values. As incredible as it may seem, it is nevertheless true that actual depreciation in West Side property ranges from seventy-five to ninety per cent. of the values once current. These figures and the stern facts which were their forerunners may be accepted as the most significant and instructive data of the present crisis. That eligible, attractive and accessible property like the West Side should have fallen so immeasurably in public esteem and should remain uncared for and unnoticed during so long a period, while real estate elsewhere has maintained a stubborn and successful resistance to inordinate depreciation, are considerations which deserve thoughtful and earnest investigation on the part of owners and municipal officers. No ordinary calamity, but an aggravation and accumulation of misfortunes, must determine conditions so inexplicable and so detrimental:

#### WIDE AND NARROW STREETS.

Great expectations have always been cherished of the capabilities of wide streets. From time immemorial a persistent attempt has been made to exalt the value of real estate on these wide streets far beyond the value of property similarly situated on narrow streets. When suitably impressed with the grander effect of these isolated wide thoroughfares, it is impossible to restrain regret that all lateral streets above Fourteenth street were not made to conform to the standard width of one hundred feet, or at least were not made wider than they are. It is hard to understand the fatuity which influenced our forefathers to allot only occasional wide streets in laying out the map of the city, and to reduce the width of all other side streets to such extremely narrow dimensions. It would have been a wiser and more beneficent thought to have given citizens generally the benefit of enlarged space for the circulation of air around every block than to have run mad with the device of innumerable parks, scattered broadcast over the surface of the island. These regrets, however, are unavailing, as the map of the city is fixed beyond any hope of radical change.

The problem we have to deal with, however, is whether these few detached, intermittent wide streets are able to confer upon real estate, situated on their line, any greater value than is possessed by the narrow streets?

The first consideration that suggests itself, is that these streets are peculiarly adapted to business purposes; and, in our past experience, they are the streets which first invite business occupation. It was probably the forecast of this prospective result that influenced our forefathers in their arrangement of the map of the city; another proof that the underlying sentiment, even with early and primitive citizens, as it has since been the mainspring of many great real estate speculations, was, that sooner or later the most eligible residence property would be transformed to business uses. If we must concede that all the wide streets of the city are destined in time to submit to the incursion of business, it must place them under a serious disqualification for permanent residence occupation. It would be unwise for a builder engaged in the erection of private residences to select lots in a street where values were already stilted by a prospective, though remote chance of their application for business purposes, as he would be called upon to pay an unwarrantable premium for them. Unless the builder on these wide streets could find a buyer for his products who is imbued with a similar conviction of the ultimate mercantile value of the property, he would be in danger of entirely losing the extra premium paid for such lots, over and above the cost of narrow street lots. Private owners can afford to indulge vagaries and run risks which are quite foreign to the purposes and interests of the speculative builder. The future business value of wide streets, because problematical and remote as to the date of its maturity, cannot now be taken into account, except in a highly speculative way, in calculating the value of these lots for present residence purposes. If they must necessarily go through the intermediate state of residence occupation before attaining their maximum value, they must be capitalized now at such values as the business of speculative building will warrant. These observations are borne out by the experience of builders who have been engaged of late years in improving the two prominent wide streets in the present building quarter, to wit: Forty-second and Fifty-seventh streets. Dwellings on such streets appeal to those who are of a prophetic and speculative turn of mind. If capitalized at the start at prices bearing any near approxima-



Table listing real estate sales with columns for address, lot size, and price. Includes entries like '66th st. n. s. 109 w 8th av. 50x100.5' and '67th st. s. s. 150 e 9th av. 25x100.5'.

Plans embracing thirty-six new buildings have been filed with the Superintendent of the Department of Buildings since our last report. Four three-story brown stone houses will be erected on Seventy-fourth street, between Lexington and Fourth avenues; four similar buildings will be erected on Seventy-seventh street, between Madison and Fourth avenues; five on Eightieth street, between First and Second avenues, and four on One Hundred and Twenty-fifth street, between Madison and Fifth avenues.

The following are the sales at the Exchange Sales room for the week ending Nov. 11:

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

Table listing real estate sales with columns for address, lot size, and price. Includes entries like 'Attorney st (No. 164), e. s. 225 n Stanton st. five-story brick store and dwelling' and '66th st. n. s. 109 w 8th av. 50x100.5'.

Table listing real estate sales with columns for address, lot size, and price. Includes entries like '\*120th st (No. 416), s. s. 300 e 1st av. two-story frame store and dwelling' and '\*120th st. s. s. 82 w 2d av. vacant'.

BROOKLYN, N. Y.

In the City of Brooklyn, Messrs. I. F. Bissell and Jacob Cole have made the following sales for the week ending Nov. 13:

Table listing real estate sales in Brooklyn with columns for address, lot size, and price. Includes entries like 'Adams st (No. 297), e. s. 17x102.9, four-story brick dwelling' and 'Adams st (No. 299), e. s. 18.6x102.9, four-story brick dwelling'.

Table listing real estate sales with columns for address, lot size, and price. Includes entries like 'Brooklyn and Jamaica turnpike, s. s. 100 w Judson av. 275 to Washington pl' and 'Total'.

BUILDING MATERIAL MARKET.

BRICK.—On the market for common hards we find no change as yet; and few, if any, additional features of interest since our last. The demand has continued slow and moderate from all quarters, and even the rather small arrivals were found quite equal to the wants of the market, with occasionally something to carry over. Buyers generally manifest an indifferent tone, indeed the lack of interest becomes a little remarkable, considering the suspension of production and the lateness of the season, but there seems to be no probability that any greater animation can be infused until the close of navigation becomes more certain.

GLASS.—Not much change on the general market—except that business scarcely shows as much animation as formerly, and many dealers are complaining accordingly. Orders come to hand to the extent of immediate or special wants, but are moderate in size and buyers can rarely be induced to do better. Prices retain the old unsettled tone and are fixed mostly upon the basis of the terms asked, the size of the order and the amount of competition prevailing over customers, but as a rule, the range is low. It is generally claimed that under ordinary circumstances the present accumulation would prove small and poorly assorted, but as matters stand there is enough to satisfy the calls made.

HARDWARE.—The attendance of buyers commences to drop off somewhat, the mail orders are less numerous, and business generally has fallen away. This, however, is a natural and rather expected change at this season, and excites no special comment. Local demand is fair, but principally for small parcels as buyers near the base of supplies are more than others inclined to operate on the hand to mouth policy. Supplies and assortments are somewhat reduced, but there is not much difficulty experienced in securing such stock as the market requires. Since our last the announcements on price lists have been few, but the general tone of the market rules steady. B. Rowland & Co., of Philadelphia, have issued a new price list, No. 26, for their "regular" shovels, spades, scoops and draining and ditching tools, with discount 60 per cent., and another, No. 27, for their patent shovels, spades and coal and grain scoops, discount 40 and 5 per cent.

LATH.—An absence of any important arrivals of stock up to the time of writing our report, and the consequent quiet condition of business in cargo parcels leaves the position somewhat nominal. Receivers, however, talk with much confidence and seem to think that it will only require something to offer in the way of attractive stock to secure a basis for higher rates. Dealers do not as a rule admit that they want much stock and insist that it will hardly be safe for them to stock up at any important addition to cost.

LIME.—The general tone of the market appears to have become settled again, and as we write, dealers are talking quite steady. Of Eastern, the available supply is quite moderate, and not a very large amount expected, while the demand is fair for both kinds, dealers commencing to exhibit a desire to accumulate supplies as opportunity may offer. Dealers in State stock also report business as good, some say they have as much as they can attend to, and the rates asked are full up to former figures.

LUMBER.—The prevailing demand for lumber on this market is with very few exceptions slow and uncertain, and by no means calculated to afford a basis for any great amount of strength on values. Of the coarser grades there is not an abundant stock, and dealers who have been backward in making their arrangements, now commence to show a little anxiety. Any show of positive demand, however, only bubbles to the surface occasionally, and as a rule, the call is simply for sufficient to satisfy what may be called regular trade wants during the winter, no prospects of much general or transient demand being shown. Of good and fine grades of lumber there appears to







9th av. n w cor 69th st, 100.5x100, vacant. Fredrick C. C. Schack (trustee R. A. Witthaus) to Amos R. Eno. (C. a. G.) Nov. 2...9,425

KINGS COUNTY, N. Y.

Nov. 6, 7, 8, 9, 11, 12. Adelphi st, w s, 119.4 s Willowby st, 20x100. Amos M. Kidder to Thomas J. Northall...nom

Same property. Thomas J. Northall to Lucy E. wife of Amos M. Kidder...nom Adams st, n s, 225 e Short st, 25x104...nom

Halsey st, s s, 285 w Tompkins av, 40x100, hs & ls... Halsey st, s s, 365 w Tompkins av, 40x100, hs & ls...

Same property. South Brooklyn Savings Inst. to John R. Steven...8,000 Sackett st, s s, 185 w Smith st, 20x100. Catharine Cowen to Eliza, Lucy and Annie Ebbs...







The Union Dime Savings Inst. to Amelia wife of James A. Sleight, Staten Island. Same to William C. Dornin (guard).

KINGS COUNTY, N. Y.

NOV. 6TH TO 12TH—INCLUSIVE.

Babeck, Cath. L. (trustee), to Charles W. Waldron, New York. Berti, Natalina, to Henry P. Berti.

MORTGAGES—CHATTLS.

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

NEW YORK CITY.

NOV. 7TH TO 13TH—INCLUSIVE.

SALOON FIXTURES.

Berckmann, E. C. City... Jacob Ruppert. Benthien, Addie. 107 Eldridge st. Franz Rust Brown, Arthur. 557 Grand st. Arthur McCovey.

Flynn, John. 1131 3d av. W. H. McGlory. Fitzpatrick, Daniel. 167 Worth st. Dennis Lyons.

HOUSEHOLD FURNITURE.

Bullene, Emma F. J. 317 5th av. John Bischoff et al. Bullene, Emma F. J. 317 5th av. Henry J. Newton (adm.).

MISCELLANEOUS.

Albert, Leonard. 1 Franklin st. Joseph Keller. Butcher Shop. Brownell, D. K. 889 Broadway. S. C. Smith.

Carrette, Mary J. 76 Wall st. J. Pohalski & Co. Cigar Fixtures. Cunningham, E. B. 203 East 87th st. Mary Cunningham. Fixtures.







Table with columns for name and value. Includes entries like 'Dickel, Wm. C.—The Knickerbocker Ice Co.', 'De Schweinitz, Ottilie—Simon Sterne', etc.

\*Voted by order of Court. †Secured on Appeal. ‡Released. §Reversed. ¶Satisfied by Execution.

MECHANICS' LIENS.

NEW YORK CITY.

Table listing mechanics' liens in New York City with columns for address, description, and value.

BROOKLYN, N. Y.

Table listing mechanics' liens in Brooklyn, N. Y. with columns for address, description, and value.

Table listing mechanics' liens in Brooklyn, N. Y. with columns for address, description, and value.

BUILDINGS PROJECTED.

NEW YORK CITY.

Plan 667—Seventy-fourth st, n s, 136 w Lexington av, four three-story brown stone dwell'gs, 17 and 17.6x48; tin roof and iron cornice; cost, each, \$7,000; owner, Jas. R. Smith, 79 Cedar st; architect, J. B. Snook.

each, \$6,500; owner, Jacob C. Washburne, Pleasantville, N. Y.; architect, J. H. Valentine; builder, Isaac E. Wright.

BROOKLYN, N. Y.

Bergen st, n s, 790 e Franklin av, five two-story brick dwell'gs, 20x40; tin roof and wood cornice; owner and carpenter, James Boper, 168 Van Buren st; architect, A. Hill.



Third av. s e cor Spring pl. 75x70, by Winans & Davies. (1st mort.; amount due, about \$8,000).

Carroll st. n s. 140 e Nevins st. 20x100... Quary st. n s. 81.6 w Franklin st. 100x100.

1st av. s e cor 31st st. 25x75. New York Life Ins. Co. agt Nathaniel Burchill; att'y. Henry A. Bogert.

FORECLOSURE SUITS.

NEW YORK.

Nov.

57th st. s. s. 100 w 9th av. 25x104.44. Phillip Ochsneider agt Thomas Tate; att'y. Robert Davidson.

LIS PENDENS.

KINGS COUNTY.

Nov.

Adelphi st. e s. 458 n Atlantic av. 25x75x26.9x81.8. William H. Ten Eyck agt George Powell; att'y. Robert Benner.

BROOKLYN. N. Y.

Nov.

Marion st. n s. 400 e Reid av. 25x100... State st. n s. 257.6 e Boerum st. 18.6x99.10.

21st av. s e cor 5th st. 25x90, vacant, by P. F. Meyer. (1st mort.; amount due, about \$5,400).

RECORDED LEASES.

NEW YORK.

Per Year

Broadway. No. 1242, store and front basement; Eliz M. Hurry (extrx.) to Herman Mueller; 5-7-12 years \$2,400

Table listing real estate conveyances in Dutchess County, including properties at 14th st, 1st av, 3d av, and 7th av, with owners and prices.

N. Y. STATE.

NOTE.—The arrangement of the Conveyances, Mortgages and Judgments in these lists, is as follows:

DUTCHESS COUNTY.

REAL ESTATE MORTGAGES.

Table of real estate mortgages in Dutchess County, listing names like Ford, Hoad, Klady, Nelson, Pine, and Van Wyck with amounts.

CHATTEL MORTGAGES.

Table of chattel mortgages in Dutchess County, including items like horse, household furniture, and clothing.

JUDGMENTS.

Table of judgments in Dutchess County, listing names like Brundage, McCabe, McClary, Storm, and Whitney.

ORANGE CO., N. Y.

REAL ESTATE MORTGAGES.

Table of real estate mortgages in Orange County, listing names like Clark, Crause, Doughaday, Fullazar, and White.

JUDGMENTS.

Table of judgments in Orange County, listing names like Beede, Butler, Deede, and Moore.

SCHENECTADY, N. Y.

REAL ESTATE CONVEYANCES.

Table of real estate conveyances in Schenectady, listing names like Akin, Arnolds, Payne, and Strunk.

ASSIGNMENTS OF MORTGAGES.

Table of assignments of mortgages in Schenectady, listing name McConnell.

CHATTEL MORTGAGES.

Table of chattel mortgages in Ulster County, listing names like Archer, Clute, and Greenhalgh.

JUDGMENTS.

Table of judgments in Ulster County, listing name McMillan.

ULSTER COUNTY, N. Y.

REAL ESTATE MORTGAGES.

Table of real estate mortgages in Ulster County, listing names like Cassidy, Cookingham, Davis, and Erickson.

JUDGMENTS.

Table of judgments in Ulster County, listing names like Clark, Deyo, Ernest, and Phillips.

NEW JERSEY.

ESSEX COUNTY, N. J.

REAL ESTATE CONVEYANCES.

Table of real estate conveyances in Essex County, listing names like Blancke, Bedell, Bergan, and Doy.

REAL ESTATE MORTGAGES.

Table of real estate mortgages in Essex County, listing names like Aulhetell, Brown, Baker, and Gledhill.

Table of real estate conveyances in Ulster County, listing names like Latimer, Lee, Michaels, and Minton.

CHATTEL MORTGAGES.

Table of chattel mortgages in Ulster County, listing names like Adler, Benz, Clark, and Dennin.

JUDGMENTS.

Table of judgments in Ulster County, listing names like Anthony, Arnhammer, and Ribbons.

HUDSON COUNTY, N. J.

REAL ESTATE CONVEYANCES.

Table of real estate conveyances in Hudson County, listing names like Benedete, Benjamin, Burns, and McFrick.

REAL ESTATE MORTGAGES.

Table of real estate mortgages in Hudson County, listing names like Benjamin, Curley, Crow, and Eyttinge.

Table listing real estate transactions in Passaic County, N. J., including names like Greenmain, Lucinda K., and amounts.

Table listing chattel mortgages, including names like Arthur, Mrs. M. E., and amounts.

Table listing bills of sale, including names like Brauer, Charles, and amounts.

Table listing judgments, including names like Crawford, H. F., and amounts.

Table listing Passaic County, N. J. real estate mortgages, including names like Barlow, John, and amounts.

Table listing furniture and household items for sale, including names like Norris, James, and amounts.

Table listing bills of sale, including names like Kay, N. C. and amounts.

Table listing Paterson judgments, including names like Gould, Hiram, and amounts.

Table listing Albany prices for lumber, including various sizes and types of wood.

Table listing current quotations of yards at the close, including various types of lumber and their prices.

Table listing market quotations, including various types of lumber and their prices.

Table listing brick and other building materials, including names like Jersey and amounts.

Table listing fire brick and cement, including names like Red Welsh and amounts.

Table listing doors, windows and blinds, including various sizes and types.

Table listing glazed windows, including various sizes and types.

Table listing outside blinds, including various sizes and types.

Table listing inside blinds, including various sizes and types.

Table listing window frames, including various sizes and types.

Table listing foreign woods, including names like Cedar and amounts.

Table listing mahogany, including various types and amounts.

Table listing rosewood, including various types and amounts.

Table listing glass, including various types and amounts.

Table listing window glass, including various sizes and types.

Table with columns for size and price. Includes 'DOUBLE' section and sizes like '6 x 8-10 x 15'.

Sizes above \$10 per box extra for every five inches. An additional 10 per cent. will be charged for all glass more than 40 inches wide.

GREENHOUSE, SKYLIGHT AND FLOOR GLASS. Per square foot, net cash.

Table listing prices for various glass types: 1/4 Fluted plate, 3/16 Fluted plate, etc.

HAIR—Duty free.

Table for Cattle and Goat prices.

IRON.

Duty.—Bar, 1 to 1 1/4 c. # D; Railroad, 70c. # 100 lb Boiler and Plate, 1 1/4 c. # D; Sheet, Band, Hoop and Scroll, 1 1/4 c. # D; Pig, # 7 # ton; Polished Sheet, 3c. # D; Galvanized, 2 1/4 c. # D; Scrap Cast, 56 # ton; Scrap Wrought, 58 # ton—all less 10 per cent. No Bar Iron to pay a less duty than 35 per cent. ad val.

Table listing prices for various iron products like Pig, Scotch, Gartscherrie, etc.

Store prices, cash

Table listing prices for Bar, Swedes, ordinary sizes and Bar, Swedes, nail rod.

BAR—Common.

Table listing prices for various bar sizes and shapes like 1 x 3/4 to 6 x 1 flat, etc.

BAR—Refined.

Table listing prices for refined bars in various sizes and shapes.

Table listing prices for rods, ovals, bands, hoop, and horse shoe.

Table listing prices for sheet iron, angles, and rails in various specifications.

LATH—Cargo rate.

Table listing prices for LIME, including Rockland, common, and State, finishing.

Add 25c. to above figures for yard rates.

LUMBER.

Prices for yard delivery, average run of stock. Allowance must be made on one side for special contracts, and on the other for extra selections.

Large table listing prices for various types of lumber including Pine, Hemlock, Oak, and Maple in different sizes and quantities.

Table listing prices for various types of shingles and flooring like Chestnut, Cypress, Black Walnut, etc.

Cargo rates 10 per cent. off.

PAINTS AND OILS.

Table listing prices for various paints and oils including Chalk, China clay, Whiting, Paris white, Lead, Litharge, Ochre, Venetian red, etc.

PLASTER PARIS

Table listing prices for Plaster Paris in various grades and quantities.

SLATE.

Table listing prices for various types of slate including Purple roofing slate, Green slate, Red slate, etc.

STONE.—Cargo rates, delivered at New York.

Table listing prices for various types of stone including Amherst freestone, Berlin freestone, Berea freestone, etc.

BLUE STONE.

Table listing prices for various types of blue stone including Drain stone, Flag, smooth, Flag, rough, etc.

Table listing prices for various types of platforms and steps in different sizes and materials.

NATIVE STONE.

Table listing prices for various types of native stone including Common building stone, Base stone, etc.

GOLDERS.

Table listing prices for golders in different quantities.

IRON PLATES.—Duty, 1 1/10 c. # D.

Table listing prices for various types of iron plates including I. C. charcoal, I. C. coke, I. X. charcoal, etc.

ZINC, Duty, sheet, # D, 2 1/4 c.

Table listing prices for Zinc sheet and cast.

Advertisement for 'Cut this Out' featuring BROWNE'S METALLIC RUBBER. Text describes its use for windows and doors, highlighting durability and ease of use.

Advertisement for J. W. & H. C. MORAN, Dealers in North River Blue Stone. Lists various stone products and services.

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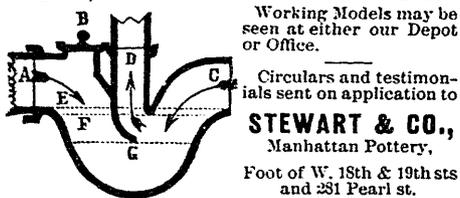
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