

REAL ESTATE RECORD AND BUILDERS GUIDE.

NEW YORK, OCTOBER 14, 1916

PROBLEM OF ASH AND TRADE WASTE REMOVAL AFFECTS EVERY REALTY OWNER

ONE of the problems facing real estate owners, tenants and building managers is the ash and trade waste removal question, and the importance of this matter cannot be overestimated, for it is brought home clearly and forcibly to all interested in real estate. The Real Estate Board of New York and the New York Building Managers' Association made an exhaustive study of the question some time ago, with the result that a protest was made to the Board of Estimate. The protest was based upon discrimination, some of the buildings having received courtesies while others were denied them. The contention was made that all should be treated alike and no favoritism shown.

Discrimination.

J. T. Fetherston, Commissioner of Street Cleaning, said this week to a representative of the Record and Guide: "One of the hardest problems that we have to face is not to discriminate in the matter of ash and waste removal. The practical way out of the difficulty is for some plan to be devised whereby each person pays an amount in proportion to the amount of material removed. The law does not require the department to remove ashes and waste; in fact we have not got any appropriation for this purpose, and even were we so inclined, we could not do the work. We have a list of private cartmen, which we give to those making application, and then they can make their own choice as to the firm or individual to do the carting.

"In my report to the Mayor I went into this subject exhaustively after an extensive study of conditions. I made two recommendations to the Board of Estimate. One was that the city discontinue the collection of such trade waste as may now be removed by city vehicles from distinctly business buildings. This recommendation the Board of Estimate approved. The second one asked that the city charge private cartmen the cost of receiving at the dumps and disposing of trade waste (excluding those kind of material affected by the injunction) from distinctly business buildings, the following being the rates during 1916:

Borough—	(Truck Capacity Basis) Per Cubic Yard	
	Ashes.	Rubbish.
Manhattan	\$0.23	\$0.05
The Bronx .....	.25	.05
Brooklyn .....	.47	.02

"This recommendation was denied.

Early History.

"In New York, as in most all other cities, householders and tradesmen originally disposed of ashes, garbage and rubbish directly on the premises, or at nearby dumps. As the city grew and population increased, householders, by arrangement with private cartmen, had refuse removed and deposited on land fills or in nearby waters, while at the same time tradesmen generally carted their own wastes to the public dumps.

"Later on, the citizens finding that the private cart owners were giving inadequate service or charging excessive prices, demanded the collections of wastes by the municipality, and the tradesmen as well took advantage of

this service at public expense. Contract work proving unsatisfactory or excessive in cost, was replaced by municipal collection, and until the burden of trade waste removal and disposal attracted attention, refuse from stores, office buildings, factories, etc., was collected and disposed of by the municipality at public expense.

"The growth of the city outstripped the appropriations in the Department of Street Cleaning for collection and disposal of refuse, and in 1903 the then Commissioner, John McGaw Woodbury, refused to remove certain classes of trade waste. His contentions were upheld by the Supreme Court (People ex rel. Adams Dry Goods Co. vs. Woodbury, 88 A. D., 443), and since that time the city has refused to collect certain classes of trade waste, the line of distinction being drawn on ashes or rubbish from factories or other establishments used for manufacturing purposes and not for heating or domestic purposes.

"The definition of trade waste in the department has never been accurately determined. Endless complaint has resulted from failure of the city to remove all classes of wastes from all kinds of buildings. For years the city has been and is receiving ashes from some office buildings used only for commercial purposes; rubbish from all kinds of stores and business establishments; ashes from steam heating plants, such as that of the New York Steam Company, have been disposed of at city expense. The city has been and is today, in fact, disposing of ashes and rubbish from many power plants, from business buildings and other commercial establishments without charge, though private carts as a rule deliver these materials to city dumps at the expense of the owners or companies concerned.

1,200 Permits Issued.

"There are approximately 1,200 permits issued to private cartmen, employing 350 to 400 vehicles, mainly two-horse trucks, engaged in collecting refuse and delivering most of the material at the city dumps for disposal at general city expense, while the Department of Street Cleaning has on the average 1,800 single horse carts collecting and disposing of refuse from households, small stores, apartment houses, and other buildings not served by the private collectors. The demands for the extension of collection service at city expense have increased year by year, so that a definite policy must be adopted by the city respecting both the collection and disposal of all classes of refuse, including trade waste. Most cities in this country and abroad do not collect trade waste at public expense.

"Chapter 534 of the Charter contains the only provision of law pertaining to the city's duty to remove refuse of any kind. It requires the Department of Street Cleaning, among other things, 'to remove and dispose, as often as the public health and the use of the streets may require, of ashes, street sweepings, garbage and other light refuse and rubbish.'

"In 1899, in the case of Quill vs. the Mayor, etc. (36 A. D., 481) the court held that the duty imposed upon the municipality by its charter, of removing refuse, was not a governmental function, but a private duty, which would

otherwise rest upon the residents and property owners within the municipality. In 1903, in the case of the Adams Dry Goods Company vs. Woodbury (88 A. D., 443) the Supreme Court decided that the Department was not obliged to remove trade waste, whether in the form of ashes, garbage or other form of refuse material. It was also stated in this case that the Commissioner of Street Cleaning, in his discretion, might legally discriminate in favor of some of the inhabitants of the city as against others, so long as this discrimination was not arbitrary and was necessary owing to inadequate appropriation or insufficiency of department equipment.

Bearing on Problem.

"These two cases bear directly upon the problem of trade waste collection and disposal in New York City. Apparently the collection and disposal of any class of refuse is a private duty which the city has taken over and under both the Charter and the decision in the Woodbury case, the city may draw the line with respect to the service rendered, provided no discrimination exists therefrom. This naturally gives the city the opportunity of defining its policy with respect to the collection as well as the disposal of solid wastes, and there arise at this point important questions:

"Shall the city collect and dispose of all classes of refuse regardless of the source of the material, on the ground that the payment for this service comes from general taxation, or shall the city restrict this service so as to exclude some portions of the refuse from specific sources?

"Where shall the line be drawn between the classes of service which the city may render at public expense and that which shall be conducted at private expense?

"Shall the city collect and dispose of all classes of waste on the ground that the payment for this service comes from general taxation, or shall the city restrict this service so as to exclude some portions of the refuse?

Taxes and Service.

"If it be accepted that the amount of taxes paid should be returned by commensurate service on the part of the city, then the largest producers of trade waste would be entitled to corresponding service. The New York Edison Company, the New York Steam Company, and similar power plants, might thus demand from the city that ashes from boilers be collected and disposed of at the general expense of the taxpayers. Yet those using the product of such plants are unquestionably charged with the cost of collecting and disposing of the wastes therein produced. Undoubtedly department stores, factories, etc., charge consumers with the expenses incident to waste collection and also disposal. In extreme cases on this theory building construction wastes, cellar excavations, remains of condemned buildings, etc., would be removed at public expense. Brief consideration of any plan for rendering service commensurate with the amount of taxes paid shows the impossibility of even approximating this condition, and the duty imposed upon the department of removing refuse 'as often as the use of the

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LEGAL NOTES AFFECTING REALTY

Prepared by Committee on Real Estate Laws of
Real Estate Board, Samuel P. Goldman, Chairman

Lease—Statute of Frauds.

A CONTRACT for a lease was made in the State of New York. The land was located in Texas. The law of the latter State required a contract for a lease for a longer period than one year to be in writing. The contract for the lease described the investment to be made by the lessor. Upon the total of this investment, rental at a certain percentage was to be calculated and paid. The term was to begin after the expenditures had been made. All this was described in the contract, and under it the rent reserved was paid for four years. Held the statute was satisfied. *Eames v. Barber*, Michigan Supreme Court, 158 N. W. 218.

Accounting by Mortgages.

The Supreme Court, Special Term, Monroe County, *Earling v. Independent Brewing Co.*, 160 N. Y. Supp. 529, holds that a defendant, on a foreclosure of real property, will be compelled to account and reconvey under an agreement that, when it gets its money out of the property, the balance shall belong to the mortgagor, where it appears that it has received more than the amount of its claims, with interest, costs, and expenses, from a private sale or exchange of a part of the mortgaged premises.

Building Permits.

Action was brought to enjoin the Superintendent of Richmond Borough from issuing building permits to the By-Products Company. The sole basis of the action was the claim that the plaintiff owned the property. The Supreme Court, Special Term, Kings County, *Lakes Island Realty Co. v. McDermott*, 160 N. Y. Supp. 450, held that the Greater New York Charter (sections 406, 411) prescribes the duties and powers of the superintendent of buildings. He must, subject to the provisions of law and ordinance, pass upon the mode and manner of construction and of materials to be used in buildings. He cannot arbi-

trarily refuse a permit, nor should he refuse it when the application and plans filed comply with all provisions of law. The Building Code requires all applications to state the name of the owner. The application in question stated the By-Products Company to be the owner. The superintendent cannot refuse a permit merely because some one claims that company is not the rightful owner of the property. The question of title or ownership cannot be determined by the superintendent. He must be bound by the statement in the application. The superintendent can be compelled to grant permits where the applications and plans conform to law. So, also, in a taxpayer's action he may be restrained from issuing a permit when the plans filed do not comply with the requirements, but the title to property cannot be tried and determined in such a proceeding. Nor can an injunction pendente lite be granted to prevent a person in possession of property under a claim of title from exercising acts of ownership over it. A court of equity will not by injunction pending a trial put a party into possession of property which is held adversely to him under a color of title. To seriously interfere with and restrict a person's use of property falls under the same rule. Such a restriction will not be imposed by preliminary injunction. The defendant, By-Products Company, intend to expend \$300,000 on the buildings for which permits are sought. The motion for injunction pending trial was therefore denied.

Mortgagor's Liability.

In an action to foreclose a mortgage it appeared that the bond and mortgage securing a loan provided that the obligation should remain in full force until actual payment, and that on transfer of any of the property mortgaged, and in case of an agreement between any owners of the mortgaged property and the obligees, modifying the terms of payment, and if any part of the mort-

gaged property should be released from the mortgage without the consent of the mortgagors, the mortgagors should continue liable for sums secured according to extension or modification, and notwithstanding delivery of releases by the obligees. The time of payment was once extended at the request of the original mortgagors, and after the conveyance time of payment was again extended; the rate of interest being increased. The Supreme Court, Special Term, Kings County, holds, *Mutual Life Ins. Co. v. Rothschild*, 160 N. Y. Supp. 164, that such accommodations did not discharge the mortgagors from liability; the covenant that extension agreements should not discharge the mortgagors not being limited to the original extension agreement. The mortgage contained many provisions relating to acts of the mortgagors, such as the insuring of the premises and the like. It was held that a grantee of the mortgagor, who, in consideration of an extension of the time of payment, agreed to comply with the conditions of the mortgage, did not become liable for payment of the principal sum, so that, on foreclosure, deficiency judgment could be rendered against her; the provisions as to complying with the conditions of the mortgage obviously relating to affirmative acts by the grantee.

Fire Escapes in Factories.

The New York Appellate Division, *People v. Pease & Elliman*, 160 N. Y. Supp. 318, holds that, under Labor Law, section 790b, as added by Laws 1913, c. 461, providing that no factory be conducted in any building of more than two stories in height unless it has on each floor at least two fire escapes, and under section 94 (Consol. Laws, c. 31) providing that the owner shall be punishable for the nonobservance of the provisions of section 79-b, and defining the term "owner" as the owner of the freehold, the lessee, or the agent in charge of the property, that an agent, having charge of the property only to the extent of collecting rents and negotiating and making minor repairs, and without authority to execute leases or make extensive repairs or alterations, is punishable for violation of section 79-b.

Partnership to Sell Lands.

A corporation had an option to purchase land, but, lacking ready funds, it entered into an agreement with four individuals, by the terms of which the latter were to furnish the purchase money, and to finance the sale of the land; the corporation was to employ agents and manage the sale of the land, the profits to be divided equally. The corporation employed an agent for the sale of the land, who subsequently sued it and the individuals financing it on the agency contract. The Minnesota Supreme Court, *Moore v. Thorpe*, 158 N. W. 235, held that the agreement between the corporation and the individual defendants created a partnership between them. The fact that the plaintiff did not allege that he knew that the individual defendants were interested in the enterprise did not bar his right to recover from them on the theory that there was a partnership. The fact that the corporation was to have exclusive charge of selling the land was unimportant.

It is the general rule that corporations, in the absence of express authorization by statute, have no power to enter into partnership with individuals or other corporations, or to make agreements which will create partnerships. But the authorities are in conflict on the point. In this case, however, it was held that the individual defendants could not escape the liability of partners by the plea that the corporation was not authorized to enter into a partnership.

—The longest subway section is 8,328 feet, the shortest 440 feet, the most expensive is No. 3 of Route 8, costing \$6,700,000. The sewers involved aggregate some 54 miles in length and vary in size from a 12" pipe to a 10' by 12' sewer.

TRADE WASTE.

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streets or the public health may require,' certainly cannot have been intended to cover such cases.

"The preservation of the health of the community requires that all waste materials which directly or indirectly affect health shall be removed from the streets at public expense. Garbage and rubbish from households may contain bacteria dangerous to health; domestic ashes when clean only indirectly affect the health of the community through the dissemination of dust acting upon the respiratory organs. But in crowded districts ashes becomes contaminated with organic wastes, and thus may cause disease. Accepting these premises, it is apparent that the use of the streets and the preservation of the health of the community require at least that garbage, ashes and rubbish from dwellings shall be removed by the Department at public expense.

"Steam ashes and rubbish which normally result from the operations of trade or industry are quite often a source of revenue to the producers. Steam ashes are clean, cause practically no trouble from dust and are quite generally employed in cinder concrete for building construction. Trade rubbish is likewise clean and often a source of revenue. The use of the streets is not, as a rule, affected by the production of steam ashes and trade rubbish from distinctively business buildings.

"Where shall the line be drawn between the refuse collection and disposal service which the city may render at public expense and that which shall be conducted at private expense?

"Following the foregoing line of discussion, after approval by the Board of

Estimate, the so-called 'Trade Waste Bill,' known as Chapter 500 of the Laws of 1915, became a law. The term 'trade waste' was defined therein as 'material resulting from the prosecution of any business, trade or industry conducted for profit.'

"Household refuse is defined as material resulting from domestic occupancy.

"In substance this bill provides:

"(1) That the city may use its property for the disposal of refuse by private individuals, firms or corporations, and may regulate and control such use.

"(2) That the city may charge private individuals, firms or corporations for the disposal of trade waste at rates fixed by the Board of Estimate and Apportionment.

"(3) That the city may collect and dispose of trade waste at prices fixed by the Board of Estimate and Apportionment.

"In 1915 a survey was started to determine the amount of trade waste produced by distinctively business buildings and delivered at city dumps by private collections. Since January 1, 1916, the newly organized Trade Waste Force (four inspectors) of this Department has been actively engaged in securing and verifying information concerning all classes of trade waste produced not only from business buildings, but likewise from stores in dwellings. As the city has neither the force nor equipment to extend its service, and as private carts or trucks collect the bulk of trade waste from business buildings, this general division of work should be continued in force until further experience shows the necessity for a change in organization."

NINETY-NINE YEAR LEASES AND THEIR EFFECT ON OFFICE BUILDING FINANCING

By H. C. ROBINSON, Vice-President, Guardian Savings & Trust Co., Cleveland

THESE is nothing mysterious about a ninety-nine-year lease. The lease, as its name indicates, is for a period of ninety-nine years, and frequently contains a clause permitting its renewal for an additional period of ninety-nine years, at the option of the lessee. The rent is payable usually quarterly in advance, and is secured by an agreement, on the part of the lessee, either to erect a new building upon the land leased or to furnish satisfactory security in the way of a surety company bond or approved collateral until such time as a new building is erected. The lease also contains other clauses relating to the remedies of the lessor, forfeiture, insurance, disposition of buildings at the expiration of the lease, etc.

The ninety-nine-year lease made its appearance in this country some years before the Revolution, in the state of Maryland, and was used largely in Baltimore, almost from the date of the settlement of the city.

Leases for ninety-nine years were customary in England many years prior to the settlement of the United States. Most of these leases, however, were in the form of the Irish leases, which were for ninety-nine years, determinable on three lives, that is "if the three cestui que vie named in the lease, or any or either of them should so long live." The leases also contained a covenant for renewal forever on the fall of every life, on the tenants paying the amount of one year's rent for each renewal within twelve months after the fall of each life.

In Baltimore, the ninety-nine-year lease came into such general use that large parcels of land, not only in the downtown part of the city, but in the residence portion also, were leased forever for a small annual rental, and as these parcels of land were subdivided and re-leased, there generally developed a situation that was very complicated, and in a measure retarded the proper development of the city.

A difficult situation also arose about renewing some of the older leases that had been in force for the full term of ninety-nine years. Where the original lease was sublet, and the sub-leases in turn sublet to other sublessees, cases were frequently brought to light where the original rent, being insignificant in amount on a large tract of ground, was lost sight of by the original lessor's heirs and by the personal representative of the original lessee, who were apt to ignore it after an assignment of their interest, though personally liable under the covenants of the lease for its payment, and by the numerous tenants, and in some cases under-tenants all dependable under the original lease. In such cases where it was impossible to find the proper parties to renew the original lease, the courts were compelled to step in and arbitrarily renew the same under the fiction that it was the intention of the original parties to make such renewal, and that it was within the province of the courts to make a decree accordingly.

These conditions were finally corrected by the enactment of a law by the Legislature of the State of Maryland, which provided that ground rent created in the future under the terms of a ninety-nine-year lease, renewal forever, could be redeemed at any time after the expiration of fifteen years at the option of the tenants for a sum of money equal to the capitalization of the rents reserved at the rate of 6 per cent. per annum.

In Cleveland the ninety-nine-year lease was not used to any great extent until about twenty years ago. The first long-time leases negotiated in Cleveland were for a period of fifty years, and some of them are now approaching the expiration of their term. These leases provided for a re-appraisal of the property under

lease, and this form of lease was followed largely by owners of land in that city until about ten years ago, when the straight rental lease grew in popularity both with lessor and lessee.

In the re-appraisal lease, the rent is ordinarily adjusted every ten years by appraisers appointed for that purpose. In a straight rental lease, the rent is fixed for the entire term of ninety-nine years, although frequently it is graduated over the first twenty-five-year period of the lease.

This latter type of lease is considered to be very fair to all parties concerned, first because the lessor ordinarily realizes in the way of rental from his land a better return than he could were he to sell the property and re-invest the proceeds in a form of security ordinarily selected by a careful investor; and second, the lessee is protected because he is permitted to enjoy the fruits of his pioneering and industry in the creation of land values due to his improvement on the property.

Benefits of Lease.

The ninety-nine-year lease, if confined to business property, is usually of distinct benefit to a community, especially if the lease requires the erection of a building on the property commensurate with the value of the land leased.

The history of every modern city reveals the fact that many choice parcels of land are owned by estates or belong to owners who have no ambition to develop the same. By the application of a ninety-nine-year lease, these properties pass into the hands of persons who are able to erect new buildings, but who ordinarily would not have sufficient means to buy the land and at the same time improve the property.

A ninety-nine-year lease made upon the actual value of the property leased, or upon a fair anticipated value for five or ten years will not be harmful, but will have the tendency to facilitate the growth of improvements, and thereby be of benefit to the community.

The real danger to a community in the use of a ninety-nine-year lease lies in its abuse for speculation purposes by the exaction of exorbitant rents by owners from lessees, who were not able to give proper security, and who have no intention of improving the property leased, and whose sole object in taking a lease is to sell it.

I am advised that the first attempts to solve the problem of loaning on leaseholds in this country resulted in many mistakes, and considerable financial loss to those who were concerned with the transaction. Practically all of the large insurance companies still refuse to consider application for leasehold loans, and many banks and trust companies do not look with favor upon them even though they do make one now and then. The reason for this is self-evident.

Loan Upon the Fee.

A loan upon a fee made with good judgment and the exercise of proper caution in an amount not exceeding one-half of the value of the property is considered by every one to be an absolute safe investment, and the bank making the loan has no further concern about it beyond the collection of its interest.

A ninety-nine-year lease loan is different. The bank has to go to more trouble in the preparation of the loan itself than it does in the case of a fee loan, and then after the loan is made, there is not that sense of security that accompanies a loan on a fee, for the burden is constantly on the bank to watch this loan in order to be advised that all of the requirements of the lease are complied with to the end that the safety of the leasehold itself is not impaired. As a result of this attitude, there has been a growing tendency among banks and trust companies in those sections of the

country where the ninety-nine-year lease is used to any large extent to refer applications of this character to the bond houses—sometimes known as investment banking houses. These houses, as a rule, do not make leasehold loans except on property located in the downtown district of a city where the value of the land is so well established that it is not apt to fluctuate over a period of years presumably as long as the life of the loan.

Among some of the other requirements for a loan of this character are the following:

The lease must provide for a straight rental for the full period of the lease. This rental must be based on a fair value of the land at the time the lease is made and carry a rate not to exceed six per cent. in any event. When a lease is made on the basis of anticipated value ten or twenty years hence, the lease thereby becomes undesirable for loaning purposes.

The building upon the property leased or to be erected thereon must be one that could be changed to meet the requirements of more than one purpose, provided it is of a mercantile character, and its earning power must be sufficient to set aside a sinking fund to retire the loan within a limited number of years. This same rule holds good in respect to office buildings.

The lessee must be fully responsible and an assignment of the lease itself made to a trustee until such time as the loan is paid, thereby avoiding the possibility of a transfer of the same by the original lessee in the hands of undesirable holders.

The amount loaned very rarely exceeds one-half of the value of the building upon the property or to be erected thereon, and the lessee is required to contribute a sum of money equal to that desired to be borrowed. Furthermore, the lease itself must be free from burdensome restrictions, and drawn so as to make ample provisions for saving remedies to the lessee and his assigns in case of forfeiture.

The only exception sometimes made to these rules is the one pertaining to the amount of the loan. In rare cases, where the leasehold itself is extremely valuable, the lessee is given an amount larger than half of the amount of the value of his building. This is on a theory as Lawrence Chamberlain says that, "a mortgage on a leasehold is in effect a mortgage on the earnings of the land, and its earnings are all that make the land valuable."

I know of a fee in the retail district of Cleveland, which was leased twenty years ago at an annual rental of \$6,000; recently it was re-leased at an annual rental of \$60,000. The difference between the first and second rental, namely, \$54,000, capitalized at five per cent. would represent a leasehold equity of over \$1,000,000. This size of an equity is taken into consideration by investment bankers when making a loan, and, in such cases, a larger amount can be borrowed than under the rule which limits a loan to half the cost of a building.

Cleveland furnishes one of the most notable examples of unusual and intricate leasehold financing that has taken place anywhere in this country. It illustrates the application of the rules which I have just enumerated, and, at the same time, shows in a practical way how individual ownership of several parts of a single piece of property can be financed in a manner impossible other than through the agency of the long-time lease.

A parcel of land fronting on Euclid avenue (Cleveland's main business thoroughfare), was leased in 1909 for ninety-nine years. The lease contained a clause giving the lessee the right to purchase the land leased any time within fifteen years from the date of the lease. The

lessee immediately began to erect on the land a five-story office building with foundations and columns strong enough to support additional stories. Just before the building was ready to receive the roof, the lessee executed the now famous "sky lease" so-called, to The Cleveland Athletic Association Company, covering that part of the premises lying above a plane 76 feet above Euclid avenue, together with the right to erect a seven-story building thereon—granting, as incident thereto for the full term of the lease, the use of the walls, supporting columns, elevator hatchways, and lobby of the underlying building.

Leasehold Mortgaged.

The Cleveland Athletic Association Company mortgaged its leasehold interest to secure an issue of first mortgage leasehold bonds, the proceeds of which were used to pay for part of the cost of the construction work of the seven additional stories, which were built in the same style architecturally as the lower five stories, thereby making a complete and handsome building twelve stories high. The Cleveland Athletic Association Company had no trouble in obtaining a purchaser for its bonds for the security for them—it was pointed out—was just what was required for a good leasehold loan, viz: the lease was standard in all of its terms, the rental reasonable, lessee had no taxes to pay except on that portion of the building erected by itself, and which lessor was obligated to buy at the expiration of the lease.

It was also pointed out that the fact that the building was built on the top of another building instead of the land itself was not objectionable because the lease provided that in case of a failure on the part of the lessee's landlord to pay his rent to the land owner, the Athletic Association had the right to step in and make good any forfeiture, using the income from the lower structure for that purpose, and finally that the amount borrowed was less than half the amount invested in the upper seven stories.

Shortly after the entire building was completed, the lessee sold his lease, that portion of the building which he owned, and the Athletic Association lease to a real estate company which financed part of the purchase price as follows: First, it exercised the option in the ground lease and purchased the land. It then conveyed the fee simple title to a trust company, as trustee, reserving to itself that portion of the building lying below the 76-foot plane, and the lease of the Athletic Association Company.

The Trust Company, trustee, immediately executed a lease back to the real estate company for ninety-nine years, the lease providing for an annual rental much in excess of that paid under the original lease, and containing a clause giving the lessee an option to re-purchase the ground any time within the first fifteen years of the lease. The additional rental provided for in the lease represented the increase in the value of the land between the date of the execution of the first lease and the date on which the purchase option was exercised. This sum was made available for the use of the real estate company in this manner. The trust company, trustee, as owner of the land, after executing the lease, immediately issued "Trustee's Certificates of Equitable Ownership," each certificate representing one or more 970ths equitable ownership in the real estate, not reciting any par value, but each supposed to be of a value of \$1,000 for each 970ths interest based on the option price in the lease of \$970,000.

Certificates Sold.

These certificates were sold by two of the well-known investment banking houses in Cleveland, and met a ready market, for the annual rental of the lease permitted a semi-annual payment to each holder of \$27.50, making a five and one-half per cent. tax free investment on the basis of an assumed par value of \$1,000, all secured by the pledge of the value of the whole building amounting to \$1,000,000. Under the terms of the agreement between the real estate company and

the trustee, the sum realized from the sale of these certificates less the option cost of the land in the original lease and expenses incident to the sale of the certificates, was applied in partial liquidation of its obligations incurred in the purchase of the property.

Lastly, the real estate company was able to realize a further sum by mortgaging its ninety-nine-year lease, its ownership in that part of the building lying below the 76-foot plane, all its interest in and to the Athletic Association lease, and any interest which it might hereafter acquire in the property. The mortgage given for this purpose secured an issue of first mortgage twenty-year leasehold bonds, for an amount equal to one-half the amount of the appraised value of the construction cost of the building plus a certain percentage of the appraised value of the Athletic Association lease.

Principles Sound.

Now this whole transaction undoubtedly seems very complicated and one would probably think that it ought to have been subject to the regulations of "Blue Sky" legislation; yet, a careful analysis of the same based upon a thorough study of the plan, and not upon a hurried and an imperfect description such as I have been able to give, will show that the principles of sound banking as laid down for loaning on leaseholds, were not violated. Some of the best experts in the country worked on the proposition, and no one of the loans was made, until it was definitely determined that the income from each portion of the building mortgaged was ample not only to meet the interest charge, but also to retire the bonds as provided in the mortgage. The results so far have confirmed the judgment of those who were responsible for the financing. The Athletic Association Company is retiring its bonds and the earnings from the first five stories of the building, plus the amount realized from the Athletic Association lease are apparently ample enough to take care of the interest and sinking fund requirements of the leasehold mortgages as well as to pay the income required from the Trustee's "Ownership Participating Certificates."

I am not claiming that this kind of intricate financing will ever be put into general use. I am not at all sure that it would be wise to encourage its use except in a limited way, for there are only a few locations in any city, no matter of what size, where the value of the land and the earning power of a building would justify such a venture.

Looking at it one way, a loan on a leasehold is a loan on a liability to this extent that if the obligations of the underlying lease are not met, chief of which is the payment of the ground rent, the whole security falls, hence, the banker must see to it that the improvement contemplated is the right kind of an improvement for a locality in which it is planned to go; and that it will have sufficient earning power to pay off the loan within a reasonable number of years.

Retirement of Bonds.

Leasehold loans are usually evidenced by bonds secured by a mortgage requiring the retirement of a certain number of these bonds annually. In effect, this results in the creation of a sinking fund for amortizing the loan. Funds for this purpose must come from the return of the building, hence, the banker insists on being shown whether this is possible.

Right here we realize the effect for the bettering of conditions in office building financing, produced by leasehold loans. I know of some office buildings that are carrying loans running for five or ten years that have no provision in their mortgages for annual payments, neither does their management attempt to build up a sinking fund for even a partial payment of the loans when due. It simply goes to the annoyance and expense of renewing the mortgages at their expiration or getting new ones at the possible attendant expense of paying a commission to a broker for securing the same.

Another effect which seems to me to be very important brought about by loans on leaseholds is the erection of the right building in the right location. It has been customary in many of our larger American cities for men who have acquired money in other vocations to be inspired by the ambition to build themselves monuments in the shape of large buildings. Frequently, these have been built without regard to the necessity or demand for such structures, thereby upsetting the whole rental market by creating a harmful competition, which has seriously affected the income of other buildings for many squares around.

It may be that the banker will not be able to control this phase of construction finance because generally these owners have means ample enough to complete their building program and the advice of the banker is not called for, but where it is requested the modern tendency, I am sure, will be to counsel against overproduction. Now these two effects, viz: provision for suitable earning power with which to amortize a loan of any reasonable amount within a reasonable number of years, and the proper location of the right kind of a building to meet the public demand, embrace about all the other problems relating to successful building management, and if they were observed generally over the country would bring the building manager into prominence in a much more advantageous manner than at present.

For a general observation of these propositions would of necessity require the building manager to sit at the right hand of the banker and advise whether the building offered as security for the loan would meet his requirements. This advice he could not give with readiness and accuracy unless he were thoroughly trained in building management, for here is a field wherein the theorist must give way to the practical man who draws his opinions from the deep well of experience.

Building Manager's Knowledge.

Mind, I do not say that the building manager need not be educated or devoid of imagination; on the contrary I know of no calling where a man to succeed must have working knowledge of so many of the arts and crafts. He must know of architecture, and its attendant problems. He must have information technically as well as practically concerning the best methods of heating and ventilating. He must know the last word in plumbing systems; the latest discoveries in electric lighting, and the effect of too much or too little sunlight on the human eye; the theory of color and decorations, the formulae governing the stress and strain of metals. In fact, he must be a veritable Jack-of-all trades, but different than the traditional one in that he must be master of them all.

Moreover, the building manager must be an executive to the end that the large number of employes under him shall give the service required by the occupants of his building and by the public that visits it. He also must have a vision to the end that he can predict the trend of the times, adopt new methods for convenience thereby looking to increased earnings, and finally he must have the courage to express his convictions to both banker and owner. If he does not believe in the erection of buildings above a certain height let him say so. If he believes the Code Commission of his city is unfair in its building regulations, let him fight these regulations, always having in mind that these matters are better settled through association with his fellow managers.

The building manager is just on the threshold of his usefulness to the financier. This is a field apart from that in which he serves the owner. In the latter capacity he is the executive—the producer of results. In the former capacity he is the expert, who is bound to become as indispensable in office building financing as the architect or the appraiser, if we would stabilize investments in office buildings and make them as attractive as the investments in the stock of our great railroads or manufacturing corporations.

EFFECT OF ZONING PLAN ON OTHER CITIES

Statement by Thomas Adams, Town Planning Adviser, Commission of Conservation, Ottawa, Canada, on Zoning Resolution

WE feel to some extent that New York has been responsible owing to the example which it has set, for some of the high buildings in Canadian cities. We are looking today to your new tendency in the hope that our cities will follow your example of providing greater restrictions on height. We have not the excuse for high buildings that you have in New York.

Town planning in Great Britain and Canada is one of those questions that grows stronger in its appeal as it is taken up, and as research progresses, to the business man. Undoubtedly he starts out to study it with the assumption that it is purely an aesthetic function—the proposal to use the police power to restrict the rights of private property in the interests of the public. But it does not take him long to discover that both public and private interests are closely identified and that reasonable restriction of the use of property is in the interest of all parties.

Restricting Vacant Areas.

The whole question of controlling development in those parts of your city which are only partially developed has become one of importance and requires serious consideration. I do not know whether it would be possible for this work to be carried out over wider areas so as to include land which is not yet subdivided. So far as our town planning work in England and Canada is concerned we are trying to apply it in areas that are still undeveloped, as well as to those that are in course of development. We proceed on the principle of the Jesuit, who in his wisdom said, "If you give me a child until he is eight years old you can have him for the rest of his life."

We feel that the really important thing is to get hold of the suburb before it is developed. Much of the older portion of the city can look out for itself. I think your work should be extended to a wide area in order to get your restrictions applied before building is begun. In getting hold of the suburbs that are starting to develop and applying the same principles to the open land that you apply to the built-on land in the city, the result will be that you will be able to apply restrictions which will accomplish something nearer to your ideals. You will not be required to compromise with existing vested interests. Owners of real estate themselves will not only be anxious to agree to something that gives safety and health, but even to what we, in England, call "amenity" in plan and surroundings.

Town Planning Law in Canada.

When our Parliament passes a law it does so with recognition of the English Bill of Rights. The whole constitution of Canada is framed on what you perhaps would call the unconstitutional constitution of Great Britain. It is not a fixed constitution, but a constitution capable of readjustment and alteration by Parliament itself, subject of course, to the principles of the Bill of Rights, and the whole question of the recognition of the rights of the individuals to do what is reasonable with their property.

In laying out streets the Parliament in Canada recognizes the principle that private property shall not be taken for public use except with just compensation. But it does not assume that you may use private property to the injury of the public use, nor does it necessarily allow an abuse of private property and then a claim for compensation because you are prevented from getting the advantage of that abuse. That is the point when land may be used for building development to such an extent that it becomes not use of land, but abuse of land—abuse of the right to use land.

I think those who advocate the single tax say there are two uses of land, one is

"non-use" and the other is "use." I think we have three, one is use, the other is non-use and third is abuse. The point is really where the method of developing land actually becomes an injury to the public. You have to recognize the rights of the man who claims compensation for restrictions on his use of property; but he should not, for instance, be permitted to demand air space from property abutting on their own as a right. He ought not to be allowed to claim compensation on the ground that he is prevented from using the space on the street or on an adjoining site to provide him with light. He may properly be required to use his own property in order to provide his own air space and light. I speak of what appears to me to be equitable although it may be without regard to what is legal. Our Parliament recognizes constitutional clauses of equal protection of the laws.

I don't think there is much distinction between your treatment of private interests in property and our own, except that probably we are able to obtain by general law what you have to secure by police power and you have probably to educate your courts with regard to the interpretation of the matters that come within the scope of the police power. You do not appear to have the same power to revise and remodel your law to suit changing conditions.

Of course, the courts have comparatively little jurisdiction in regard to the restrictions that are essential to secure proper sanitation and "amenity." A person cannot obtain compensation by reason of doing anything to contravene the scheme after a given date. There is no appeal in that matter above the Department of the Government. The following subsection which appears in all town planning acts shows how much jurisdiction is vested in the department, and therefore the reason why the matter has not come before the courts:

Property shall not be deemed to be injuriously affected by reason of the making of any provisions inserted in by-laws or a scheme, which, with a view to securing the amenity of the area affected by the by-laws or the scheme, or any part thereof, or proper hygienic conditions in connection with the buildings to be erected thereon, prescribe the space about buildings, or the percentage of any lot which may be covered with buildings, or limit the number of buildings to be erected, or prescribe the height, character or use of buildings, and which the department, having regard to the nature and situation of the land affected by the by-laws or provisions, consider reasonable for the purpose of amenity and proper hygienic conditions.

The right of our Town Planning Commission to name restrictions has never been contested in the courts. Where I think we seem to have an advantage in our Town Planning Acts is that the provinces have full power to deal with questions affecting land and municipal questions. They pass an act and there is no appeal from that act to any federal court. There is, however, an appeal to the provincial Parliament as between the municipality and the owner.

For instance, in a Town Planning Act a ministerial department of the province, say, the Department of Municipal Affairs, becomes the controlling authority in regard to planning in that province. Once a town planning scheme is prepared by the municipality they have to apply to that Department for the right to prepare the scheme and for approval of the scheme. Compensation cannot be claimed and there can be no appeal on the question of restricting the number of buildings to an acre, or in fixing the character or height of buildings if the provincial department is satisfied that the restriction is reasonable.

There are districting regulations in one or two cities like Toronto and Hamilton. That is a matter that is subject to the owners presenting a petition and the majority being in favor of that plan. It is done on the initiative of the owners who may apply to have restrictions placed on property.

You have a number of inhabitants in a street who desire to have that restriction placed upon it. They make an application and the Council has the power to apply that and it becomes law when they have done so.

Both in England and in Canada the town planning idea and the whole scheme of districting is based upon motives of health, safety from fire, convenience, comfort and general welfare. Safety from fire is particularly important in Canada. We pay, I think, six or seven times as much for fire prevention and insurance in Canada as in England. The cost of maintaining fire appliances and the cost of fire insurance, I think, is two dollars per capita more than in England.

Absence of Control.

This is largely due to the absence of the control of the character of buildings and the regulation of space surrounding buildings. For instance, in an English city you must put a certain amount of space around your building and that must be paved or graded with some incombustible fireproof material. There are more restrictions there than there are in Canada. The whole thing grew out of necessity, or what became a necessity in order to protect the health of the people living in the cities.

Town planning is being generally adopted throughout Canada in order to promote health, safety from fire, etc.

Four out of nine provinces have Town Planning Acts. One of these has a compulsory act for the whole province, and no future development can take place there unless it is part of the scheme. In Manitoba they have just passed such an act. In Saskatchewan the act has passed its first reading. I expect that by this time next year the whole of Canada will have town planning acts. These acts will enable the number of houses to be limited to an acre, the districting of different kinds of business, the height of buildings to be regulated, and the space around buildings to be secured on a reasonable basis without compensation having to be paid for restrictions.

It does not apply to land already built upon unless compensation is paid. If you ask a man to pull down a building, or if you require the ground in front of an existing building which is essentially part of that building, compensation has, of course, to be given. So long as you do not interfere with an existing building or take away land now owned, you could apply the same regulation in a territory in which there were buildings as in territory in which there were none.

Application of Restrictions.

We use the words "land in course of development or partially occupied by buildings" to distinguish it from vacant land on the one hand or fully built upon land on the other. The restriction may apply to all cases, but in different form to each. You could apply a restriction on the height of buildings in the heart of Toronto if you see fit, provided you do not require some buildings that exceeded your restrictions to be cut off. But that does not come within the town planning acts—it is dealt with by city by-law.

The same remedy would be invoked against a man who proceeded to build contrary to a plan which had been adopted in Canada, as in England. There is a scheme being prepared for St. Johns, New Brunswick, covering twenty thousand acres, which includes ten thousand acres inside the city and ten thousand outside the city, but the city of St. Johns has prepared the whole scheme and it is going outside its own territory.

If you restrict a city here such as New York and you prevent bad development in that area, you only succeed in preventing bad development just over the boundary, unless you also restrict that

(Continued on page 544.)

BUILDING MANAGEMENT

USES AND ADVANTAGES OF INCINERATORS

MANY building managers, architects and owners have spent much thought, time and money on building design, decorations and fixtures, but they have rather avoided or ignored some vital, but less important features, such as the care and disposal of garbage and refuse. Some have tried the many schemes offered to clean and conceal garbage cans and to destroy garbage by the use of various kinds of commercial fuel, but the general opinion is to the effect that the odors and expense are prohibitive. Also there still remains to be taken care of, bottles, tin cans, broken crockery and various unburnable refuse.

Garbage cans whether full or empty are an intolerable nuisance and an offense to sight and smell and health and property. They attract disease carrying flies and mosquitoes; also vermin that are disgusting and expensive to exterminate even partially. They deteriorate property and lower the standard of living. Placed on sidewalks, the wind and the garbage man spread their contents over the streets.

This refuse fouls dumb-waiters that are also used to carry foodstuffs or else requires special dumb waiters, shafts, etc. It costs money for electric current to run service elevators, and is a continuous expense for handling, requiring from one to two-thirds of the janitor's time or extra employees, and wherever used are without exception unsanitary, inconvenient, expensive and everything else that is crude and unmodern.

Fingers that have just handled garbage cans turn the door knob that you will grasp next in all ignorance of the danger. (Door knobs are most efficient in passing contagion but little thought seems to have been given to protection therefrom.)

Cans, bags or other containers for waste paper, bottles, rags, etc., and other refuse, are equally objectionable, although their offensiveness seems less. Accumulations of such refuse are greatest of all fire and health hazards. More or less empty bottles and cans, rags, etc., constitute a menace which is all the greater because it is not so evident. Janitors and others may spread the refuse about to find articles of value. Servants push it out of sight until the wagon calls. If it is put out in front or back it is blown over the neighborhood and the cans stand as unsightly monuments to indifference.

The present paralysis epidemic will probably bring about some improvement in the existing, inadequate, dangerous methods now practiced. More frequent collections, compulsory cleaning of cans when empty, improved styles of cans or containers will or should be compelled. All of these betterments will be expensive, but cheaper than disease and depreciation of property.

It is fine to reduce and control an existing and perhaps necessary evil, but it is equally or more important to prevent its growth and extension.

Garbage and rubbish cans with most of their evils must continue to be used in existing buildings, but there is no cause or reason for making them necessary in any new residence or apartment of the better class that is planned and built from now on.

The greatest bar to prevention and extension of the garbage can and rubbish evil comes from the speculative

builder who is not interested in the health or convenience of the tenants or the cost of maintaining the buildings, taxation, etc. He builds as cheaply as possible and sells at the greatest profit and gets from under. Such an attitude will soon change because the builders will learn that buildings using garbage cans are unprofitable and undesirable, because the buyers and tenants will demand more modern, sanitary and con-

venient methods just as soon as they know that they exist. The cost of erecting a building is not nearly so important as the cost of maintaining it, because the latter goes on indefinitely and buyers now carefully investigate the cost of maintenance before purchasing or leasing.

bles, tin cans, broken crockery, rags and all other refuse without the use of gas or coal or cost for any fuel and absolutely without odors, labor or repairs. The first cost is the only cost, except the interest on the investment, which only amounts to a few cents a house or apartment a month. The system is not readily applicable to existing buildings or to clubs or restaurants, but it is satisfactory and efficient for any apartment building or residence of the better class, and for manufacturing buildings, banks, etc., and in hotels, with the exception of their food waste.

All the cities of the middle west were quick to take advantage of the system referred to as soon as it was offered, and for several years have tested it and approved it as being a practical method to solve the problem. Their building and health departments have approved and endorsed it. During the past year, many of the prominent architects, builders and owners in the principal cities of the East have shown that they also recognize the importance of the problem and after investigating the performances in the middle West have specified and installed the Kerner System referred to.

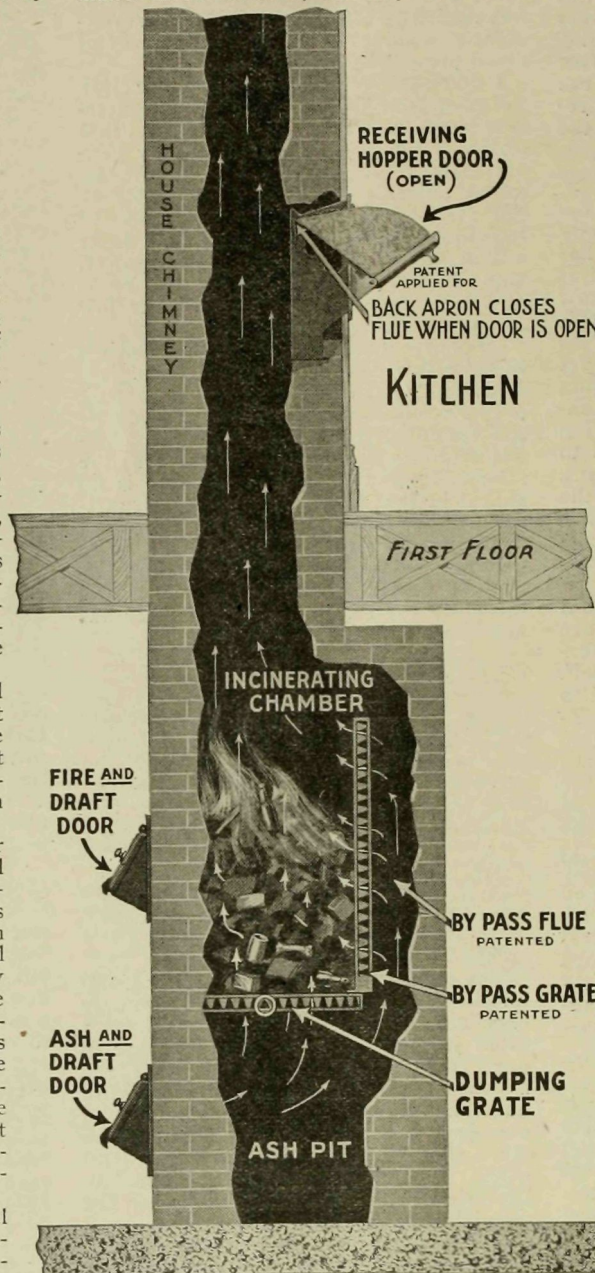
The cut gives a general idea of the principles used. The operation and success of the system is based upon the proven fact that in a normal family there is more than enough waste paper, rags and other combustible material to dry out the moisture from any ordinary supply of food waste. (Food and refuse therefrom is not garbage until it is put in a garbage can.) Vegetable and food waste when dry is readily combustible and needs only a little inducement to burn to ashes or become carbonized and germless.

Among the most important features are the following:

There are no odors during the burning of the accumulation because the fire is always on top of the refuse burning downward and drying it as it burns, and all odors have to pass through the fire to get up the chimney and are deodorized. There are no odors between burnings because the soot, circulation of air, darkness, smoke, gas, etc., and the heat from the burnings causes a creosoted condition which prevents fermentation or decomposition without which there can be no spoiling and no odors. Nothing adheres to the receiving hopper doors or walls of the flue, because they are coated with soot and nothing can stick to soot. The hopper doors will not take packages large enough to jam and stop up the flues. Bottles, cans and other unburnable rubbish is reduced in volume and sterilized. The residue of incinerated refuse amounts to only about 10 per cent. of the original volume and is removable like coal ashes or cinders.

207th Street Crosstown Line.

The Traffic Bureau of the Bronx Board of Trade has taken up with the Union Railway Company the matter of extending the present 207th street crosstown line to the Dyckman Street ferry, and the railway company has promised to construct this line in the near future. The maps and application for the extension have been presented to the Franchise Bureau.



venient methods just as soon as they know that they exist. The cost of erecting a building is not nearly so important as the cost of maintaining it, because the latter goes on indefinitely and buyers now carefully investigate the cost of maintenance before purchasing or leasing.

Much of the lack of interest in this most vital problem comes from the belief that it is a necessary unavoidable evil which must be endured because it cannot be cured. Such a belief is now altogether incorrect.

There is a system that makes all garbage and rubbish cans unnecessary and in a strictly sanitary and most convenient way reduces and destroys on the premises all garbage, waste paper, bot-

NEW AND USEFUL APPLIANCES

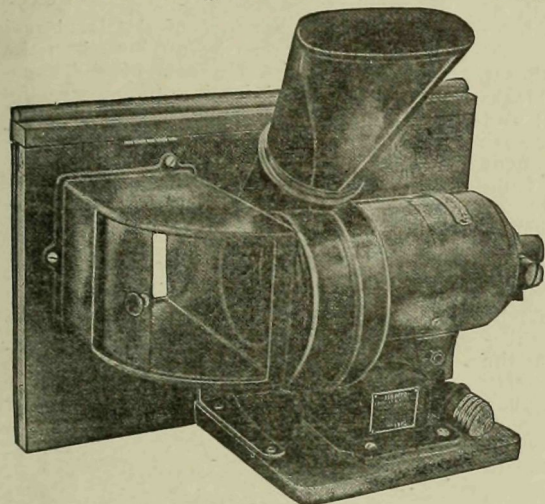
Novelties and New Applications of Familiar Devices,
of Aid to Architects, Builders and Building Managers

Described without regard to advertising consideration

Electric Window Ventilator.

HYGIENIC advance in ventilating is being claimed as a result of the introduction of a new process whereby healthful ventilation is obtained through a continuous diffusion with untreated cold fresh air. It is stated that the new process brings quantities of cold outdoor air into the room and diffuses it without causing draughts, no matter how cold it may be out of doors.

The new ventilator as shown in the cut on this page is arranged to be placed at the base of a sash window, but the manufacturer claims that it can also be arranged for other conditions. At the right side is shown the electric motor, the Sirocco blower is directly connected to it, with the nozzle pointing diagonally toward the ceiling, and the intake duct



with its sliding valve shown partly open is at the left of the illustration.

When the outdoor temperature is above 25 degrees Fahrenheit, the valve is brought forward so that the duct is closed to the room and the cold air is blown to the ceiling and diffused with the room-air; when the outdoor temperature is below 25 degrees the occupants may possibly feel the cold air and the valve is then partly opened so that room air flows into the blower with the outdoor air, mixes with it and moderates the temperature to any desired degree between that prevailing indoors and out.

The cool mixture being blown to the ceiling, spreads out against it, gradually sinks through the room air and is breathed before it passes to the radiators. The air indoors will partake, according to the manufacturer, of that "snap" and "sparkle" which characterizes cold outdoor air. No pockets of stale air can form and a uniform temperature will prevail from floor to ceiling.

The Sirocco blowers require but little power to drive them and therefore the ventilator is connected to the lighting circuit. The placing of the window-board in the window-frame causes no damage to the woodwork and, if desired, can be so placed that the window can be closed without removing the ventilator. The incoming air can be filtered if necessary.

The particular merit of the process, as outlined by the manufacturer, is that the health giving quality of the incoming fresh air is retained as with open windows. A thorough diffusion is also attained making fresh air possible under all atmospheric conditions, and where most necessary as in schools, hospitals, churches, theatres and other buildings where large numbers of people congregate.

Chain Screen Door for Furnaces.

A NEW type of chain screen door for furnaces is on the market, the new device being intended for furnaces that are charged and discharged with tongs. The chain screen door as installed consists of a number of hanging individual strands of steel chain suspended from a steel bar to form a continuous sheet. The manufacturers explain that this curtain hanging before the uncovered opening to a furnace, prevents the heat, glare, gases and sparks from leaving the furnace and the cold air from entering, while the loosely hanging strands of light chain can be parted readily by tools or other objects projecting into the furnace and fall together again when entrance has been effected. The holes in the links of the chains, moreover, do not interfere with the view of the interior and the glare is thrown down, giving an effect somewhat similar to looking into the furnace through a piece of wire gauze. It is claimed that the use of this screen also enable the workmen to have both hands available for work instead of being required to use a shield in one hand while the tools are manipulated with the other. Among the uses to which these screens are stated to be available are on furnaces for treating glass, steel, iron, copper, zinc and chemicals, shrapnel, steel soaking pits, and in cement works.

This new form of screen was especially developed for use in plants where the furnaces are charged and discharged by tongs, and was designed, according to the manufacturer, to overcome the catching of the chains in the crotch of the tongs. The screen consists of a standard chain type with short pieces of light tubing attached to the bottom of each strand, the length of the tubes being approximately one-half the height of the opening of the furnace. This screen is of the non-automatic type in which a hand chain running through an overhead pulley is employed to lift it out of the way.

In addition to this type of screen for oven and furnace openings, an automatic screen door is stated to be made for use on boilers where the opening of the fire-door causes the screen to unroll from a cylinder hung above the opening.

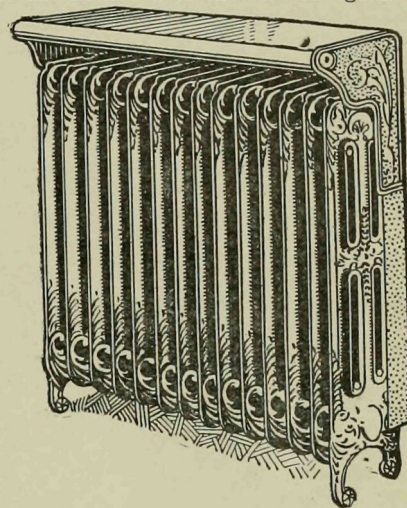
Insurance Against Discoloration.

THERE has been a growing demand for some kind of insurance against discolored water and considerable interest attaches to a new process of treating laundry heaters and water heaters in order to avoid discoloration. The amount of sediment contained in water, whether it has been filtered or not, and the quality of the water, hard or soft, are points which all enter into all reasons why people are annoyed by "rust." This condition has been recognized and for some two or three years experiments have been made whereby people might be insured against this nuisance without going to the expense of getting entire brass castings which are difficult to make and are oftentimes rather high-priced. It was also learned by the company conducting the experiment that oxidizing was practically impossible and that galvanizing for sections of hot water laundry heaters was not a commercial proposition. The concrete result of the investigation,

however, was the discovery of a method of treating such sections with what is called "Galvoxide," and the manufacturer claims that of the many pieces of goods which have been shipped after having been subjected to this treatment, there has not been a single complaint.

Radiator Shield.

IN order to protect the wall, woodwork and draperies from damage or discoloration, a radiator shield is being manufactured which combines several interesting details. The shields deflect and distribute the heat throughout the room instead of allowing it to descend directly along the walls to the ceiling. The manufacturer states that the shields combine utility with pleasing appearance, either in the quiet plain gray finish or in any decoration desirable, in order to harmonize with the furnishings of the

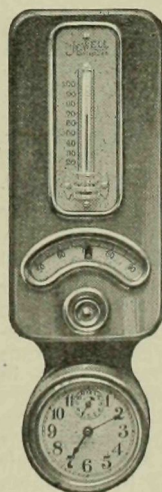


room. In recent years steam and hot water systems of heating have been very generally adopted in private houses, apartment houses and public buildings, and under these systems the air within the room is in a continual process of circulation through the radiators. The shield as designed, prevents the walls and draperies in the immediate vicinity of the radiators from becoming discolored and soiled on account of the deposits of the suspended dust and dirt which is picked up by the heated air currents in their force of circulation. The shield is designed to meet the requirements of radiators of various types, and is attached to the radiator by a standard holder.

Efficient Heat Controller.

A HEAT controller for steam, hot water or warm air systems is being marketed which can be easily applied regardless of whether coal or gas is

being burned. It is claimed that the controller is very efficient when it is connected with central heating pipes and that it soon earns its price in fuel saving. The manufacturer claims that in spite of its simple durable construction it will last for a long period of time. The illustration on this page shows the Thermostat of the controller as it would look if attached to the wall of one of the rooms and connected electrically with the heating system. All the work necessary for regulating the heat is the setting of the dial at the



degree of temperature that is desired to be maintained, and the controller keeps the heat within one degree of the mark set. The manufacturer claims that with the time clock attachment, the user may be enabled to have cool rooms or warm ones whenever desired, the controller automatically changing the heat at any set time.

REAL ESTATE BUILDERS RECORD AND GUIDE.

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

Founded March 21, 1868, by CLINTON W. SWEET

Published Every Saturday
By THE RECORD AND GUIDE CO.

F. T. MILLER, President
W. C. STUART, Vice-Pres't & General Manager
J. W. FRANK, Secretary & Treasurer
119 West 40th Street, New York
(Telephone, 4800 Bryant.)

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

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Assessed valuations have risen rapidly in Manhattan since consolidation, and the reductions made this year should strengthen the realty market considerably. Lower taxes are a strong argument with investors.

Eighteen thousand tons of structural steel will go into the new Pennsylvania Hotel, and 15,000 into the New York Central Hotel. At the current market price for plain material, which is 3 cents a pound or more at tidewater, as the minimum for ordinary delivery, the cost of the steel in either case runs into huge figures, without counting the charge for fabricating and erecting.

The Grand Central Station, in the opinion of the Tax Department, is the most valuable building in the city. For taxation purposes building and site are estimated to be worth \$21,500,000. Next is the Equitable office building, assessed at \$20,500,000, and then the Pennsylvania Railroad Station, which is considered to be worth \$15,980,000. The most valuable dry goods store is Altman's, assessed at \$14,100,000; the second most valuable office building, the Metropolitan, \$12,500,000; the most valuable hotel building, the Waldorf-Astoria, \$11,650,000.

The total estimated cost of new buildings for which plans were filed during the first nine months of the year was so swelled by tentative filings in July as to render the Manhattan statistics almost useless for purposes of comparison with corresponding periods in former years. The Bronx, Brooklyn and Queens figures are fairly indicative of real conditions, and prove that Bronx tenement builders continue their waiting attitude, but that in Brooklyn the erection of frame dwellings has not been lessened, though brick dwellings and tenements have been erected in fewer number, in consequence of higher building costs. The stagnation in tenement house construction is mainly responsible for the low Bronx record. The Bronx is, however, building an unusual number of garages.

Madison Avenue Values.

It is interesting to note in the Land Value Maps for 1917, which were issued as Section Three of the Record and Guide last week, the extent to which the appraisers of the Tax Department confirm unofficial opinion regarding the rise and fall of values on Madison avenue, a thoroughfare in which there is much professional interest at the present time. Both north and south of the Murray Hill residential section Madison avenue has been the scene of numerous transactions and operations in real estate for business purposes in the last five years. The popular prediction of years ago that it would change from a residential into a business thoroughfare, for the most part, is being fulfilled.

Comparing the unit foot values given in the 1917 maps with those reported five years ago, in the 1913 maps, it will be seen that in the district south of 33rd street Madison avenue land has not shared in the increase in values that has taken place between 40th and 50th streets. Instead, from 24th street north to 33rd there has been a recession of from \$100 to \$300 a front foot. At 24th street the front foot valuation has fallen from \$4,200 to \$4,000, at 30th street from \$3,200 to \$3,100 and at 33d street (east side) from \$3,500 to \$3,200. The stated declension on the opposite, or west side, at 33rd street, is from \$3,600 to \$3,400 a front foot.

The accretion in land value north of 40th street, on the other hand, has been large, amounting to a rise of from \$6,000 a front foot to \$8,000 for the southeast corner of 42nd street, where the Heckscher Building is being completed; and from \$5,000 to \$7,000 for the northwest corner. At 47th street the increment has been \$1,000 a front foot, or from \$3,800 to \$4,800. Above 50th street for a mile or more there has been no change in the Tax Department's valuations.

As was explained by the Record and Guide last week, when property is rising in value the assessed valuation must be somewhat less than the actual value, because the assessment is based on the evidence of the past; and when property is falling in value the assessment must, for the same reason, be a little more.

Fifth avenue land values at 40th street have risen in five years from \$12,000 to \$14,000 for a unit foot; at 42d street, from \$14,000 to \$20,000; at 47th street, from \$12,200 to \$14,000, and from \$11,200 to \$14,000 at 50th street.

It is evident from the foregoing that the limit of Fifth avenue values has not yet been reached, and that Madison avenue, if it is ever to rival its neighbor, has a long distance to go in the ascending scale of realty values. This, to be sure, instead of being a note of despair, only measures the opportunity for the investor. For between Madison Square and 85th street Madison avenue represents three miles of varied opportunities for real estate investment—varied in the nature of the possible improvements, and varied in the amount of capital required—and it ought to see decidedly more activity in the next five-year period.

Coming Commercial Crisis.

Much significance for New York City's shipping interests may lie in the fact that the new United States Shipping Board will have a control over steamship lines and forwarding agents in the foreign trade similar to the control which the Interstate Commerce Commission exercises over railroads in the interstate trade.

In view of the commercial struggle for foreign markets which all the authorities predict will follow the cessation of hostilities in Europe, a struggle in which the United States will find itself on the defensive, the Shipping Board is not likely to let New York, as the first and most available seaport of the country, rest satisfied with its present facilities for oversea commerce.

The possibility of Europe dumping manufactured goods here after the war is much less a difficult problem for us as an industrial country to deal with than the problem of developing and holding

markets for the sale of American commodities, the surplus output of the country's enlarging industries. The dumping menace can be held back by a tariff wall, but in order to retain permanently the foreign trade, in competition with the great powers now at war, more ships and docks, with better terminal equipment, will have to be provided at American seaports.

The new Shipping Board is authorized to expend fifty million dollars as a first installment for the construction and purchase of suitable ships, to sell or lease them to private corporations, and to establish and operate steamship lines to South American and other ports when they will not interfere with private enterprise.

If the necessary dockage and loading machinery for the new shipping cannot be found or constructed in this harbor, the Shipping Board will not hesitate to look for or create them at rival ports. The board will not be content with anything less than expeditious freight handling. With these probabilities and standards to meet before very long, it behooves the city government and the organized business interests not to delay preparation. With such forehanded nations as Germany, Japan and Great Britain to compete against, no time should be lost.

What a great foreign trade can do to revive real estate, and especially to tenant vacant business buildings, has been observed in Manhattan this present year. The complete reversal of the local real estate situation can be attributed to the direct and indirect effects of the enormously increased foreign commerce. As a beginning, real estate interests should demand the immediate consummation of the negotiations between the city and the New York Central Railroad Company for the West Side terminal improvements.

Business After the War.

Charles M. Schwab does not expect any sudden change in manufacturing conditions in this country immediately upon the conclusion of peace in Europe, but if within six months or a year after the close of the war new markets have not been prepared to absorb the production that the war orders have engendered, he fears an industrial collapse will ensue.

If the war is to continue several years longer, as seems probable, speculation at this time upon what will be prevailing industrial conditions afterward has a very uncertain basis of fact to start from. But there is a reasonable curiosity as to the prospect of business on the continent of Europe at that time for American building materials, including, of course, steel and other metal products, besides lumber and cement.

In France, at least, it is obvious that there must be a large amount of reconstruction. Eight hundred communes have so far been seriously damaged, 2,500 are still occupied by the invaders, together with nine-tenths of the iron mines, and a large proportion of the iron foundries of the country. Until these works are re-established, France will not be prepared to furnish much material of a metallic nature for her own use. Only within the last three or four months has building work been resumed in Paris, and advices from there are to the effect that steel is almost out of the question for private work, and timber is almost double its former price; cement, bricks and all those materials requiring labor, coal and machinery for their production are very costly.

In consequence, there will be from France immediately after the close of the war, and also from Belgium, a great demand for materials of reconstruction. In Germany and Austria-Hungary there will be extreme need of miscellaneous commodities which America can furnish, even if the war should not devastate their cities as it has the cities of France and Belgium. But ocean freights will continue high after the war, and if the existing customs duties stand, it is doubtful if very many kinds of common building supplies can be delivered to Europe

at much less cost to the consumer than the home products.

Furthermore, the devastated countries will do their best to protect their own workers and merchants. American manufacturers will likely find that among the new requirements the greatest call from oversea will be for useful specialties, such as cannot be quickly produced abroad, like plumbing supplies and machinery. For those food supplies, raw materials and semi-finished articles which Europe always has required from America, there will, of course, be for a long period of time a multiplied demand. New domestic business should replace whatever falling off there will be in the European steel trade, and to this will be added the miscellaneous trade with other lands that our exporters will have built up in the meantime.

Many possible contingencies arise when questions are studied at long range. The only thing one can be reasonably sure of is that there will be for a considerable period after the war a continued trade with Europe of extraordinary proportions (even if its constituent parts cannot be accurately foreseen), in supplying the things necessary to repair the material ravages of war. But when that begins to fail, there must be new business to take its place, or there will follow a readjustment of economic affairs not at all to our liking. Some readjustment of commodity prices is inevitable and necessary, but the time when it may be expected is remote and indefinite. In all probability an amount of domestic business will be waiting for the lower scale of prices that will keep the country busy for a further period of years.

Calling Loans.

Editor of the RECORD AND GUIDE:

Undoubtedly the greatest opposition to the plan of amortizing mortgages will come from the attorneys of mortgagees who derive a considerable income in many instances from the practice of calling mortgage loans at the end of their terms, in order to get the resulting fees. It is a practice that operates to the detriment of the real estate market, and the real estate boards ought to set themselves against it and obtain legislation to either stop or counteract it.

The U. S. Government's new farm loan scheme contains a suggestion to the property owners of the State of New York. Why not have a similar system for the benefit of the owners of other forms of real property in this State? We have State banks as well as national banks of discount, why not have State banks and local loan societies for making real estate loans and selling the stock and bonds to the people at large, the same as will be done under the farm loan system? R. J. A.

The Automobile Waste.

Editor of the RECORD AND GUIDE:

I heartily agree with the sentiments expressed by your correspondents in regard to the waste of savings in automobiling that ought to go toward buying homes. I notice the prediction of manufacturers of automobiles that no less than 1,200,000 cars will be made and put upon the market in this country during the next twelve months. Average them up at \$1,000 apiece and see what an enormous amount of money is flowing toward the junk heaps of this country that ought to go into permanent investments.

But that is not all. The cost of gasoline, of small repairs, of garage hire, and the tips that a car owner is obliged to scatter right and left amount to another large sum in the aggregate. If one can afford a chauffeur he will be lucky if his motoring costs him less than \$3,000 a year. Great numbers of young men in this city are paying out more for motoring than for house rent. They are wasting earnings that should be saved for future business capital, for investment in houses and lands, or something that will multiply in value.

While the automobile has aided in popularizing country life, in building up the suburbs, in extending the demand for good roads and increasing the value

of farm lands to some extent, it has had, on the other hand, a financially demoralizing consequence upon many families in moderate circumstances.

BROKER.

A New Opportunity for Engineers.

Editor of the RECORD AND GUIDE:

In view of the large number of young men whom the technical schools of the country are annually preparing for engineering professions, it is fortunate that new fields are being opened up to them. A real engineer ought to be capable of doing many more things than juggle with figures and formulae, and make queer designs on his drawing-board. Seventy-five per cent. of the problems which occur in the administration of cities are engineering problems, and the rest are only such that an engineer should be as well able to handle as anybody else.

Water supply, sewer systems, street lighting and cleaning, road building and paving, police and fire protection, educational facilities, finance, accounting and transportation are the fundamentals of civic organization, and engineers are as qualified to administer such affairs as lawyers and politicians.

Under the new commission form of government there is a wide field for the employment of engineers as city managers. In fact, many cities will consider none but engineers. A city manager must be primarily an executive, but given that qualification the engineer is being preferred over men of other professions, provided he is not too much imbued with ideas of social uplift.

The principal objection found to city managers specially trained in schools for public service in large cities is that they have difficulty in getting the point of view of over-burdened taxpayers in small cities. Engineers are more likely to have the instinct for practical efficiency and economy. The main difficulty they will have to cope with is not an insufficiency of public works, but a superabundance of them; too many fire companies, too many city office holders, department clerks, policemen, and public benevolences. The pruning knife will be the instrument they will need most to use. Nearly all the cities that are adopting the commission manager form of government are doing so not because they are not spending enough money on public works, but too much.

It is a great and useful field of service waiting for engineers to fill. There is no question about their competency, if they can get the point of view of the people who will look to them for wise and economical administration.

R. A. C.

Interchange of Current.

The Public Service Commission has approved an agreement between the Interborough Rapid Transit Company and the Long Island Railroad Company, providing for an interchange between the two companies of electric current to be used mainly for lighting purposes in the event of an emergency arising from the breaking down of a power plant in either system. The connection for the exchange of current is to be made at the Atlantic avenue station of the first subway in Brooklyn, and at the Flatbush avenue terminal of the Long Island Railroad company. The agreement stipulates that the interchange of electrical energy shall be made in the form of direct current at a pressure of approximately 650 volts, and shall be charged by either company to the other at the rate of 4 cents per kilowatt hour.

—By suction dredging a large acreage of valuable land for factory sites has been reclaimed from the Flushing meadows, and the adjacent waters deepened at the same time. The flowing silt is being confined until it settles between dykes of marl dug up by cheap labor from the morass. So simple and comparatively inexpensive is the operation that the wonder is that it has not been tried on the Jersey meadows and along Jamaica Bay.

QUERY DEPARTMENT

This department is intended to be of service to all interested in the real estate market, whether as broker, agent or property owner. The readers of the Record and Guide are invited to send in questions on matters pertaining to real estate, building and building management, though legal questions will not be answered in this column. Arrangements have been made through which the questions will be answered by a Committee of the Real Estate Board, including the following:

E. A. Tredwell, real estate broker.
Frederick D. Kalley, real estate broker.
Robert R. Rainey, real estate broker.
B. E. Martin, President New York Building Managers' Association.
William Douglas Kilpatrick, builder.
H. H. Murdock, architect.

Question No. 148.—Where can I secure copies of city ordinances as they are passed by the Board of Aldermen?

Answer No. 148.—The ordinances passed by the Board of Aldermen are always printed in the City Record.

Recently the following resolution was passed by the Board of Aldermen:

"That the City Clerk and Clerk of the Board of Aldermen is hereby authorized and directed hereafter to mail leaflet copies of all adopted and approved general ordinances from week to week, as such ordinances shall be printed in accordance with the provisions of subdivision 2 of §6 of chapter 1 of the Code of Ordinances, to all persons, firms, corporations, associations or other civic bodies who may subscribe therefor upon receipt from each such subscribers of the sum of \$5 per annum in advance, to cover the cost of postage and the clerical expense of keeping a list of said subscribers and mailing to them such leaflets. And the City Clerk and Clerk of the Board of Aldermen is hereby authorized and directed to keep a separate and distinct account of all the moneys he shall receive and of moneys which he shall expend for postage on this account, which he shall report to the Comptroller on the last business day of each month, and any balance in such fund on the 31st day of December, of each year, over and above the probable expense for postage for mailing such leaflets to subscribers therefor for the succeeding year, shall be paid into the general fund for the reduction of taxation."

Question No. 149.—What are the relative responsibilities of the insurance agent and the insuring broker to their clients?

Answer No. 149.—An agent represents the company that employs him. A premium paid by an assured to a duly authorized agent is the same as if paid to the company direct, and even if the agent should default in accounting to his company, the policy will nevertheless be valid. A broker represents the assured in securing the insurance policies from the companies, sees that they are in such form as to give proper coverage, that the rate is correct and in various other ways acts in an advisory capacity for the assured. While it is a point of law that the broker is the agent of the assured, this is not generally understood by the insuring public, the almost unanimous assumption being that an agent is the agent of the insurance company. If the assured pays his premium to the broker and the broker fails to make return to the insurance company, the company may cancel the policy for non-payment of premium. The only recourse which the assured has is to sue the broker. The broker receives his compensation through a commission paid him by the company, based on a certain percentage of the premium.

Receipts From Interborough.

The Public Service Commission in a letter to T. P. Shonts, President of the Interborough, has advised that company that it considers the receipts from stations on the Sixth avenue elevated line in Manhattan served by express trains, should be included in figuring the rental paid by the Interborough to the city under the certificates for the third-tracking of the lines on the Manhattan elevated system. Recently, the Interborough transmitted to the city authorities the company's check for \$8,584.73 for rental under the certificate which was the first financial return received by the City of New York from the operation under the Dual System contracts. Receipts from the Sixth avenue line stations served by express trains were not included.

REAL ESTATE NEWS OF THE WEEK

Violent Fluctuations in Wall Street Prove, By Contrast, the Value of Realty as an Investment

By JOHN FINCK

THE depression and violent fluctuation in values, in Wall street securities, this week, emphasizes forcibly the instability of this class of investment, and brings out prominently, real estate mortgages, as the safest and sanest of securities.

On Monday last, in fifteen minutes, there was a decline of more than \$500,000,000.

Heretofore investors have been lured to Wall street by the bait of abnormal rates of interest, and the additional possible gain from rise in value, and with the gambler's instinct they fail to see the difference between shadow and substance. These investments are affected, not so much by intrinsic values, as by the current of public events, and prices rise and fall with every swing of the pendulum.

Real estate mortgages are stable, and when made on good-paying property, on a two-thirds basis, cannot be excelled by any other line of security. The courts in the various states have recognized this fact, and the rule prevails that assets of an estate must be invested either in exceptional bonds, or real estate mortgages, and every other class of investment is discouraged. Real estate is the bulwark of the municipality, and is the "Gibraltar" which withstands all onslaughts, its fall being gradual and the percentage of security so large that the cautions can always minimize the loss.

I have made a careful study of the mortgage situation for more than twenty-five years, and all indications make me optimistic of the future. Owing to the high price of labor and material, building construction has been practically at a stand-still for several years, with the result that there has been an increasing demand for apartments, so that landlords have been able to discriminate in their choice of tenants, and obtain a better rental income. Interviews with many prominent leasing firms, published recently in the Record and Guide, disclosed a unanimous opinion, that the demand for apartments, exceeded the supply, and the prices obtained were in excess of former years. In addition the construction of the several subways, which will increase tax valuation, to the general relief of Manhattan real estate.

Foreclosure of mortgages has largely decreased during the current year, and as values have reached a rock-bottom foundation, and new loans made on a percentage of reduced value, there will by a general diminution of these actions. Real estate is gradually working out of its depression, and is now in the hands of owners, who can readily protect their reduced equities. As yet there has been no general activity, but the tendency is in the right direction, as large investments have recently been made in apartment houses and business properties. A healthy revival may soon be looked for, although as yet it has not been vividly reflected in sales.

The late zoning regulations will do much to improve the general situation as certain localities will not be jeopardized by the erection of undesirable structures. Real estate interests are now alert, where heretofore they have been passive. All legislation, affecting real estate is scrutinized carefully by a large number of associations, organized solely for that purpose. A healthy sign of the times is the gradual return to a 4½% basis for mortgage loans, on well located property. I have recently been able to obtain for clients more than four million dollars, at this rate, and from all indications, the surface has only been scratched.

Investors are gradually realizing the permanency and comparative safety of mortgage loans, and are fast drifting to-

wards this class of investment. The late cataclysm in Wall street has forcibly demonstrated the instability of these securities, and has awakened the investor to the realization that real estate and real estate mortgages are the safest and sanest of all investments.

ANNUAL ELECTION.

Real Estate Board to Meet October 17 to Elect Officers.

IN accordance with Article IV., Sections 2 and 3 of the Constitution, notice is hereby given of the annual meeting of the Real Estate Board of New York to be held on Tuesday, October 17, 1916, in the Board Room, 217 Broadway, at 12 o'clock sharp. The polls will be open from 9 A.M. until 1 P.M. on that date. There will be three Governors elected, an Auditing Committee and a Nominating Committee.

A complimentary luncheon will be served to the active members promptly at 1 o'clock and members are therefore respectfully urged to be on hand at 12 o'clock sharp, as this meeting is the most important one of the year. It is necessary that all notify the secretary not later than October 13, or 14, whether or not they will be present, as a guarantee must be given to the caterer on October 16.

The Nominating Committee, consisting of David A. Clarkson, acting chairman; Oscar L. Foley, Robert R. Rainey and F. R. Wood, appointed at the annual election held on October 19, 1915, to nominate candidates for an Auditing Committee to be voted for at the annual election report as follows:

For Governors, three of whom are to be elected to serve for three years: Alfred V. Amy, Eugene J. Busher, LeRoy Coventry, Thomas P. Graham, Stephen H. Tyng, Jr., and Walter C. Wyckoff.

For Auditing Committee, three of whom are to be elected: Irving Ruland, Louis Schrag and Frank A. Shaw.

The following names are suggested for the Nominating Committee, five of whom are to be elected: Frank D. Ames, Albert B. Ashforth, Donald W. Brown, Gerald R. Brown, Joel S. de Selding, Lawrence B. Elliman, Benjamin R. Lummis, W. Willis Reese, Walter Stabler and Charles E. Williams.

Booth at Exposition.

The United Electric Light and Power Company is occupying the entire extreme westerly wall on the ground floor of the Grand Central Palace as in the past several years. This space is known as Booths Nos. 27 to 32 inclusive, and the entire space has been divided into three units which will serve to illustrate a number of the prominent and modern uses of electrical appliances, show window lighting and industrial power applications.

At the extreme northerly portion of the exhibit will be found a demonstration of modern and poor retail store window lighting. A complete two-window store front is shown; one of these windows is illuminated according to the method employed in a number of retail establishments, with exposed Mazda lamps, which almost prevent inspection of the goods. The other window demonstrates up-to-date lighting and being dressed identically with the other, even a novice may readily discern the difference in illumination and selling value of a well-lighted window.

Among other exhibits is a complete printing plant, comprising printing presses, linotype casting machine, composition racks, paper cutting and binding machinery entirely operated by Alternating Current motors. A daily paper devoted to the interest of the exhibition is printed at this plant.

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BUDGET HEARINGS.

Important Departments Will Present Schedules Next Week.

BUDGET estimates for 1917 totalling \$9,000,000 with requested increases of \$1,452,000 over 1916 were considered this week. For next week, Wednesday, Thursday and Friday, several of the largest departments are scheduled—Street Cleaning, Water, Charities, Manhattan Borough, Finance, Bellevue, etc. The Institute for Public Service, which is attending hearings and analyzing estimates, through William H. Allen, its director, reports ten facts from this week's study:

1—Neither taxpayers nor the mayor are apparently worrying about next year's budget. The mayor is on a two weeks' hunting trip in Canada and taxpayers are scrupulously avoiding public hearings held for their benefit at City Hall.

2—The Budget Sub-Committee arranged to make available to citizens minutes of its hearings and its working sheets, so that those who wish may study from day to day proposed allowances and disallowances, with reasons, before the tentative budget is printed.

3—Quarterly reports, which the charter makes compulsory, are so far behind that neither they nor annual reports are available for comparing demands for money with evidence of work done.

4—For one-sixth fewer prisoners the Corrections Department is asking one-sixth more attendants besides many salary increases. The estimated per capita cost of keeping prisoners next year will be above 1915 about 117 per cent. in the reformatories, 60 per cent. in the workhouse and 15 per cent. in the three city prisons. By the way, prisoners are no longer called prisoners; instead, budget estimates refer to them as patients.

5—The Parole Commission's estimate, with large increases certain, is not yet available—the chairman is campaigning on the "woman's special" in the west.

6—Ten thousand dollars is asked for ten weeks of Mr. Wirt's time next year to continue the experiment with the Gary idea and other duplicate session plans. Lest the city know as little about this experiment after spending \$6,000,000 on buildings, and \$4,000,000 on salaries, as it knew before experimenting, the Board of Estimate has been asked by the Institute for Public Service to investigate the way in which the experiment is being conducted by the Board of Education; and to guarantee in future a method of current study which will show what the city is getting for its money.

7—The estimate for the mayor's office and the Department of Finance, i. e., for the two elected officers who carry greatest weight in budget making—are not in.

8—For the Board of Estimate itself, gross pay-roll increases of \$18,000 are proposed, which, minus decreases of \$7,400 leaves a net increase over this year of \$10,500.

9—Fire Commissioner Adamson reminded taxpayers that they are taxed \$30,000,000 a year by the fire insurance companies, whereas they lose only \$6,000,000 a year in fire losses.

10—No provision has been made thus far to stop adding to the \$200,000,000 pension deficit by failing to exact a contribution toward future pensions from those who receive salary increases and others who come on to the pay-roll for the first time. Indifference to pension deficits has become a pretty expensive vice for New York taxpayers.

If from now on for fifty years no salaries were to be increased and if no new person were to come on the city's pay-roll, even then, according to the official pension committee, New York taxpayers

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Are you positively protected at every point or only seemingly so?

Your policies on the face of them may seem to read all right, but if there happens to be a fire they may read all wrong—better be safe than sorry.

What do those clauses that read like so much Greek really mean? What do the statements that muddle and befuddle the keen, penetrating minds of most men actually stand for?



This stamp of approval guarantees full protection.

Let this company examine your policies—we have saved many thousands of dollars for others. Why not you? A letter or personal call may set you right upon a question that otherwise may be answered by costly experience on your part. No obligations involved by consulting us.

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would have to raise either out of tax levies or indirect contributions, over \$200,000,000 to pay pensioners now in service who will become city pensioners.

What can be done about pensions? The city can make a separate agreement with the several thousand persons whose salaries it proposes to increase next year and with thousands of others who will come on the pay-roll for additional positions or for filling vacancies, which will set aside from every such salary an adequate contribution toward the pension fund.

Resolution Passed.

At a meeting of the executive committee of the Dyckman Taxpayers' Association held Thursday, October 5, 1916, the following resolutions were unanimously adopted:

Whereas the Union Railway has by petition requested a franchise for the privilege of constructing a street car line operated by the overhead system from a point in West 207th street in, over and through Vermilyea avenue to Dyckman street and in, over and through that thoroughfare to the Ferry at the Hudson River.

BE IT RESOLVED that the Dyckman Taxpayers' Association register the opposition to this petition.

1. Vermilyea avenue is a narrow street.
 2. The school of the district is on Vermilyea avenue.
 3. The fire house is located on Vermilyea avenue near Academy street.
 4. That the overhead trolley wires may be dangerous to life and limb.
 5. That the zoning plan adopted July 25, 1916, designated Vermilyea avenue to be one of the few restricted residential streets in this section.
- THEREFORE BE IT RESOLVED that a copy of these resolutions be sent to each member of the Board of Estimate and Apportionment and that a special Committee of the association composed of M. P. Collins, President; Martin Goodkind, Max Just, J. B. Noonan and A. N. Gitterman, be empowered to appear before the Board of Estimate and present a copy of these resolutions to that Honorable Board.

Seeking New Quarters.

Freedman & Petti, shirt manufacturers, 15 East 16th street, are now seeking a suitable building in New York City for their business, though any alteration to the structure must be done by the owner. The rumor that the concern was going to move to Sunbury, Pa., is incorrect.

PRIVATE REALTY SALES.

FOR a holiday week the market was unusually active, and a fair demand was manifested for moderate priced investment properties. An additional element of interest in the trading this week was the good demand for private houses, not only for purchase but also for lease, and both East and West Side buildings of this type figured in the business.

The leasing market maintained its activity, both residential and commercial properties contributing to a fair volume of business. The passage of the Zoning Law has not materially affected one way or the other, this branch of the market, and brokers continue to do a brisk business in spite of the new restrictions. Even better business is being anticipated as a result of the success of the "Save New York" movement, since a number of manufacturers who are located in the district restricted against such occupancy, have signified their willingness to return to the section south of 33rd street.

The auction market will also witness a fair sized amount of activity. Joseph P. Day will sell this afternoon 642 lots at Manhattan Beach in a section which has been restricted to residential improvement. In the 32nd Ward of Brooklyn, taking in the section known as Canarsie, the Jere Johnson, Jr., Company, will offer for the Title Guarantee & Trust Company, 55 lots on Denton, Rockaway, Sea View, Remsen avenues, and in East 96th street. The property is close to the terminus of the Elevated line and within one block of the Rockaway avenue trolley system.

The sale of seventy-two lots comprising the Old Union Park Picnic grounds in Brooklyn near the Ridgewood section on Columbus Day, attracted a crowd of about 500 people. The Jere Johnson, Jr., Co. disposed of all the lots in about two hours for a total of \$27,830. The buyers represented, in the main, local owners, and the prices obtained were considered satisfactory in spite of the fact that the section is classed as an unrestricted district under the new zoning plan. Inside lots on the principal thoroughfare, Metropolitan avenue, brought from \$630 to \$750 each; the largest single sale affecting the corner of this avenue and Andrews street, which was bought for \$2,050. Lots in Caspian and Zeidler streets brought from \$205 to \$355, and in Andrews street, from \$290 to \$475. Complete details regarding the sale will be published in the Record and Guide next week.

The total number of sales reported, and not recorded, in Manhattan this week was 23, as against 24 last week and 17 a year ago.

The number of sales south of 59th street was 7, as compared with 9 last week and 5 a year ago.

The sales north of 59th street aggregated 16, as compared with 15 last week and 12 a year ago.

From the Bronx 7 sales at private contract were reported, as against 7 last week and 10 a year ago.

Statistical tables, indicating the number of recorded instruments, will be found on page 541 of this issue.

Resale of Old Chapin Home Site.

Pease & Elliman sold for the 139 East Sixty-Sixth Street Company, Frederick Culver, president, the easterly 60 feet of the plot recently acquired from the Chapin Home for the Aged and Infirm, in the north side of 66th street, 170 feet east of Lexington avenue, to the Brixton Construction Company, Edwin S. Brickner, president, which recently completed the apartment house at the northwest corner of Lexington avenue and 69th street. Mr. Brickner will improve the site just bought with a nine-story high class apartment house, with two apartments on a floor, one containing eight rooms and three baths and the other six rooms and three baths. The remaining 90 feet formerly belonging to the Chapin Home is now being

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A prominent business man was recently killed by his own elevator starting while the shaftway door was unlocked.

You may be killed by your own elevator! Every time you get on or off you are in danger, unless it is equipped with Shur-Loc or some other approved mechanical interlock.

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improved with a nine-story cooperative building by Mr. Culver's company. The W. J. Taylor Company has the general contract. Mr. Brickner was represented by Stoddard & Mark and by Hector H. Thomas, as attorneys. The asking price was \$100,000.

The Brixton Operating Company, directed by Mr. Brickner, filed plans for a nine-story apartment house to be erected at 118-126 West 70th street from plans by W. L. Rouse and L. A. Goldstone. The building is laid out for four families on a floor, the apartments consisting of four, six and seven rooms, and is estimated to cost \$200,000.

Adds to 42nd Street Plot.

The McCreery Realty Corporation, J. Crawford McCreery, president, has acquired the four-story building, on a lot 25x98.9, at 110 West 42nd street, from Paul H. Fairchild. The company now owns the six-story Halter building at 112 and 114 West 42nd street, through to 107 to 117 West 41st street. The new purchase will give the company a frontage of 75 feet in each street, 100 feet west of Sixth avenue. Plans have been prepared by Alfred C. Bossom, architect, for a seven-story building, to cost about \$250,000.

Sale in East 64th Street.

Pease & Elliman sold for Henry A. Budd the four-story high stoop residence at 12 East 64th street, on a lot 20x100.5, held at \$100,000. The buyer is Mrs. M. Roswell Bates, of 71 West 11th street. The property was held at \$65,000. The house is in the center of a prominent group of houses owned by Edward J. Berwind, James B. Haggin, General Howard Carroll and Orme Wilson. In the opposite side of 64th street Warren Thorpe is to erect a residence to cost about \$100,000 on the vacant site at 13 and 15 East 64th street, 31x100.5, which he purchased through the same brokerage firm from Mrs. Ernesto Fabbri.

Sell Heights Apartments.

The Namreh Building Company, which recently completed the two five-story apartments at the northeast corner of Haven avenue and 170th street, has sold them through Nehring Bros. and Max Blau to Frederick Brown. The houses were held at \$175,000. They front 123.11 feet on Haven avenue and 83.4 feet in 170th street.

Rainier Buys in Flushing.

Wm. D. Bloodgood & Co., Inc., and the Halleran Agency, of Flushing, sold to the Rainier Motor Corporation, five and one-half acres of land on the edge of the Flushing-College Point Meadows and extending from the Long Island Railroad to the plant of the Hunter Car Sign Company. The property is bounded by Mill Creek, a small tributary to Flushing Creek, Bradley street, which is a street laid down upon the city map, one block west from Farrington street; Bayside avenue and the Long Island Railroad. The Rainier Company will establish a big plant on this property for the manufacture of motor trucks and will employ, at the start, 150 skilled workmen and may increase the force to 250 men within a few months. Peter N. Coco, a Flushing architect, has prepared plans for two buildings, one 50x100 and the other 200x200, to cost \$53,000. The first is to be completed within 30 days after the contract is let and the second by December.

6,000 Lots for Bungalows.

J. B. Wohlfarth sold for Clarence Vernam, president of the New York Water Front Company, 359 acres at Arverne, valued at \$500,000. It is located between the Edgemere and Straiton stations and has a frontage of 3,500 feet on Rockaway boulevard, extending to Jamaica Bay. The new owners will develop it for bungalow lots, install all modern improvements and erect bungalows at low cost. About 6,000 lots will be available for building purposes. Most of the lots will have water front. An island located in Jamaica Bay is in-

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bath; detached; price \$8,300.

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Sage Foundation plot, 50x107; unimproved; excellent location; part cash.

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Pretty home, six rooms, tile bath, steam heat, parquet floors, hardwood trim, sash and screen enclosed; lot 37½x110; five minutes from station. Box 203, Record and Guide.

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5 minutes to Ave. H. Station, 11 rooms; all improvements; porches screened; rented \$85; equity \$2,550; will exchange for lots or sell for \$7,750.

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OWNER, 514 East 87th St.

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cluded in the tract and it will be used for an amusement park. In the new company are men who have been identified with the development of several properties.

South—of 59th Street.

ATTORNEY ST.—Weschler & Safir resold for Frederick Brown 156 Attorney st, a 5-sty building, held at \$35,000.

COMMERCE ST.—Charles B. Van Valen sold the 3-sty building at 9 Commerce st, 19.9 ft., having a frontage of 17½ ft. on the new 7th av extension.

25TH ST.—C. M. Eadie, of James N. Wells' Sons, sold the 1-sty garage, 125x100, at 541 to 551 West 25th st for the estate of Charles A. Christman.

33D ST.—Marcus L. Osk is reported to have resold 319 East 33d st, a 3-sty dwelling, on lot 16.8x98.9.

49TH ST.—Wertheim & Clear have sold for the Title Guarantee & Trust Co., as executor of the estate of Sarah A. Knight, the 4-sty Columbia College Leasehold at 46 West 49th st, on lot 16.4x100.5. The purchaser contemplates converting the building into small non-housekeeping suites for which there has been a demand in this section.

North—of 59th Street.

61ST ST.—Pease & Elliman have sold for Mrs. Herman Gruntal, who was represented by Harold Nathan, as attorney, the 4-sty dwelling, on a lot 18x100, at 122 East 61st st. The house has been in the possession of the seller for almost 50 years. The buyer, who will occupy the house, is Joel Rathbone, vice-president of the National Surety Co.

68TH ST.—Worthington Whitehouse (Inc.) has sold 168 East 68th st, a 3-sty stable, 20x100.5, for Henry Storck. The buyer will alter same and occupy it as a private garage.

76TH ST.—Houghton Company sold for Caroline B. Randell, represented by Albert B. Boardman, the 4-sty dwelling at 155 West 76th st, on lot 19x102.2, to a client for occupancy.

78TH ST.—Slawson & Hobbs have sold for Frederick A. Ross the 5-sty dwelling at 320 West 78th st, 18x55x100. This is the fourth sale of this property by the same brokers within the last 3 years.

100TH ST.—Slawson & Hobbs sold for John Barbey the 4-sty dwelling, 15x65x100, at 239 West 100th st.

108TH ST.—J. Louis Schaefer of William R. Grace & Co., who last year bought the home of Charles D. Wilder at 327 West 108th st for his residence, has acquired from George W. Wilder his former home at 329, adjoining, held at about \$80,000. It is a 5-sty dwelling on a plot 40x100.11, adjoining the northeast corner of Riverside dr, which was recently improved with a 13-sty apartment house.

119TH ST.—Duross Co. sold 1 and 3 West 119th st, adjoining the corner of 5th av, two 3-sty dwellings, for Gertrude T. Fay.

119TH ST.—J. P. Finneran and P. J. Ryan sold for George H. Coutts 452 East 119th st, a 3-sty flat, on lot 16.8x100.

144TH ST.—Duff & Brown Co. have sold for the Vermilyea estate 463 West 144th st, a 4-sty dwelling, 20x100.

146TH ST.—Duross Co. sold for Maix Realty Corporation 454 West 146th st, a 5-sty apartment house, 25x100.

209TH ST.—Wm. A. White & Sons have sold for the Merritt-Ferguson Construction Co. the four lots on the north side of 209th st, 100 ft. east of Amsterdam av. The buyer has made no definite plans in regard to the property. These lots were taken in trade by the Merritt-Ferguson Construction Co. within the past year for an apartment house at 127 West 82d st.

CENTRAL PARK WEST.—Joseph A. Wasserman sold for Mrs. Max Brill 464 Central Park West, a 5-sty single flat, 20x100.

PLEASANT AV.—The Bond & Mortgage Guarantee Co. sold to the Kiosk Contracting Co. the plot, 87.11x100.11, at the northwest corner of 123d st and Pleasant av. The purchasers plan the erection of a garage. The brokers were Henry Salkind and Jacob Kaplan.

RIVERSIDE DR.—Pease & Elliman and the Douglas Robinson, Charles S. Brown Co. sold for Timothy J. Martin, the 5-sty dwelling, at 85 Riverside dr, on lot 25.2x75.

Bronx.

139TH ST.—Cahn & Cahn have sold for the Benenson Realty Co. 597 East 139th st, a 4-sty flat, on lot 25x100.

BOSTON RD.—The Avenue St. John and Fox Street Corporation (Brown & Lapin) sold 1503 Boston rd, a new 5-sty 25-fam. flat, on plot 50x100.

VALENTINE AV.—Frederick Brown purchased from the H. M. Construction Co. (Morris Herman and Samuel Minskoff) the northwest corner of Valentine av and 188th st, a 5-sty apartment house, with stores, and arranged for five apartments to a floor, on plot 56x100; also 2467 Valentine av, adjoining, 50x100, a similar structure accommodating twenty families. A. Blumenthal was the broker. The houses are fully tenanted and were held at \$150,000. The selling company completed them about a year ago.

VALENTINE AV.—Frederick Brown has bought from the Faiella Construction Co., Joseph F. Faiella, president, 2343 Valentine av, a 5-sty apartment house, on plot 75x100, held at \$85,000. Mr. Brown recently purchased the abutting house on Rye av.

WESTCHESTER AV.—Henry Morgenthau Co. sold to Narmor Real Estate Corporation the southwest corner of Westchester av. and

Kelly st, a 1-sty business building, containing eleven stores on plot having frontage of 121 ft in Westchester av and 125 ft in Kelly st.

Brooklyn.

BERGEN ST., ETC.—Nicholas J. Oechifinto sold for George E. Mathias, 718 Bergen st, a 3-sty tenement, to John D. Chiusano; also to John Caldario, 833 Dean st, a 2-sty dwelling, for Jane Long et al; to Rocco Mignone, 441 Prospect pl, a 2-sty dwelling, for Reuben S. McNab.

CARROLL ST.—The L. L. Waldorf Co. has sold for John J. Kilcorse the st-sty, 2-fam. house, 1074 Carroll st, with garage in rear.

CARROLL ST., ETC.—L. L. Waldorf Co. sold 1074 Carroll st, a 2-sty dwelling, for John J. Kilcorse; also for A. J. Jantzen 420 4th st, a 3-sty dwelling.

FARRAGUT RD.—Duross Co. sold for Gertrude T. Fay the northwest corner of Farragut rd and Kenmore pl, a Colonial residence, 50x100.

PRESIDENT ST., ETC.—Realty Associates sold 697 President st, a 2-sty dwelling recently modernized, 17.9x45, on lot 17.9x95, to Charles E. Shaughnessy, who will occupy; also 1129 51st st, a 2-sty dwelling with brick garage on lot 20x100, to A. Ryckoff. Frederick J. Getreu is the broker who negotiated the sale.

50TH ST.—Tutino & Cerny have sold for March Realty Corp., the recently-completed 4-sty 20-family brick apartment on plot 50x100, at 558 50th st.

66TH ST.—Alco Building Co., associated with Retley Trust, sold in Mampelton Park to Louis Silverman 2051 66th st, a 1-fam. dwelling, on plot 20x100, near the 20th av station of the Sea Beach Subway, for a reported price of \$5,500.

77TH ST.—Hugh O. Harris has sold the 1-fam. cottage, on plot 30x109, at 339 77th st for the estate of Agnes M. R. Appleton.

74TH ST.—Frank A. Seaver & Co. sold for Mary Benjamin 1719 74th st, a 2-fam. house.

77TH ST.—Samuel Galitzka Co. sold for the K. & G. Holding Corporation, 561 77th st, a 2-sty house, on lot 18x100.

WASHINGTON PARK.—The Burling Realty Co., as executors, have sold for the Brooklyn Trust Co., as executors, to Dr. T. Campbell Takami 176 Washington Park, a 4-sty dwelling, on a plot 31x109, at the northeast corner of Washington Park and Willoughby av. The house, which is one of the finest in the Hill Section, has been occupied by the same family for more than 50 years. Dr. Takami will occupy the house as an office or residence.

3D AV.—Bulkeley & Horton Co. sold for William Wharton the 3-sty building at the northeast corner of 3d av and 52d st.

LEASES.

Beekman Street Improvement.

The two buildings at 16 and 18 Beekman street, destroyed by fire last spring, will be replaced by two modern six-story fireproof buildings. They have been rented to Henry Lindenmeyr & Sons for a long term of years at an aggregate rental of about \$160,000. The brokers in the transaction were Camman, Voorhees & Floyd, representing the owners of 16 Beekman street and the Ruland & Whiting Co., representing the owners of 18 Beekman street. These buildings will be a decided improvement to Beekman street, the first block of which has been a paper section for many years, and the

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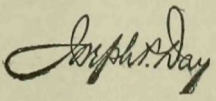
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housing of such a concern as the Lindenmeyr Company in a fireproof structure may be an incentive to other owners to follow suit.

Schulte Co. Leases at Coney Island.

Pease & Elliman have leased to the Schulte Cigar Company for a term of years at a rental aggregating \$20,000, the exclusive privilege for the sale of cigars in Luna Park at Coney Island. Included in the space taken by the Schulte Company is a large store on Surf avenue at the entrance to the park, a large booth on the interior of the park entrance and space for stands at the Dance Pavilion and the Cafe. The Schulte Company after extensive improvements to be commenced May 1, 1917, will open branch establishments. The Schulte Company, through Pease & Elliman, have leased at Coney Island two other prominent corner locations, one opposite the Culver Depot, and one adjoining the new West End Depot.

Notion Dealers Lease.

The New York Merchandise Company, now at 540 Broadway, leased for a term of years, the eight-story building, containing 80,000 square feet of space at the northeast corner of Fifth avenue and 19th street, formerly occupied by Lord & Taylor. The aggregate rental is reported as being \$250,000. M. & L. Hess were the brokers. The leasing company is composed of Philip Maslansky, Victor Price and Joseph Hattenbach.

Manhattan.

ALBERT B. ASHFORTH (INC.) has leased apartments at 124 West 55th st to Mrs. Helen Louise Major, Livingston Platt, Rensselaer W. Clark, Charles S. Allen, Robert Schable, Mrs. Helen Neat, Davis W. John, Dorothy C. Hare and Adelaide Gardes and Grace A. Wellington; at 140 West 55th st to Christian O. Brown, Mrs. Lillian P. H. Long, Le Roy A. Macomber and Earl B. Goldstein; at 1 West 67th st, to Emanuel Nadherny; at 15 West 67th st, to Mrs. F. Wittgenstein and Vincent Aderente; at 27 West 67th st, to Mary Fitzsimmons Giffen, and Robert Von Reutlinger; at 39 West 67th st, to Hal J. Mowat, William A. Del Mar and Mrs. Ethel S. Shaw, and associated with Everett M. Seixas, leased an apartment at 33 West 67th st, to Mrs. Mabel Mordhorst.

AMES & CO. have leased for Dr. Louis Dwight Ray to Jeremiah McCarty the 3-sty dwelling 339 Lexington av; also the 2d loft at 156 West 32d st for Seybert Realty Co. to H. Diamond, leather goods; rented to Reiche & Zuckerman the westerly grade store at 44 East 34th st, for the sale of gowns, suits, etc.

AMES & CO. have leased for William H. and Frederick Hussey the store at 165 West 34th st to Isidore Baumbach and David Grau, upholsterers.

VASA K. BRACHER has leased the 4-sty dwelling at 130 West 70th st for Mrs. Clara M. Williams to Mary Hurly and Mary E. Kenneally.

CARSTEIN & LINNEKIN (INC.) have leased offices at 347 5th av, to Julius Clechanow, John H. Powers & Co., Arthur J. Hamburger, Burnet H. Lamont and Frank L. Hatfield; offices at 320 5th av, to Stenge, Reiner & Jacobi, William Schenk, Julius Chieckanow, Adolf Taufield, Joseph Klein, Arthur H. Runk and Dean Plaster Co., and offices at 1161 Broadway, to Henry Chandless, Arthur Antler and Fordon & Rosenbaum.

CROSS & BROWN CO. has leased the entire building at 157 West 54th st to Westinghouse Elec. & Mfg. Co.; building at 131 West 51st st to Joseph H. Parker; building at 239 West 38th st to B. Williams; building at 241 West 38th st to John Schoen; 5th floor at 229-239 West 28th st to Paul Overhage, Inc.; at 18 East 41st st space to C. M. Kinney Co.; at 8-10 West 45th st space to Architectural Modeling Co.; at 1700 Broadway space to Ernest Hess; at 727 7th av space to Wangerin-Weickhardt Co., Ella Wheeler Wilcox Photo Plays, Inc., and Earl Carroll; at 1790 Broadway space to Embert & Ridgeway, Motor Truck Renting Corp., and at 1140 Broadway space to Edw. P. Brown.

DUROSS CO. leased the 3d loft at 16 East 13th st to the United Skirt & Dress Co.; also the 3-sty building at northeast corner of 12th and Washington sts to Thomas Tierney.

DUROSS CO. leased the 4-sty building at 432-4 West 19th st to the Katzenstein Trucking Co. for 10 years.

DUROSS CO. leased the 4-sty house at 53 West 16th st to Emma Friederich, and the 4-sty house at 18 West 16th st to Ellen Goggin.

DOUGLAS L. ELLIMAN & CO. have leased an apartment at 340 Park av for the Potter-Mordecai Syndicate to Austin Day Brixey; also sublet an apartment at 114 East 84th st, furnished, for Mrs. George Taylor to Ernest B. Osborne; leased apartments at 55 West 55th st to Mrs. L. E. Woodbridge; 161 East 79th st for Joel Rathbone, vice-president of the National Railroad Co., to Thomas Nash, who recently leased his house at 60 West 48th st., and at 47 East 49th st to Miss Frances American.

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DOUGLAS L. ELLIMAN & CO. have leased for the Park Av. Improvement Co., Harry Fischel, president, a large apartment consisting of 12 rooms and 3 baths in the new building occupying the block front on Park av, 50th to 51st sts, to William M. Wood, president American Woolen Co. This completes the renting of this 12-sty building containing over 30 large apartments at average rentals of about \$7,000 each.

DOUGLAS L. ELLIMAN & CO. have leased an apartment at 340 Park av, occupying the block front from 51st to 52nd sts, for the Potter-Mordecai Syndicate to James C. Dunn; at 1000 Park av, corner of 84th st, for Bing & Bing, to Fred W. Gordon; at 55 West 55th st to Lawrence Millet, and a furnished apartment at 156 East 79th st for Robert L. Burton to Alexander Grosset.

DOUGLAS L. ELLIMAN & CO., in conjunction with R. C. Voth, have leased a large furnished apartment at 375 Park av to Jesse L. Eddy; an apartment at 150 East 35th st for B. N. Duke to Miss E. Lawton; at 36 East 57th st to Frank S. Taggart; and have renewed the lease of an apartment at 274 Madison av for the Billings estate to Dr. John R. Shannon.

GOODWIN & GOODWIN, through their 57th st office, consummated the following leases: in the La Scala, 465 Central Park West, an apartment to H. J. Clifford; at 329 West 57th st, apartments to Catherine Ott and J. M. Eartels; at 208 West 64th st, to Mrs. C. V. Adams; at 27 West 61st st, to H. E. Thackerberry; at 29 West 61st st, to N. S. McClay, and at 31 West 61st st to Dr. W. S. O'Brien.

GOODWIN & GOODWIN have leased for estate of Louis Strasburger to Samuel Kovner, a loft at 112 West 125th st.

N. BRIGHAM HALL & WM. D. BLOODGOOD (INC.) leased for Cornelius Poillon, the parlor and basement floors at 135 East 56th st to the Mayfair War Relief, for use as a committee headquarters and the forwarding of supplies.

N. BRIGHAM HALL & WM. D. BLOODGOOD (INC.) leased for Philip Rhineland the 1st loft at 48-50 West 21st st to Sipkin & Gorschen, manufacturers of cloaks and suits, of 22 West 21st st.

HERBERT HECHT & CO. have leased to the Liggett-Riker-Hegeman Co. loft space at 73 5th av; and for Wm. H. Whiting & Co. to the Times Square Automobile Co. the store at 80 Nassau st.

HEIL & STERN have leased for Jennie Munson the entire building at 449 Broadway, through to 26 Mercer st, at a total rental of about \$40,000.

HENRY HOF has leased for the Cumberland Co. the garage at 203 East 24th st to the Automobile Hauling Co, for six years.

HOUGHTON COMPANY leased for Patrick J. Flannery the 3-sty dwelling at 260 West 71st st to a client of Gillen & Bardusch.

HOUGHTON COMPANY has leased to Emma Johnson the 4-sty dwelling at 29 West 91st st for the estate of C. H. Wessells.

HOUGHTON COMPANY has leased for Gideon E. Fountain the 3-sty dwelling 114 West 91st st to M. L. Kellett.

A. KANE CO. leased for Jennie E. Klotz the 3-sty dwelling at 355 West 123d st to Margaret A. McEwen.

JOHN J. KAVANAGH leased the 5-sty dwelling at 20 East 94th st to McClellan & Williams; the 3-sty dwelling at 105 East 80th st to J. Cotter Connell; an apartment at 129 East 82d st to N. Kaufman; and apartments at 49 East 78th st to Mrs. E. Bowler and Allan G. Cram.

SAMUEL H. MARTIN leased for 159 West 25th St. Co. the store and basement at 1916 Broadway to Walter S. Josephson.

MOORE, SCHUTTE & CO. have leased the dwelling, 510 West 149th st, for Mrs. T. J. Briggs to Selina Johnston; also the lower part of premises at 510 West 142d st for Senator Simpson to Edward J. Crawford.

NELSON LEE & GREEN have leased the store at 1472 Broadway to M. Gelula & Co., formerly at Cortlandt st and Broadway, who have recently occupied this Longacre store on a sub-lease from Lucios. The lease is made direct between the Longacre Land Co., Messrs Barnum & Everdell, and is for 6 years at an aggregate rental of approximately \$60,000. These brokers originally leased the two stores on the Broadway side of the same building to the National Dollar Shirt Shops (Inc.), and D. Reid, umbrellas and canes. The combined rental for these three store leases amounts to more than \$30,000 per annum.

CHARLES F. NOYES CO. has leased a large portion of the 8th floor in the Masonic Bldg., 23d st and 6th av, to T. Van Kannel; space on the 11th floor to Harry Walker, and space on the 16th floor to Max B. Meltzer. With these leases this building, containing more than 250,000 sq. ft. of space, is approximately 90 per cent. rented, with negotiations pending for unrented space.

CHARLES F. NOYES CO. leased the store, basement and first loft at 50 Lispenard st to McElwain, Morse & Rogers for a long term. This lease completes the rental of the buildings 49 Walkter st and 50 Lispenard st, recently altered by clients of the Noyes Co.

CHARLES F. NOYES CO. has leased the entire building at 478 Water st for Joseph T. McColgan to H. Greshold, and the building at 163 Pearl st for Index Realty Co. to Joseph Victori & Co.

CHARLES F. NOYES CO. has leased a loft at 116 Duane st to S. B. Leonardi & Co., and space at 6 Maiden la for the Lawyers' Title & Trust Co. to Charles Ambrecht and William Schmitz.

PEASE & ELLIMAN have rented furnished for Mrs. D. B. Van Emburgh the 4-sty dwelling at 30 East 38th st, to J. Digby Maitland; also for Robert L. Hoguet to N. W. Vander-

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hoef the 4-sty dwelling at 47 East 92nd st; for Mrs. Mary H. Smith to Joseph R. Grismer the 2-sty dwelling at 320 West 91st st, adjoining the south corner of Riverside Drive; furnished for Mrs. Charles E. Orvis her apartment at 555 Park av, at the southeast corner of 62nd street, to Hannibal de Mesa, and made the following renewals of apartment leases; At 112 East 17th st, to Joseph W. Sturtevant; at 56 West 58th st, to the Misses Florence W. Gison and Helen Minshall; at 950 Park av, to James F. Egan; at 214 West End st, to Edward Owings Towne, and at 285 Central Park West, to Edwin E. Sinsheimer.

PEASE & ELLIMAN have rented, furnished, for Mrs. J. H. Scoville, her 4-sty dwelling at 32 West 53d st to Frederic N. Lincoln; for George Backer an apartment at 15 West 55th st to Charles H. Keys; for Mrs. B. N. Durant her apartment, furnished, at 116 East 63d st to Ellen McLean of Tarrytown; for George W. Morgan to Jose E. O'Kelly the large 5-sty dwelling at 310 West 73d st; leased apartments as follows: At 260 West 76th st to Mrs. S. F. Kimball; at 30 West 70th st, being completed by the Jatison Construction, Julius Tishman & Sons, to Irving Berlin, the composer; at 285 Central Park West, to Otto Krohnknecht; at 46 East 41st st, to J. T. Knapp; at 145 East 49th st, being completed by Goldberg & Kramer, to Andrew Fulton, and at 247 5th av, to J. V. Bouvier.

PEASE & ELLIMAN have rented, furnished, for Mrs. Eugene Griffin her 5-sty house at 17 East 86th st to Lorenzo Semple; leased for the Freeman Estates to Mrs. W. M. Rutherford an apartment at 515 Park av; and have leased apartments as follows: at 535 Park av to Mrs. A. N. Burk; at 44 Gramercy Park to Frederic N. Bartlett; at 145 East 49th st to James Riordan; at 60 West 58th st to G. R. Buchanan; at 138 East 36th st to Dr. W. W. Palmer; and at 13 Gramercy Park to Maxwell Armfield.

PEASE & ELLIMAN have leased for Mrs. Ann Stephenson to Mary T. Hanley the 5-sty dwelling at 173 West 79th st; sub-leased for A. D. Pratt his apartment at 850 Park av to William A. White of Brooklyn; and have sub-leased, furnished, for Mrs. Adelaide P. Corbett, her apartment at 158 West 58th st to Lucille Miller of Montana.

PEASE & ELLIMAN have leased for Schulte Realty Co. to the Pythian Temple Assoc. the entire 3d floor and a large portion of the ground floor in Pythian Hall, at Madison av, southeast corner 125th st. The same brokers recently leased to the 6th District Pythian Assoc. the entire 2d floor. The tenant will make extensive alterations for its own occupancy.

PEASE & ELLIMAN have leased to the Schulte Cigar Co. for the estate of Francis A. Carlson the large corner ground floor at the southeast corner of Broadway and 156th st, and upon completion of improvements the Schulte Co. will open a branch establishment.

PEPE & BRO. have leased for G. H. Newman 44 Barrow st, a 3-sty building to the Greenwich House Music School at a yearly rental of \$1,000.

PEPE & BRO. have leased for Philip Rudden the 3-sty building at 25 Charlton st to Mrs. Maria Aulert at a yearly rental of \$960.

L. J. PHILLIPS & CO. leased to James Butler (Inc.) the following stores: For Keddy Fichter, 3157 Broadway; for Edna A. Patton, in a building on the east side of Jerome av, near Fordham rd, in course of construction; for Jacob Spangenburg, 1431 Amsterdam av, and for the Manhattan Heights Improvement Co., the store in the building in course of construction at the northwest corner of 186th st and Audubon av.

PORTER & CO. have leased for the John B. Haskin Estates (Inc.) to Emil Casper, the 3-sty dwelling at 75 West 126th st.

PREVILLE & ROSENBERG have leased the 3rd loft at 240-242 West 23rd st to Kaplowitz & Son; also the front half of the 4th loft at 27-35 West 24th st to Neuman & Weinberger, and the 4th loft at 146-48 West 28th st to S. Roth & Co.

GEO. R. READ & CO. have leased for Knoche & Weiler the store at 119-125 West 25th st to the American Express Co. for a long term.

RICE & HILL have leased the ground floor store at 155 West 44th st to F. & S. Medlin; space in the same building to Engelstein & Lowenthal; and the parlor floor store at 147 West 44th st to Mme. M. Rosenblatt.

MORRIS ROSE AND LEWIS L. ROSENTHAL has leased for Martin D. Fink to S. Goldenberg and Michael Athias, for a long term, the Hudson Theatre, which comprises one-half the block on the northwest corner of Amsterdam av and 157th st.

M. ROSENTHAL CO. rented for Lorne A. Scott the top loft; also the 7th loft to The Famous Co., at 44-50 East 32d st for a long term.

M. ROSENTHAL CO. has leased for the Rutgers Realty Co. a loft at 25-9 West 31st st to Philip Mechlowitz.

LOUIS SCHRAG has leased for the Bofan Amusement Co., the store and basement in their new theatre building, at 623 8th av, to Abraham Usdini; also for Charles Rohe, the store at 494 8th av, to Fishel Backer.

JOSEPH F. SEITZ has leased the dwelling at 151 East 60th st to Emma Grenzdorder, and the dwelling at 224 East 58th st to Patrick Barrett.

SHAW & CO. have leased for the estate of Charles A. Acton, the 3-sty dwelling at 59 East 121st st, to John Nelson.

SHAW & CO. have leased for the Lawmor Improvement Co. the 3-sty dwelling at 46 West 128th st to Minnie Bubak.

SHAW & CO have leased for John A. Tackaberry the 3-sty dwelling, 1921 Madison av, to Adolph W. Lewando.

TUCKER, SPEYERS & CO. have leased apartments to C. Larson and Mrs. J. B. Herreshoff at 375 West End av; Louis Aronson, L. B. Gunst, S. R. Geist, C. R. Fink, C. S. Levy, G. Hazlett, Miss K. Allen, P. Solomon, W. W. Meyer, A. Von Groeling, Paul P. Graef, J. J. Grossman, G. O. Glavis, B. E. Carl, Mrs. B. Sears, S. Saks, F. F. Leifels, C. A. Gordon at 219 West 81st st; Helen Criss and Miss L. Fuller, Miss H. C. Moller, J. A. Meeker, E. E. Kauffer, F. F. Jelke, Leo O. Lundihn, Miss L. Harris, Miss E. M. Bently at 743 5th av; Max Castan at 741 5th av; Wilkin & Adler 20th floor at 11-13 East 26th st; L. J. Schiller 8th loft at 28-30 West 38th st, and to Flato Co. (Inc.) store at 2264 Broadway.

VAN NORDEN & WILSON have leased to the Silver Lunch Co. the entire store and basement 1160 Broadway for 15 years at a gross rental approximating \$90,000. They will use this location for another branch of their business.

JAMES N. WELLS' SONS leased for the Moore estate the 3-sty building recently remodeled at 559 West 23d st to Samuel Kohn, for an automobile sales station; also the building at 312 11th av for the Hamilton estate to the Empire Carting Co., for a wagon repair shop; for the Rav estate the ground floor and basement at 534 to 538 West 30th st to the Central Builders' Supply Co.; lofts at 231 10th av to the Atlas Press, Inc., and to Fuchs and Kitay; a loft at 513 West 29th st to the Triangle Film Corporation; the ground floor, basement and a loft at 449 West 28th st to Dycker & Ritter, metal ceilings, and the ground floor at 525 West 23d st to the Exide Battery Co.; also for Cammann, Voorhees & Floyd, agents, the premises 543 to 545 West 24th st to the New York Forest Products Sales Co.

WERTHEIM & CLEAR have leased the 2d loft at 260 Grand st for the Elka-Jack Realties to the Perfect Garment Mfg. Co.

WORTHINGTON WHITEHOUSE (INC.) have leased for Ruland & Whiting, as agents, the ground floor store at 69 West 46th st to Ruth Richards.

WM. H. WHITING & CO. have rented the building at 24 Cliff st to Ketchum & Co.; the building at 52 Ferry st to the Specialty Leather Works; the building at 237 Water st to Benj. Brown & Bro., and the store at 147 Nassau st to the Velvet Grip Shoe Co.

F. R. WOOD, W. H. DOLSON CO. have rented the following apartments: At 225 West 86th st, to Harry Morris Lasker; at 47 Claremont av, to Paul Everton; at 10 West 61st st to Lawrence E. Berger; at 1 West 92d st, to Edwin C. Johnson; at 106 Central Park West, to William J. Ivory, M. D., and Henry Byron Warner; at 9 West 68th st, to J. Edward Ogden; at 501 West 139th st, to Max Hehl and Delphine Dunker; at 61 Hamilton pl, to Hannah Norman, Thomas Henry, Alan H. Sterne, Herbert S. Baker, Herbert Pans and Nellie Baker; in the Rocklyffe at Broadway and 141st st, to Robert D. Hanna, Phillip H. Potter and Benjamin Awerbach; at 547 West 142d st, to Charles P. Knapp, Edward Williams, Capt. John T. Vickery, Eugene Marlor and Kate Monteser; at 462-74 Convent av, to A. Ballador, Anthony Corrado, Gabelle A. Roy, Thomas J. Kind and Wm. B. Oakley; at 310 Convent av to Henry P. Mills, Cornelia M. Adams, Louis G. Bendick, Oscar A. Keegan, Sidney Cohen, Milton Jacobs, Moise Hirsch and Frank Keil; at 541 West 143d st to Norman Rothschild and Mrs. Joseph Ryan; at 538 West 143d st, to Rose King, Hannah Wolk and Stephen Hirschberger, and at 561 West 143d st, to Lena Friedman, Manuel Galvan and Antonio Alfau.

WORTHINGTON WHITEHOUSE (INC.) has leased, furnished, for the winter, to James Byrne, for J. Sanford Barnes, represented by the Douglas Robinson, Charles S. Brown Co., his 30-foot modern residence at 10 East 79th st. The house was held at \$15,000. Last year the same brokers leased the De Koven house at 1025 Park av to Mr. Byrne.

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ERNEST A. HOWARD has leased 323 8th st, a 3-sty dwelling, to Mrs. J. E. Williams; also at 68 7th av, an apartment, to Mrs. Margaret Pratt.

REAL ESTATE NOTES.

DUFF & CONGER have been appointed managing agents for 110-114 East 89th st, 1704-1706 1st av and 46 East End av.

KLEIBER & KARLSBACH have opened an office at 252 Fordham rd, where they will transact a real estate business in all its branches.

WILLIAM A. MOORE, for ten years with the Title Guarantee & Trust Co., has opened a real estate office at 505 5th av.

FISH & MARVIN have opened a branch office at 244 Huguenot st, New Rochelle, in charge of Ernest E. Johnson.

WM. D. BLOODGOOD & CO. (INC.) has been appointed agent for the 7-sty store and loft building at 131-133 West 28th st.

HOLTZAUSER & SMITH, real estate and insurance brokers, have opened offices at East 188th st and the Grand Blvd and Concourse.

J. ARTHUR FISCHER has been appointed by the 38th St. Realty Co. agent for the five 4-sty dwellings at 223-231 West 38th st.

MARTIN H. GOODKIND has appointed the M. Rosenthal Co. agents for the three loft buildings at 107-9-11 Greene st, and at 290 Church st.

THOMAS J. O'REILLY has been placed in charge of all the real estate holdings of the Emigrant Industrial Savings Bank. He has assumed the management of their 15-sty office building at 51 Chambers st and will maintain his downtown office at that address.

J. IRVING WALSH was the broker in the recently recorded sale for Geo. H. Budke, of the 5-sty apartment house at 333 West 69th st to Eney Grapelli. Mr. Budke took in part payment a plot on the northeast corner of Seaman and Wallace avs, Freeport, L. I.

CHARLES F. NOYES CO. has been appointed managing agent for 64 West 107th st. The same firm has negotiated a savings bank mortgage loan of \$18,000 on 49 Walker st and on 50 Lispenard st, and has sold for William D. Kilpatrick and James H. Cruikshank a \$30,000 mortgage covering 24-26 White st and 25 Walker st to a client of Stoddard & Mark.

AMES & CO. have been appointed by Wright & Armstrong managing agents for the 6-sty elevator apartment house "Briarcliff," 274 West 19th st; also by the Archer estate for the following properties: 269 West Broadway, 1853 3d av, 349 East 62d st and 306 East 124th st; by J. Kaplan for the 5-sty building 510 West 29th st.

CHARLES F. NOYES CO. has obtained a savings bank loan of \$90,000 at 5 per cent. for 5 years for the 27 Cliff St. Corp., represented by Stoddard & Mark, attorneys. The building is leased to Thurston & Braidich at \$9,000 per annum net for 15 years. This is the second fireproof building constructed on Cliff st by clients of Stoddard & Mark during the past few years.

M. & L. HESS (INC.) have placed for the Mortgage Associates (Inc.), owners of 151-3 West 19th st, a 12-sty commercial building, a first mortgage loan of \$100,000 at 5 per cent. for 5 years; and for the Reyam Realty Corporation, owner of 54-8 Lexington av, at the southwest corner of 25th st, a 7-sty business building, a first mortgage loan of \$107,500 at 5 per cent. for 5 years.

REAL ESTATE STATISTICS

The Following Table is a Resumé of the Record of Conveyances, Mortgages, Mortgage Extensions and Building Permits Filed in Each Borough During the Week.

(Arranged with figures for the corresponding week of 1915. Following each weekly table is a resumé from January 1 to date.)

MANHATTAN.

Conveyances.

	1916		1915	
	Oct. 6 to 11	Oct. 8 to 14	Oct. 6 to 11	Oct. 8 to 14
Total No.....	97	101	97	101
Assessed value.....	\$8,102,700	\$5,946,500	\$8,102,700	\$5,946,500
No. with consideration..	11	20	11	20
Consideration.....	\$225,530	\$588,125	\$225,530	\$588,125
Assessed value.....	\$308,000	\$693,500	\$308,000	\$693,500
Jan. 1 to Oct. 11 Jan. 1 to Oct. 14				
Total No.....	5,632	5,261	5,632	5,261
Assessed value.....	\$302,840,982	\$301,509,468	\$302,840,982	\$301,509,468
No. with consideration..	803	817	803	817
Consideration.....	\$34,228,687	\$40,388,318	\$34,228,687	\$40,388,318
Assessed value.....	\$36,541,695	\$43,851,833	\$36,541,695	\$43,851,833

Mortgages.

	1916		1915	
	Oct. 6 to 11	Oct. 8 to 14	Oct. 6 to 11	Oct. 8 to 14
Total No.....	32	49	32	49
Amount.....	\$1,339,650	\$965,564	\$1,339,650	\$965,564
To Banks & Ins. Cos....	7	13	7	13
Amount.....	\$721,000	\$494,000	\$721,000	\$494,000
No. at 6%.....	6	16	6	16
Amount.....	\$87,850	\$239,664	\$87,850	\$239,664
No. at 5½%.....	1	5	1	5
Amount.....	\$13,000	\$374,000	\$13,000	\$374,000
No. at 5%.....	7	7	7	7
Amount.....	\$779,500	\$164,000	\$779,500	\$164,000
No. at 4½%.....	1	.....	1	.....
Amount.....	\$20,000	.....	\$20,000	.....
No. at 4%.....	.....	.....	.....	.....
Amount.....	.....	.....	.....	.....
Unusual rates.....	.....	1	.....	1
Amount.....	.....	\$20,000	.....	\$20,000
Interest not given.....	17	20	17	20
Amount.....	\$439,300	\$167,400	\$439,300	\$167,400
Jan. 1 to Oct. 11 Jan. 1 to Oct. 14				
Total No.....	2,773	3,009	2,773	3,009
Amount.....	\$85,226,249	\$79,409,190	\$85,226,249	\$79,409,190
To Banks & Ins. Cos....	623	601	623	601
Amount.....	\$37,101,974	\$34,371,613	\$37,101,974	\$34,371,613

Mortgage Extensions.

	1916		1915	
	Oct. 6 to 11	Oct. 8 to 14	Oct. 6 to 11	Oct. 8 to 14
Total No.....	34	35	34	35
Amount.....	\$1,369,750	\$1,789,000	\$1,369,750	\$1,789,000
To Banks & Ins. Cos....	21	21	21	21
Amount.....	\$1,004,000	\$1,526,500	\$1,004,000	\$1,526,500
Jan. 1 to Oct. 11 Jan. 1 to Oct. 14				
Total No.....	1,378	1,488	1,378	1,488
Amount.....	\$78,538,124	\$87,080,606	\$78,538,124	\$87,080,606
To Banks & Ins. Cos....	710	619	710	619
Amount.....	\$57,937,250	\$62,096,200	\$57,937,250	\$62,096,200

Building Permits.

	1916		1915	
	Oct. 7 to 13	Oct. 9 to 15	Oct. 7 to 13	Oct. 9 to 15
New buildings.....	5	2	5	2
Cost.....	\$1,020,000	\$70,000	\$1,020,000	\$70,000
Alterations.....	\$76,355	\$118,380	\$76,355	\$118,380
Jan. 1 to Oct. 13 Jan. 1 to Oct. 15				
New buildings.....	493	389	493	389
Cost.....	\$103,489,645	\$52,984,620	\$103,489,645	\$52,984,620
Alterations.....	\$16,541,848	\$11,756,394	\$16,541,848	\$11,756,394

BRONX.

Conveyances.

	1916		1915	
	Oct. 6 to 11	Oct. 8 to 14	Oct. 6 to 11	Oct. 8 to 14
Total No.....	74	69	74	69
No. with consideration..	6	12	6	12
Consideration.....	\$11,800	\$66,306	\$11,800	\$66,306
Jan. 1 to Oct. 11 Jan. 1 to Oct. 14				
Total No.....	4,487	4,733	4,487	4,733
No. with consideration..	703	816	703	816
Consideration.....	\$4,957,059	\$5,762,980	\$4,957,059	\$5,762,980

Mortgages.

	1916		1915	
	Oct. 6 to 11	Oct. 8 to 14	Oct. 6 to 11	Oct. 8 to 14
Total No.....	32	40	32	40
Amount.....	\$211,500	\$247,705	\$211,500	\$247,705
To Banks & Ins. Cos....	1	2	1	2
Amount.....	\$1,500	\$22,000	\$1,500	\$22,000
No. at 6%.....	14	19	14	19
Amount.....	\$103,050	\$41,855	\$103,050	\$41,855
No. at 5½%.....	4	4	4	4
Amount.....	\$9,600	\$11,000	\$9,600	\$11,000
No. at 5%.....	3	7	3	7
Amount.....	\$25,650	\$132,050	\$25,650	\$132,050
No. at 4½%.....	.....	.....	.....	.....
Amount.....	.....	.....	.....	.....
Unusual rates.....	1	.....	1	.....
Amount.....	\$15,000	.....	\$15,000	.....
Interest not given.....	10	10	10	10
Amount.....	\$58,200	\$62,800	\$58,200	\$62,800
Jan. 1 to Oct. 11 Jan. 1 to Oct. 14				
Total No.....	2,940	2,758	2,940	2,758
Amount.....	\$23,354,708	\$23,891,351	\$23,354,708	\$23,891,351
To Banks & Ins. Cos....	219	205	219	205
Amount.....	\$4,671,727	\$4,240,928	\$4,671,727	\$4,240,928

Mortgage Extensions.

	1916		1915	
	Oct. 6 to 11	Oct. 8 to 14	Oct. 6 to 11	Oct. 8 to 14
Total No.....	17	16	17	16
Amount.....	\$296,500	\$416,400	\$296,500	\$416,400
To Banks & Ins. Co....	6	7	6	7
Amount.....	\$116,000	\$154,150	\$116,000	\$154,150
Jan. 1 to Oct. 11 Jan. 1 to Oct. 14				
Total No.....	578	687	578	687
Amount.....	\$11,805,059	\$11,341,755	\$11,805,059	\$11,341,755
To Banks & Ins. Cos....	163	179	163	179
Amount.....	\$5,059,500	\$4,063,475	\$5,059,500	\$4,063,475

Building Permits.

	1916		1915	
	Oct. 6 to 11	Oct. 8 to 14	Oct. 6 to 11	Oct. 8 to 14
New buildings.....	6	9	6	9
Cost.....	\$136,250	\$226,700	\$136,250	\$226,700
Alterations.....	\$14,250	\$4,500	\$14,250	\$4,500
Jan. 1 to Oct. 11 Jan. 1 to Oct. 14				
New buildings.....	537	686	537	686
Cost.....	\$14,413,232	\$21,657,050	\$14,413,232	\$21,657,050
Alterations.....	\$1,014,405	\$616,750	\$1,014,405	\$616,750

BROOKLYN.

Conveyances.

	1916		1915	
	Oct. 5 to 10	Oct. 7 to 13	Oct. 5 to 10	Oct. 7 to 13
Total No.....	407	346	407	346
No. with consideration..	34	34	34	34
Consideration.....	\$217,244	\$238,989	\$217,244	\$238,989
Jan. 1 to Oct. 10 Jan. 1 to Oct. 13				
Total No.....	17,577	17,319	17,577	17,319
No. with consideration..	1,635	1,900	1,635	1,900
Consideration.....	\$11,892,004	\$14,554,467	\$11,892,004	\$14,554,467

Mortgages.

	1916		1915	
	Oct. 5 to 10	Oct. 7 to 13	Oct. 5 to 10	Oct. 7 to 13
Total No.....	304	255	304	255
Amount.....	\$1,166,637	\$818,639	\$1,166,637	\$818,639
To Banks & Ins. Cos....	59	76	59	76
Amount.....	\$292,550	\$383,475	\$292,550	\$383,475
No. at 6%.....	184	149	184	149
Amount.....	\$615,460	\$422,164	\$615,460	\$422,164
No. at 5½%.....	57	59	57	59
Amount.....	\$242,745	\$239,450	\$242,745	\$239,450
No. at 5%.....	26	18	26	18
Amount.....	\$107,100	\$70,425	\$107,100	\$70,425
Unusual rates.....	.....	6	.....	6
Amount.....	.....	\$7,350	.....	\$7,350
Interest not given.....	37	23	37	23
Amount.....	\$201,332	\$79,250	\$201,332	\$79,250
Jan. 1 to Oct. 10 Jan. 1 to Oct. 13				
Total No.....	13,409	13,992	13,409	13,992
Amount.....	\$57,922,966	\$63,590,624	\$57,922,966	\$63,590,624
To Banks & Ins. Cos....	5,173	2,648	5,173	2,648
Amount.....	\$23,268,377	\$19,070,480	\$23,268,377	\$19,070,480

Building Permits.

	1916		1915	
	Oct. 6 to 11	Oct. 8 to 14	Oct. 6 to 11	Oct. 8 to 14
New buildings.....	89	136	89	136
Cost.....	\$625,500	\$664,660	\$625,500	\$664,660
Alterations.....	\$58,490	\$110,022	\$58,490	\$110,022
Jan. 1 to Oct. 11 Jan. 1 to Oct. 14				
New buildings.....	3,899	4,122	3,899	4,122
Cost.....	\$34,580,230	\$34,276,290	\$34,580,230	\$34,276,290
Alterations.....	\$4,517,555	\$3,291,025	\$4,517,555	\$3,291,025

QUEENS.

Building Permits.

	1916		1915	
	Oct. 6 to 11	Oct. 8 to 14	Oct. 6 to 11	Oct. 8 to 14
New buildings.....	97	100	97	100
Cost.....	\$228,425	\$260,457	\$228,425	\$260,457
Alterations.....	\$30,664	\$18,835	\$30,664	\$18,835
Jan. 1 to Oct. 11 Jan. 1 to Oct. 14				
New buildings.....	4,096	4,492	4,096	4,492
Cost.....	\$15,301,077	\$16,140,501	\$15,301,077	\$16,140,501
Alterations.....	\$1,727,662	\$718,576		

CURRENT BUILDING OPERATIONS, MATERIALS AND SUPPLIES

WITH a full day subtracted from the business week by the unusually general observance of Columbus Day, the building material markets were somewhat crippled, but more active than for some weeks past, notwithstanding. Demand is improving as a general symptom of the condition of affairs in this territory.

Reports to the Record and Guide of sub-contracts awarded during the first week of October are more numerous by 10 to 15 per cent. than in previous weeks. The plumbing, heating and electric-wiring sub-contracts, by themselves, show an increase of 6 to 7 per cent. As these three trades use metal products, their increased activity adds further evidence to the claim that builders have concluded to accept present price schedules as permanent. Of the unusually large number of contract lettings during the week, many had been long held in abeyance.

An improved demand for masons' materials was noted in Manhattan and Brooklyn. The price of Hudson River brick advanced another notch in consequence, the minimum quotation now being \$7.50 a thousand. Lumber, paints and oils are also being more largely used. The neighborhood lumber yards and woodworking establishments report a fair amount of business, especially in the districts outside the fire limits. The painting and decorating trades are very busy with renovations. Linseed oil dealers hold firmly to the ten cents advance made last week.

The general tendency in building affairs is to go forward. The Bronx is the one dull spot on the map. The report of the Building Superintendent for the nine months of the year discloses a decided falling off in tenement house construction in the borough, notwithstanding that the existing apartments are on the whole well rented. The Bronx, however, has the prospect of great activity when the new rapid transit lines are opened, and as building costs are high, it seems to be the policy of the speculative builders to wait.

The destruction caused by a German submarine last Sunday off the Massachusetts coast, has raised a complication for the building supply trades as well as for the Government. If the warfare against neutral shipping issuing from our ports continues, commerce with the

Brick.—For a short week the North River brick market was fairly active and prices scored another advance. Demand is improving. With receipts of only 37 cargoes and sales of 41, supply and demand were fairly well balanced, except for the quantity which came over from the previous week. Both Manhattan and Brooklyn took out of the market more material than they did the week before, although work was generally suspended in the city on Thursday on account of the holiday. Labor shortage still limits production at the works. No Raritan brick is procurable in the open market. Quotations for Hudson Rivers advanced from a minimum of \$7.25 to a minimum of \$7.50, with \$7.75 as the top figure.

SUMMARY of transactions in the North River wholesale brick market for the week ending Friday, October 13, 1916:

Condition of market, firm, with demand improving. Quotations: Hudson Rivers, \$7.50 to \$7.75. Number of cargoes left over from previous week, 9; arrived, 37; number of cargoes sold, 41. Distribution: Manhattan, 13; Brooklyn, 14 (to compare with 10 for Manhattan and 8 for Brooklyn in the previous week); Bronx, 2; New Jersey points, 7; Yonkers, 1; other outside points, 4. Left over, 5.

Cement.—Demand continues to about equal the curtailed output of the mills, caused by the limitations imposed by in-

Allies will be more or less blocked as a matter of course, as it has been to some extent already. Orders for munitions and metal products from oversea may be lessened, or to some extent canceled, in which case there would seem to be a possibility of an opening for domestic orders. A startling contingency has arisen out of the sea, but it is useless to speculate yet awhile concerning its possible consequence to business.

At the annual convention of the Oil, Paint and Varnish trade of the country, held at the Hotel Traymore in Atlantic City this week, a report was adopted expressing the conviction that prosperity will continue in the United States after the war abroad ends: "While there probably will be some temporary reaction due to the new problems we will face after the war, there is little doubt that the industrial and financial resources of our great country will be utilized by the European countries as much, if not more, immediately after the war period ends as in the past two years. It takes more material and labor to build up than to tear down," the report declared.

The convention went upon record for taking the tariff out of politics by adopting a committee report, which declared the "great far-reaching and commercial disturbing and equilibrium destroying tariff," should be placed in charge of a non-partisan permanent commission.

The National Association of Paint Jobbers, at the same place, passed resolutions urging the manufacturers to cooperate in the correction of abuses in long-term credits and discounts.

Exports of lead, dry colors and mixed paints increased from 40 to 50 per cent. during the year, while other export products of the trade fell off correspondingly.

The total wages paid in the factories of the State, as reported to the State Industrial Commission, increased 32 per cent. in August, 1916, as compared with August of last year. The number of employees increased 18 per cent.

In the stone and clay products group there was an increase in wages of 19 per cent. and in number of employees of 7 per cent. from July to August. The most marked increase both in wages and employees was in miscellaneous stone and mineral products manufacture, which include the brick, cement, lime and plaster, as well as all the stone, industries.

sufficient help, and the delayed deliveries, caused by the continued freight congestion on the rails and in the harbor. Prices are unchanged, as quoted in the table on the next page.

The International Portland Cement Corporation has been organized at Boston, to develop and equip a property in the Argentine Republic, containing a large deposit of raw materials necessary for the manufacture of a high grade Portland cement.

Engineers estimate that cement can be manufactured and delivered in Buenos Ayres for \$1.60 (gold) per barrel. Under present abnormal conditions, cost would probably be \$2.35 per barrel. Previous to 1913, the average importation of cement was 2,000,000 barrels a year. In that year the quantity imported reached 4,000,000 barrels. The average price, delivered, Buenos Ayres, has been \$2.92 (gold) from 1906 to 1911, and \$3.29 from 1912 to 1914. In the early part of this year the price reached \$5.40. No Portland cement has ever been manufactured in Argentina. Galen L. Stone will be chairman of the board of directors. Sheldon Bassett, now president of the Knickerbocker Portland Cement Co., 30 East 42d street, New York, will be president and general manager.

Mr. Bassett is also promoting a company to manufacture in Cuba, according to recent trade reports.

Coal.—Output is being checked by car shortage and labor scarcity. Small operators are asking 25 to 50 cents above the circular, in some instances, particularly for stove, which is in demand for domestic heater purposes. Bituminous coal is selling anywhere from \$2.75 to \$3.25 and even up to \$3.50 for spot shipment. The advance in the last week is 50 to 75 cents, and quotations have been changing to higher levels from day to day. Sellers are now predicting \$5 coal.

Iron and Steel.—The growing domestic demand for plain structural shapes has established the price of 2.75 cents a pound, Pittsburgh, mill, to which a freight rate of 16.9 cents per cwt. to New York, tidewater, must be added. In some instances slightly higher prices are being asked and paid for shipment over three to six months. For the largest lots for fair delivery the New York minimum price is 2.869 cents, and warehouse shipments at 3.35c.

Local activity in contract lettings continues. New plans are being figured and tenders invited, for both speculative and private work. Old projects are becoming active again. A buying movement of considerable proportions is clearly developing.

Among the contracts closed are: 250 tons for the addition to the South Ferry Building, to the Passaic Structural Steel Co.; 800 tons for the Joseph Paterno apartment house, on West End avenue at 104th street, to the same fabricating company; 350 tons for a loft building on Seventh avenue at 39th street, to the George A. Just Company.

"There is a world-wide deficit in iron," said a prominent authority. "Prices must advance and no doubt the upward movement will be as sharp as that which took place in steel. Production of iron in this country is insufficient to cope with foreign and domestic demand."

A study of all the declines in steel prices in the past 15 years shows that pig iron, being a freer moving and more open commodity, has always begun declining from four to seven months before steel, whereas at the present time pig iron is engaged in an advance. Under the lead of steel-making grades, pig iron is advancing 50 cents a week or more.

Sheets.—On blue annealed prices range from 3c. to 3.25c., Pittsburgh, the latter figure being quoted by several of the larger makers. It is probable that next week two or three of the leading makers of blue annealed sheets will announce their minimum price on Nos. 9 and 10 gages as 3.25c. for shipment in the first half. Nos. 9 and 10 blue annealed sheets are quoted in the Pittsburgh district at 3c. to 3.25c.; No. 28 black, 3.10c. to 3.25c.; No. 28 galvanized, 4.25c. to 4.40c.; Nos. 22 and 24 black plate, tin mill sizes, H. R. & A., 3c. to 3.10c.; Nos. 25, 26 and 27, 3.10c. to 3.20c.; No. 28, 3.20c. to 3.30c., and No. 29, 3.30c. to 3.40c.

Tile.—Red quarry tile, from Wales, a comparatively new material in this country, has struck popular fancy and is in large demand for restaurant floors. A typical job costs about 40 cents a square foot laid. Tiling material generally has advanced in price about 25 per cent. since the war. Ceramic tile, laid, was priced by a contractor at 32 to 33 cents a square foot for a typical kitchen, bathroom or hall. Marble mosaic laid in patterns, the highest type of flooring material, costs ordinarily 60 to 70 cents a square foot.

The advance in the price of exterior hollow tile noted heretofore is attributed to increased manufacturing costs, in which higher wages are the main factor.

CURRENT WHOLESALE PRICES.

CURRENT wholesale prices, prevailing on the Building Material Exchange and elsewhere in the Metropolitan district. Allowances must be made for yard and store prices:

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

BRICK (Cargo lots, alongside dock, to dealers only), per M.:

North River common.....	\$7.50@	\$7.75
Raritan common.....	@	—
Second hand common, per M. 4.50@		
Red face brick, rough or smooth, car lots.....	\$21.00@	\$27.00
Buff brick for light courts..	21.00@	27.00
Light colored for fronts....	25.00@	36.00
Special types.....	36.00@	50.00

CEMENT (wholesale, 500 bbls. lots and over, alongside dock, N. Y.):

Domestic Portland, Spot.....\$1.67@

Over 30 days.....@ \$1.72

Rebate on bags, returned, 10c. bag. Mill base.....1.05@

Rosendale Natural, to dealers, wood or duck bags......90@

Rebate on bags returned, 10c. bag. Alsen's German.....No Quotation

Dyckerhoff's German.....No Quotation

GRAVEL (500 cu. yd. lots f. o. b. along side dock N. Y., wholesale):

1½ in.@ \$1.00

¾ in.@ 1.10

Paving gravel.....1.25@

P. S. C. gravel.....@ 1.25

Paving stone.....2.20@ 2.40

HOLLOW TILE (fireproofing. Prices f. o. b. factory, Perth Amboy, N. J.):

Exterior—

4x12x12 in.....\$0.07

6x12x12 in......098

8x12x12 in......119

10x12x12 in......114

12x12x12 in......175

Interior—

2x12x12 in..... \$0.048

3x12x12 in......048

4x12x12 in......054

6x12x12 in......072

LIME (standard 300-lb. bbls., wholesale):

Eastern common.....\$1.50@ \$1.55

Eastern finishing.....1.60@ 1.70

Hydrated common (per ton).....@ 9.50

Hydrated finishing (per ton)..@ 12.68

LINSEED OIL—

City brands, raw, 5 bbl. lots...\$0.82@ \$0.85

Less than 5 bbls.....@ 0.86

LUMBER (Wholesale prices, N. Y.):

Yellow pine (merchantable 1905, f.o.b. N.Y.).

8 to 12 in., 16 to 20 ft....\$26.75@ \$31.75

14 to 16 in.....34.75@ 40.00

Heart face siding, 4-4 & 5-4 @ 32.00

Hemlock, Pa., f. o. b. N. Y. base price, per M.....@ 24.00

Hemlock, W. Va., base price per M.....@ 23.50

Hemlock, Eastern mixed cargoes.....22.00@

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

Spruce, Eastern, random cargoes, narrow (delivered)..\$23.00@ \$26.00

Wide cargoes.....26.00@ 29.00

Add \$1.00 per M. for each inch in width over 12 ins. Add \$1.00 per M. for every 2 ft. over 20 ft. in length. Add \$1.00 per M. for dressing.

Lath (Eastern spruce f. o. b. N. Y.): Standard slab.....\$4.10@ \$4.25

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

Firsts and seconds, 1-in. \$47.00@

Cypress shingles, 6x18, No. 1 Hearts.....8.75@ \$9.00

Cypress shingles, 6x18, No. 1 Prime.....7.25@

Quartered oak.....\$85.00@ \$88.00

Plain oak.....60.00@ 63.00

Flooring:

White oak, quartered, select.....@ \$51.00

Red Oak, quartered, select.....@ 51.00

Maple, No. 1.....\$41.00@ 42.00

Yellow pine, No. 1, common flat.....@ 26.00

N. C. pine, factory flooring, Norfolk.....17.75@ 19.50

PLASTER—(Basic prices to dealers at yard, Manhattan):

Masons' finishing in 100 lb. bags, per ton.....@ \$11.00

Mill base.....\$10.50@

Dry Mortar, in bags, returnable at 10c. each, per ton.. 6.50@ 7.00

Block, 2 in. (solid), per sq. ft.....\$0.06

Block, 3 in. (hollow)......06

Blocks, 4 in. (hollow)......07½

Boards, ¾ in. x 8 ft......11

Boards, ¾ in. x 8 ft......145

Boards, ¾ in. x 8 ft......185

SAND—

Screened and washed Cow Bay, 500 cu. yds. lots, wholesale..\$0.50@

STRUCTURAL STEEL (Plain material at tidewater):

Beams & channels up to 14 in..2.869@

Beams & channels over 14 in..2.869@

Angles 3x2 up to 6x8.....2.869@

Zees and tees.....2.869@

Steel bars, half extras.....2.869@

TURPENTINE:

Spot, in yard, N. Y., per gal..\$0.46@ \$0.46½

WHITE LEAD (in oil):

100 to 500-lb. kegs.....10.50c.

25 to 50-lb. kegs.....10.75c.

WINDSOR GLASS. Official discounts from jobbers' lists:

AA and A qualities, single and double thick.....88%

B quality, first three brackets, single thick.....90-10%

B grade, larger than first three brackets, single thick.....89%

All B quality, double strength....90%

NEW HOME FOR DESTITUTE BLIND

Structure in the Bronx to Supersede Present Building on Amsterdam Avenue

An important addition to the group of institutional buildings which have been erected within recent years in the Grand Boulevard and Concourse section of the Bronx, is now being built on the entire block bounded by the Grand Boulevard and Concourse, Kingsbridge Road, Creston avenue and 193rd street, which upon completion will be occupied as a home by the Society for the Relief of the Destitute Blind of the City of New York and Its Vicinity.

The buildings now in course of construction have been designed by M. L. & H. G. Emery, 68 Bible House, Manhattan, architects, and are being built under a general contract by William Crawford, 7 East 42nd street.

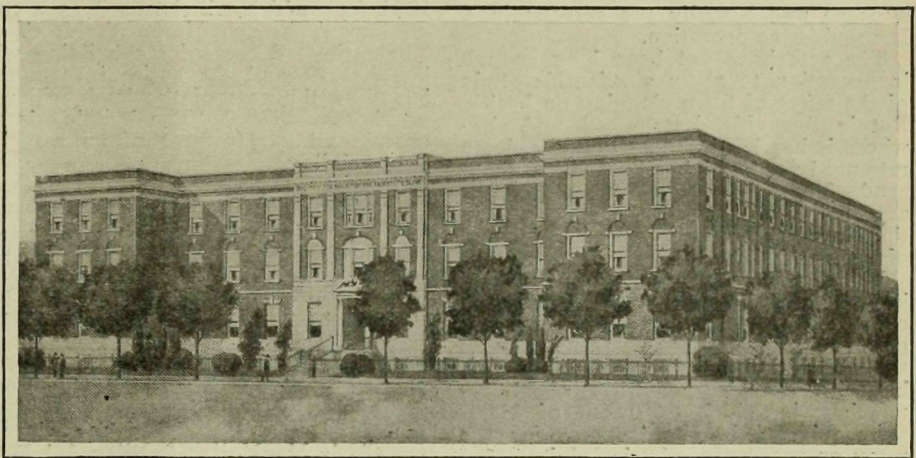
The structure, as planned, will be three stories in height, but provision has been made for the addition of another story, if necessary. The building, which will have a frontage of 193 feet on the Concourse and a similar frontage on Kingsbridge road, will be "L" shaped, in order to provide as much light and air as pos-

to meet all the city requirements. Reinforced concrete has been used extensively in the interior wherever possible.

An effort has been made to employ the smallest possible number of interior columns, the only ones provided for being those used at the stairways and at a few other points where they were considered absolutely necessary and desirable. As a general rule, however, the floors and roof will be supported by the exterior frame, and will not depend upon any interior supports.

There will be three interior stairways extending from the basement to the roof, each enclosed with the requisite fireproofing to meet the requirements of the Fire Department, and each will contain self-closing doors. At the head of each flight of stairs, standpipe lines and hose with other fire fighting apparatus will be installed. One exterior stairway has also been supplied leading to balconies on each floor, which will serve as additional places of repose for the inmates.

The basement will contain the two large dining rooms for male and female



William Crawford, General Contractor.

M. L. & H. G. Emery, Architects.

STRUCTURE IN THE BRONX FOR THE BLIND.

sible and to permit the entrance of unrestricted southerly light.

No particular style has been followed in designing the structure, although there is a tendency toward the Colonial. On account of the character of the institution, the designers endeavored to make the building rather of the simple and dignified type, than of the ornate kind, and as a result the exterior is plain almost to a point of severity.

The same principle was kept in mind in outlining the details of the interior and emphasis was laid upon the utilitarian requirements rather than upon decorative features. It was felt that a lavish display of decorations would not be particularly appropriate in an institution of this character.

The buildings will stand back from the building lines on all sides in order to add to the spaciousness, and the margin left between the sidewalk and the front will leave ample room for grass and shrubbery. The property is to be enclosed with a low brick wall to insure privacy and to protect the garden. The trees at present on the property will be preserved and the rear of the property is to be made as attractive and pleasing as possible by the creation of park-like effects.

The main entrance will be on the Concourse and its feature will be a flight of steps designed to provide easy access. A decorative porch at the main entrance will enhance its simple charm.

The basement walls up to the first story will be built of Bowling Green limestone, and the same kind of material will be used in the trimming and arches. The cornice will be built of terracotta, which in coloring will tend to imitate as nearly as possible the limestone. The remainder of the exterior will consist of red Harvard brick with white joints. The building has been fireproofed

inmates; also the kitchens, the laundry and service rooms, store rooms, sterilization rooms for mattresses, and trunk rooms to contain the personal effects of the occupants. There will be four street entrances to the basement and two doors leading from the basement into the garden. The cellar will be located under the Grand Boulevard and Concourse wing and ample space has been provided for the boiler and cold storage plants. The Kingsbridge Road wing will be used for carrying the heating and lighting pipes.

The first story will contain the entrance hall, the matrons' offices, the staff dining room, the trustees' council chamber, the reading and work room for females, and the reading rooms and chair caning departments for men. At the southeastern end of the building a large room, measuring 34 x 50 feet, has been designed which will ordinarily be used as a work room, but which may be converted whenever required into a concert hall and auditorium for recreational and amusement purposes.

The second and third floors will contain the bed rooms and baths, not only for the inmates, but also for the staff and servants and will be provided with the necessary equipment. The inmates' rooms will be both single and double and each will be provided with closets measuring 3 x 5 feet each.

It is expected that the building will be ready for occupancy next March and it will house about one hundred patients. The society has been located for many years at Amsterdam avenue and 104th street, which will be abandoned upon completion of the new home. This property is now on the market for sale. The officers of the society are William Foulke, president; Frederick De Vcester Foster and Howland Pell, vice-presidents; Charles C. Bull, secretary, and Lewis Spencer Morris, treasurer.

ZONING PLAN.

(Continued from page 527.)

area outside of the city. If in St. Johns, after a certain date, a few months' notice being given, any owner builds a house which contravenes the proposed scheme he has no claim for compensation if the authorities require him to pull down the building or alter it.

In England a man erected four shops under a scheme which I approved. It was stated he should put his shops seven feet from the edge of the street, instead of which he put them only three feet from the edge. He had a comparatively shallow lot. The shops projected four feet in front of the building line. I reported that he should pull them down to the extent of four feet. He appealed first to the Local Government Board, then to Parliament, and it was finally settled that he had to pull down to the four feet, but they gave him twelve years to do so, so that he could draw the rental for that period to compensate him for his loss. There is no intention to allow any owner to defeat the principles of these acts.

I would like to see more done to improve both cities of Niagara Falls. In the matter of Victoria Park, we have done a great deal, but I would like to see more effort made on both sides of the river to improve and beautify the surroundings. It requires co-operation.

The acts have not been long enough in operation to allow a scientific study of the effect of town planning on health. But in Bornville, Letchworth and elsewhere it has been shown that the death rate need not be higher than nine a thousand. The children, as compared on the average with those of the same age in the slums, are proved to be heavier and of greater height.

I think there are several cases in which it has been shown that the proportion of eligible men fit for military service is greater in the healthy districts than in the unhealthy areas. There is a well known case, which you will probably remember, in which 8,000 out of 11,000 were rejected in one instance for the army on account of physical defects due very largely to the social conditions under which they lived. This happened in Manchester. I think there are a great many other cases which prove the deteriorating influence of the slums.

In England serious efforts are being made at great public expense to insure that the mistakes handed down to the present generation as the result of haphazard development in the past may be avoided in the future.

New Times Square Building.

One of the most important building projects of the year is contemplated by the Silk Realty Company, Samuel K. Jacobs, president, which plans to build a thirty-story loft building at the southwest corner of Broadway and 48th street on a plot 58x121.4 feet. Plans have been completed by Electus D. Litchfield, architect, who estimates the cost of the proposed structure at \$800,000. The building as designed will have twin towers and will provide unusual light and air facilities. In anticipation of the passage of the Zoning Ordinance last July, plans were filed for a thirty-story hotel on the same site, but this project has evidently been abandoned.

Interesting Bronx Project.

Irving Margon, 370 149th street, is preparing plans for two five-story brick and limestone apartment houses at the corner of the Grand Boulevard and Concourse and 170th street, the corner house to measure 75x104 feet, and the other 80x105 feet, at an estimated cost of \$150,000. The owner's name is temporarily withheld. An interesting element in the design will be an interior court measuring 24x80 feet, which will be entirely surrounded by the two houses and which will represent all the court space. Part of this area is to be converted into a garden, which will make it particularly attractive.

Extension to Penn. Station.

McKim, Mead & White, 101 Park avenue, have completed plans for the extension to the Pennsylvania Railroad Station, on Seventh to Eighth avenues, from 31st to 33rd streets, for the Pennsylvania Railroad Company. The estimated cost of the extension is \$150,000. The project consists of the construction of a platform passageway with stairways from the waiting room to and from the subway stations under Seventh avenue.

New West Side Project.

W. L. Rouse and L. A. Goldstone, 38 West 32nd street, have completed plans for a nine-story apartment house to be erected at 118-126 West 70th street, for the Brixton Operating Company, Edwin S. Brickner, president, at an estimated cost of \$200,000. The building is to be laid out to contain four families on a floor, apartments consisting of four, six and seven rooms. The plot has a frontage of 93 feet and a depth of 100.5 feet, and was assembled last August from various owners.

Y. M. C. A. for Colored Men.

John F. Jackson, 1328 Broadway, is preparing plans for a four-story brick and terra cotta building, 75x100 feet at 179-183 West 135th street, on a plot 75x99.11 feet, which will be used as a colored man's branch of the Y. M. C. A. The estimated cost of the building will be \$100,000, and the entire investment, including the cost of the land, will approximate \$180,000. The building is to contain all the features of an association building.

To Build Brooklyn School.

George Mertz & Sons of Portchester, N. Y., have been awarded the general contract for the new brick and stone three-story preparatory school, 515x200 x irregular, to be built in Bay 13th street, Brooklyn, for the Polytechnic Preparatory School, 99 Livingston street, Brooklyn, from plans by Lord & Hewlett, 345 Fifth avenue, Manhattan, architect. The electrical engineers are Clark, MacMullen & Riley, 101 Park avenue.

PERSONAL AND TRADE NOTES.

Al. H. Walker, floor coverings, has moved to 6-8 East 37th street.

Janes & Cordes, architects, have moved their offices from 124 West 45th street to 414 Madison avenue.

J. F. Gill Construction Co., formerly the Harris & Gill Construction Co., will continue to maintain its offices at 215 Montague street.

The Merchants' Association of New York. Woolworth Building, 233 Broadway, has issued its 1916 Year Book. This book covers the activities of the association for the period of May 1, 1915, to April 30, 1916.

Building Zone Maps accompanying the building zone resolution adopted by the Board of Estimate and Apportionment on July 25, have now been printed and are on sale at the office of Joseph Haag, secretary of the Board of Estimate and Apportionment, Room 1356, Municipal Building.

Pohl-Abbott Construction Co., A. W. J. Pohl, president, has established offices at 180 Montague street, Brooklyn, and will transact a general contracting business. A new department has been organized for the procuring of building and permanent loans. Mr. Pohl was formerly connected as architect and engineer, with the New York Title and Mortgage Company.

Henry Baechlin of Newark, was elected president of the New Jersey Chapter of the American Institute of Architects, at the October meeting. Other officers elected were: Vice-president, Stockton B. Colt, Elizabeth; second vice-president, Gilbert C. Higby, Newark; treasurer, re-elected, John F. Capen, Newark; secretary, re-elected, Hugh Roberts, Jersey City.

John B. Rose, of the Greater New York Brick Company, and former State Senator, is being boomed for the next Republican gubernatorial nomination in the Hudson river towns.

Columbus Day was only partially observed in the building trades, but still to a somewhat greater extent than formerly. It seemed to be a sort of do-as-you-please holiday, as some operations were shut down and others going ahead, and some were worked half a day. It was a holiday for those who wanted it, and a workday for others.

Noble Foster Hoggson, president of Hoggson Brothers, who is now in Europe is a member of the American Industrial Commission to France. The Commission is engaged in making a survey of the devastated section of France to determine what America can do towards rehabilitation. Mr. Hoggson is making a particular study of the question of industrial housing, town planning, the need for factories and other commercial structures, not only as to their planning and construction, but also as to their equipment.

NO ARCHITECTS SELECTED.

In this department is published advance information regarding building projects where architects have not as yet been selected.

RYE, N. Y.—Richard E. Forrest, 50 Broad st, Manhattan, contemplates the building of a 2½-sty residence in Hilltop Place, for which no architect has been selected. Cost, \$60,000.

ROCHESTER, N. Y.—Jesse Webb, c/o Rochester Box & Lumber Co., Culver Road, Rochester, contemplates the erection of a 2-sty brick store and office building and is receiving sketches from architects.

HUDSON, N. Y.—The Hudson City Hospital, c/o Samuel Coffin, Hudson, N. Y., contemplates an addition to the present hospital for which no architect has been selected and details are undecided.

BUFFALO, N. Y.—W. B. Ward 313 Fugeron st, Buffalo, N. Y., has purchased property at Morris and Parker sts, on which he will build a residence. Architect not selected and details undecided.

AMSTERDAM, N. Y.—The Board of Education, William McCleary, president, is receiving competitive sketches for a 2-sty brick grade school to contain 16 classrooms, in Academy st. Cost, \$85,000. Competition closes November 15.

WESTFIELD, N. J.—The Board of Education, Walter A. Dempsey, president, contemplates remodeling the Prospect School. No architect selected.

CORTLAND, N. Y.—The Cortland County Hospital, c/o E. H. Brewer, Cortland, N. Y., contemplates remodeling the present nurses' home and intends to erect a new nurses' home. No architect has been selected. Estimated cost, \$13,000.

NIAGARA FALLS, N. Y.—Edward Welsh, 696 Chilton av, is negotiating for a site on which he will erect an ice plant and cold storage building for which no architect has been selected and details are undecided.

PERTH AMBOY, N. J.—Fraser Bros. Realty Co., 194 Smith st, Perth Amboy, N. J., contemplates the erection of a business bldg at the southwest cor of Jefferson st and Madison av, for which no architect has been selected. Details of construction are undecided.

PLANS FIGURING.

CHURCHES.

ROCHESTER, N. Y.—Arnold & Stern, 405 East Avenue Bldg, Rochester, N. Y., supervising architects, are taking bids on general contract and on separate contracts for the 2-sty brick and stone church at Dewey av and Seneca Parkway, for the Dewey Av. Presbyterian Church, George H. Fickes, rector, 459 Magee av, owner, from plans by Maurer & Mills, 1335 Schofield Bldg., Cleveland, Ohio, architects. Cost, \$60,000. Bids close 10 a. m., October 16.

DWELLINGS.

THIELLS, N. Y.—Letchworth Village, Dr. Charles S. Little, Supt., Thiells, N. Y., is taking bids to close 12 o'clock noon, Oct. 19, for the four 2-sty brick cottages and storage building, from plans by State Architect Lewis F. Pilcher, Capitol, Albany, N. Y.

JAMAICA, L. I.—C. F. Rosburg, 109 Broad st, Manhattan, architect, is taking bids on the general contract to close Oct. 21, for the 2½-sty frame and shingle residence, 43x31 ft, on the west side of Homer Lee av, 105 ft north of Dalmy road, for Harry M. Kirby, 15 East 26th st, Manhattan, owner. Cost, \$12,000.

HARTSDALE, N. Y.—L. E. Smith and C. F. Huston, associate architects, 2 West 47th st, are taking bids to close October 16, for the 2½-sty frame residence, 50x28 ft, with a garage and laundry, on Walworth av, Greenacres, for John W. Griffin, 27 William st, owner. Cost, \$16,000.

NEW ROCHELLE, N. Y.—A. G. C. Fletcher, 103 Park av, Manhattan, architect, is taking bids on the general contract, to close October 20, for the 2½-sty frame and clapboards residence, 30x40 ft, on Paine av, for Herman Lambden, owner, Paine av, New Rochelle.

FACTORIES AND WAREHOUSES.

LONG ISLAND CITY.—Francisco & Jacobus, 200 5th av, Manhattan, architects and engineers, are taking bids for the 4-sty brick industrial bldg, 217x143 ft, at the southeast corner of Honeywell st and Skillman av, for the Gehrnich Indirect Heat Oven Co., 60 Franklin av, Brooklyn, N. Y., owner. Cost, \$100,000.

WATERVLIET, N. Y.—The United States Government, Major Edward F. O'Hearn in charge, Watervliet, N. Y., is taking bids to close 1 p. m., Oct. 23, for the alterations and additions to the brick and steel shop buildings at the Arsenal, from privately prepared plans. The project consists of building a new south wing, 106x208 ft, a new west wing, 275x45 ft, a 1-sty brick lumber and storage shed, and also consists of raising the roof in the central section and continuing walls. Cost, \$400,000.

HALLS AND CLUBS.

NEW BRUNSWICK, N. J.—Alexander Merchant, 363 George st, New Brunswick, N. J., supervising architect, is taking bids on the general contract for the 4-sty and 1-sty brick, limestone and concrete Y. M. C. A. Bldg, at 9-11 Livingston av, for the Y. M. C. A. Association, New Brunswick, N. J., 390 Broad st, owner, from plans by Shattuck & Hussey, 19 South LaSalle st, Chicago, Ill., architects. Cost, \$115,000.

HOSPITALS AND ASYLUMS.

SCOTCH PLAINS, N. J.—The Board of

Chosen Freeholders of Union County, Court House, Elizabeth, N. J., are taking bids on separate contracts to close 3 p. m., Oct. 18, for an addition to the 2-sty hollow tile and stucco Bonnie Burns Sanitarium, from plans by Oakley & Son, 280 North Broad st, Elizabeth, N. J. Cost, \$38,000.

MUNICIPAL.

UNION TOWNSHIP, N. J.—The Board of Commissioners of the Township of Union, 505 Valley Brook av, Lyndhurst, N. J., owners, are taking bids to close 8 p. m., October 27, for a sewage system and disposal plant, from plans by Civil Engineer Thomas F. Bowe, East Rutherford, N. J. Cost, \$200,000.

BAYONNE, N. J.—The United States Government, Treasury Dept., Hon. A. S. Burselson, postmaster general, Washington, D. C., is taking bids to close 3 p. m., Oct. 20, for the Post Office Building, at 6th st and Broadway, from plans by James A. Wetmore, Acting Supervising Architect, Treasury Dept., Washington, D. C.

RIDGEWOOD, N. J.—The Board of Education, Dr. H. S. Willard, pres., is taking bids on the general contract to close Oct. 30, for the 3-sty brick and limestone high school on East Ridgewood rd, from revised plans by Tracy & Swartwout, 244 5th av, Manhattan, architects. The heating, ventilating and electrical engineer is Louis Eden, 1 Madison av, Manhattan. Cost, \$225,000.

STABLES AND GARAGES.

MANHATTAN.—Sommerfeld & Steckler, 31 Union sq, architects, have completed plans for the 4-sty brick fireproof garage, 40x100 ft, at 16-18 West 115th st, for the Joseph Levy Realty Co., and are ready to take estimates on the general contract, which will include all work except the steel.

LONG ISLAND CITY.—John M. Baker, 9 Jackson av, L. I. City, is taking bids to close Oct. 20, for the 3-sty reinforced concrete garage and auto repair shop, 50 x100 ft, on the south side of Jackson av, 406 ft east of Honeywell st, for Gustave Steiner, 596 Jackson av, L. I. City, owner. Cost, \$50,000.

MISCELLANEOUS.

BLACKWELLS ISLAND, N. Y.—The City of New York, Department of Public Charities, Municipal Bldg., is taking bids to close 10:30 a. m., October 17, for the con-

struction and equipment of an automatic coal railway and trestle at the power house of the Metropolitan Hospital, from private plans.

BRONX.—The City of New York, Department of Parks, Municipal Building, is taking bids to close 3 p. m., Oct. 19, for the filling in of the swamp lands at the southerly portion of Van Cortlandt Park.

CONTEMPLATED CONSTRUCTION.

Manhattan.

APARTMENTS, FLATS & TENEMENTS.
82D ST.—Sommerfeld & Steckler, 31 Union sq, have plans in progress for a 6-sty brick and limestone tenement, 40x76.6 ft, at 246-248 East 82d st, for Joseph Loeb, owner. Cost, \$47,000.

HAVEN AV.—J. M. Felson, 1133 Broadway, is preparing plans for a 5-sty brick, limestone and terra cotta apartment, 75x103 ft, on the west side of Haven av, 175 ft north of 170th st, for the Gold Theatre Corporation, c/o L. J. Phillips & Co., 3787 Broadway, owner and builder. Cost, \$70,000.

74TH ST.—Schwartz & Gross, 347 5th av, are preparing plans for a 13-sty brick, limestone and terra cotta apartment house, 102x99 ft, at 255-257 West 74th st, at the northeast cor of West End av, for the Paterno Construction Co., Charles V. Paterno, president, 272 West 84th st, owner and builder. Cost, \$250,000.

DWELLINGSG.

74TH ST.—Herbert M. Baer, 665 5th av, has completed plans for the alteration to the 4-sty brick and limestone residence, 25x80 ft, at 10 West 74th st, for Harry Sachs, owner. Cost, \$35,000.

FACTORIES AND WAREHOUSES.

10TH AV.—George F. Pelham Inc., 30 East 42d st, has completed plans for the alteration into a factory of the 4-sty brick and reinforced concrete garage, 74x100 ft, at the southwest cor of 10th av and 36th st, for the Pine Hill Crystal Spring Water Co., 10th av and 36th st, owner, and the Westinghouse Electric Co., 512 West 23d st, lessee.

STABLES AND GARAGES.

123D ST.—Nathan Langer, 81 East 125th st, has been selected architect to prepare

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plans for a 1-sty brick garage, 87x100 ft, at the northwest cor of 123d st and Pleasant av, for the Klosk Contracting Co., 416 East 108th st, owner.

80TH ST.—M. Joseph Harrison, 63 Park Row, is preparing plans for a 4-sty brick and limestone fireproof garage, 68x102 ft, in the vicinity of East 80th st, the exact location of which will be announced later. Owner's name withheld. Cost, \$70,000.

STORES, OFFICES AND LOFTS.

22D ST.—George and Edward Blum, 505 5th av, have completed plans for alterations to the 6-sty brick store and loft building at 101-117 West 22d st, for the Sixth Av, 22d and 23d St. Corporation, A. M. Powell, pres., 415 Canal st, owner. Cost, \$6,000.

42D ST.—Alfred C. Bossom, 366 5th av, is preparing plans for a 7-sty brick, limestone and terra cotta office and loft building, 75x200 ft, in West 42d st, bet 6th av and Broadway. Owner's name to be announced later.

57TH ST.—E. H. & C. N. Whinston, 509 Willis av, Bronx, are preparing plans for the alteration of the 5-sty residence, 25x100 ft, at 44 West 57th st, into a store, office and bachelor apartment building. Owner's name to be announced later. Cost, \$10,000.

MISCELLANEOUS.

1ST AV.—S. J. Stammers, 320 5th av, is preparing plans for a 1-sty reinforced concrete laundry, 150x76 ft, at the southwest cor of 1st av and 62d st for the Beekman Estate, owner.

BROADWAY.—J. C. Westervelt, 36 West 34th st, has completed plans for the alteration and addition to the 4-sty brick restaurant, 47x161 ft, at 194-196 Broadway, for the Childs Company, 200 5th av, owner. Cost, \$10,000.

Bronx.

APARTMENTS, FLATS & TENEMENTS.

190TH ST.—Sommerfeld & Steckler, 31 Union sq, are preparing plans for a 5-sty brick and limestone apartment 55.6x102 ft, in West 190th st, 77.6 ft west of University av, for William W. Moore, owner and builder. Cost, \$50,000.

UNIVERSITY AV.—Sommerfeld & Steckler, 31 Union sq, are preparing plans for a 5-sty brick and limestone apartment, 77.6x105 ft, at the northwest cor of University av and West 190th st, for William W. Moore, owner and builder. Cost, \$80,000.

156TH ST.—J. M. Felson, 1133 Broadway, is preparing plans for a 5-sty brick, limestone and terra cotta apartment, 52x100, at the southeast cor of 156th st and Eagle av, for the Hopewell Building Co., 1 East Fordham rd, owner and builder. Cost, \$50,000.

MORRIS AV.—M. W. Del Gaudio, 401 East Tremont av, has completed plans for a 6-sty brick and limestone apartment house with seven stores, at the southwest cor of Morris av and 183d st, for the 183d st and Morris Av Corporation, Frank Stola, pres., 401 East Tremont av, owner and builder. Cost, \$50,000.

197TH ST.—Lucian Pisciotto, 391 East 149th st, is preparing plans for two 5-sty brick and limestone apartments, 50x100 ft each, at the southwest cor of 197th st and Grand Blvd, for the Lemarac Realty Co., 261 Broadway, owner and builder. Total cost, \$100,000.

144TH ST.—Charles Schaefer, Jr., 401 East Tremont av, is preparing plans for a 5-sty brick and limestone apartment, 50x87 ft, in the north side of East 144th st, 298 ft east of Willis av, for the Benenson Realty Co., 401 East 152d st, owner and builder. Cost, \$50,000.

BOSTON POST RD.—M. W. Del Gaudio, 401 East Tremont av, has completed plans for six 3-sty flats, 20x66 ft each, at Boston Post rd and Eastchester rd, for the Leader Home and Building Co., 391 East 149th st, owner and builder. Total cost, \$42,000.

PLIMPTON AV.—The Kreymborg Architectural Co., 1029 East 163d st, is preparing plans for a 6-sty brick and limestone apartment, 50x87 ft, on the west side of Plimpton av, 25 ft north of 170th st, for the Mellwin Realty & Construction Co., 1793 Montgomery av, owner and builder. Cost, \$50,000.

DWELLINGS.

FULTON AV.—M. W. Del Gaudio, 401 East Tremont av, is preparing plans for alterations and addition to the 2-sty brick dwelling at 1717 Fulton av, for Isaac Greenburg, owner and builder, on premises. Cost, \$3,000.

STABLES AND GARAGES.

UNION AV.—Harry T. Howell, Willis av and 149th st, has completed plans for a 1-sty brick garage, 25x162 ft, on the east side of Union av, 101 ft south of Jennings

st, for Richard and Mary T. Ahearn, 663 West 178th st, owner. Cost, \$15,000.

132D ST.—Kreymborg Architectural Co., 1029 East 163d st, has completed plans for a 1-sty brick garage and storage building, 60x200 ft, at the southeast cor of 132d st and St. Anns av, for William M. Ritter, Columbus, Ohio, owner. Cost, \$15,000.

SEDGWICK AV.—Richard Rohdl, 107 East 10th st, has plans in progress for a 1-sty brick garage, 114x90 ft, on the west side of Sedgwick av, 175 ft south of 171st st, for Edward R. Poerschke, 22 Union Square, owner. Cost, \$14,000.

STORES, OFFICES AND LOFTS.

157TH ST.—M. W. Del Gaudio, 401 East Tremont av, has finished plans for a 1-sty brick and limestone taxpayer, 25x85 ft, at the southeast cor of 157th st and 3d av, for the Kresler Realty Co., Philip Wattenburg, 1109 Forest av, pres., owner and builder. Cost, \$6,000.

169TH ST.—Timmis & Chapman, 315 5th av, have preliminary plans in progress for the addition to the 2-sty reinforced concrete factory at 169th st and Park av for the American Silk Label Mfg. Co., owner. The general contract has been awarded to the Turner Construction Co., 11 Broadway.

Brooklyn.

APARTMENTS, FLATS & TENEMENTS.

UNION AV.—Sass & Springsteen, 32 Union Square, Manhattan, have completed plans for the 6-sty brick tenement, with stores, 50x85 ft, on the west side of Union av, 75 ft south of South First st, for the Trianon Realty Co., 218 Broadway, Manhattan, owner and builder. Cost, \$40,000.

DWELLINGS.

EAST 8TH ST.—Benjamin F. Hudson, 319 9th st, Brooklyn, is preparing plans for a 2½-sty frame dwelling, 24x46 ft, on the west side of East 8th st, near Av K, for Samuel Bergs, 227 Kingston av, owner and builder. Cost, \$6,500.

EAST 13TH ST.—Hyman Dorf, 614 Kosciusko st, has completed plans for five 2-sty brick dwellings, 18x53 ft each, at the northeast cor of East 13th st and Av T, and on the north side of Av T, near East 13th st, for Isreal and Solomon Postrel, 560 Christopher st, owners and builders. Total cost \$15,000.

EAST 12TH ST.—E. M. Adelson, 1776 Pitkin av, is preparing plans for ten 2½-sty brick and limestone cottages, 20x50 ft, on the west side of East 12th st, 40 ft north of Av N, for A. Sang, 98 Bristol st, owner and builder. Total cost, \$30,000.

AVENUE M.—R. T. Schaefer, 1526 Flatbush av, is preparing plans for five 2½-sty frame dwellings, 17x39 ft, on the north side of Avenue M, 34 ft west of East 29th st, for W. Borfeld, 636 East 34th st, Brooklyn, owner and builder. Total cost, \$20,000.

EAST 5TH ST.—Cantor & Dorfman, 371 Fulton st, have plans in progress for four 2½-sty frame and shingle dwellings, 18x42 ft, in the east of East 5th st, 95 ft north of Avenue M, for the Maynard Construction Co., 74 Broadway, Manhattan, owner and builder. Total cost, \$20,000.

FLATBUSH AV.—Cantor & Dorfman, 371 Fulton st, are preparing plans for three 3-sty brick and limestone dwellings with stores at the southeast corner of Flatbush av and Clarendon rd, for the L. A. & S. Bldg Co., 44 Court st, owner and builder. Total cost, \$30,000.

FLUSHING AV.—Augustine Howe, 120 Liberty st, Manhattan, has completed plans for the 2-sty brick dwelling and garage, 22x100 ft, on the south side of Flushing av, 400 ft east of Nostrand av, for Janacio Bucario, on premises, owner and builder. Cost, \$6,000.

CHESTER ST.—Morris Rothstein, 1767 Pitkin av, is preparing plans for fourteen 2-sty brick and limestone dwellings, 20x55 ft, in the west side of Chester st, 100 ft from Hegeman av, for Lederman, Lopperman & Rosenberg, 658 Tinsdale st, owners and builders. Cost, \$4,000 each.

FLORENCE ST.—Lee O. Mathews, 31 Lawrence av, has completed plans for twelve 2-sty frame dwellings, 16x36 ft, at the southeast cor of Florence st and Foster av, for Edward R. Bennett, 945 East 3d st, owner and builder. Total cost, \$30,000.

FACTORIES AND WAREHOUSES.

ROCKAWAY AV.—E. M. Adelson, 1776 Pitkin av, is preparing plans for frame and concrete coal pockets, 40 ft high, 40x112 ft, to contain 3,000 tons, on the east side of Rockaway av, 200 ft south of Veania av, for the Rockview Coal Co., 1097 Rockaway av, Brooklyn, owner. Cost, \$5,000.

STABLES AND GARAGES.

SNYDER AV.—Charles Infanger & Son, 2634 Atlantic av, have completed plans for a 1-sty brick fireproof garage, 125x105 ft on the south side of Snyder av, 224 ft west of Bedford av, for Hyman L. Moss and Nathan Ginsberg, 117 Penn av, Brooklyn, owners and builders. Cost, \$25,000.

SACKMAN ST.—E. M. Adelson, 1776 Pitkin av, is preparing plans for a 1-sty brick and limestone public garage, 50x70 ft, at the southeast cor of Sackman st and East New York av, for L. Kuperstog, 217 Snediker av, Brooklyn, owner and builder. Cost, \$5,000.

STORES, OFFICES AND LOFTS.

WASHINGTON AV.—E. N. Adelson, 1776 Pitkin av, is preparing plans for eight 1-sty brick stores to occupy a plot 140x20 ft, at the northeast cor of Washington av and Grand st, for the Deanald Construction Co., 1510 St. Johns pl, owner and builder. Total cost, \$10,000.

Queens.

APARTMENTS, FLATS & TENEMENTS.

RIDGEWOOD, L. I.—Louis Berger & Co., 1652 Myrtle av, Ridgewood, L. I., are preparing plans for thirteen 3-sty brick and limestone tenements, to contain six families each, 28x68 ft, on the west side of Alentine st and Central av, for H. W. Meyer, Myrtle av and Schley st, Brooklyn, owner and builder. Cost, \$8,500 each.

FACTORIES AND WAREHOUSES.

LONG ISLAND CITY.—The Globe Thread Co., 147 Spring st, owner, has had plans completed privately for a 3-sty brick and reinforced concrete factory and power plant, 100x200 ft, on Pierce av.

DWELLINGS.

UNION COURSE, L. I.—Wohl Bros., New York av, Jamaica, L. I., have completed plans for ten 2-sty frame dwellings, 20x32 ft, on the east side of Emerald av, 20 ft north of Chichester av, for Jamaica Homes Providing Co., New York av, Jamaica, L. I. Total cost, \$25,000.

FOREST HILLS, L. I.—Plans have been prepared privately for two 2½-sty brick dwellings, 28x38 ft, on the south side of Puritan av, 52 ft east of Beechknoll rd, and the northeast cor of Ivy Close rd and Winter st, for the Sage Foundation Homes Co., 27 Greenway Terrace, Forest Hills, L. I., owner and builder. Total cost, \$17,000.

MORRIS PARK, L. I.—L. Danacher, Washington st, Jamaica, L. I., has completed plans for five 2-sty frame dwellings, 16x40 ft, on the south side of Kimball av, near Napier av, for William Albert, 4623 Kimball av, Morris Park, L. I., owner and builder. Total cost, \$12,500.

FOREST HILLS, L. I.—The Sage Foundation Homes Co., 27 Greenway Terrace, is having plans prepared privately for a 2½-sty brick dwelling, 25x39 ft, in Whitson st, 50 ft south of Norden rd. Cost, \$8,500.

Richmond.

DWELLINGS.

GREAT KILLS, S. I.—W. H. Harrington, 510 57th st, Brooklyn, has plans in progress for a 2½-sty frame dwelling, 26x43 ft, on Hillside av, for Frederick Stephens, 2350 Amboy rd, Great Kills, owner. Cost, \$5,500.

Nassau.

DWELLINGS.

LONG BEACH, L. I.—Sommerfeld & Steckler, 31 Union sq, are preparing plans for a 2-sty and attic brick residence, 40x40 ft, with garage. Owner's name withheld. Cost, \$20,000.

ROSLYN, L. I.—Carrere & Hastings, 52 Vanderbilt av, Manhattan, are preparing plans for a 3-sty brick or hollow tile and stucco residence, 60x210 ft, for Alfred I. Du Pont, Wilmington, Del., owner. The engineer is Owen Brainard, 52 Vanderbilt av, Manhattan. The contract for concrete foundations has been awarded to Jacob Youngs, 116 West 32d st, Manhattan.

GLEN COVE, L. I.—Woodruff Leeming, 20 Broad st, Manhattan, is preparing plans for alterations and addition to the 2½-sty hollow tile and stucco residence for Dr. James Ayer, of Glen Cove, owner. Cost, \$6,000.

GREAT NECK, L. I.—W. W. Bosworth, 527 5th av, Manhattan, is completing plans for a 2½-sty brick and limestone residence, 40x115 ft, and outbuildings, for Mrs. John D. Milburn. Cost, \$75,000.

HALLS AND CLUBS.

GREAT NECK, L. I.—Warren & Wetmore, 16 East 47th st, Manhattan, have been retained as architects to prepare

plans for the clubhouse of the Great Neck Golf Club, c/o Charles Goddard, 227 Borden av, L. I. City, pres.

Westchester.

APARTMENTS, FLATS & TENEMENTS.

YONKERS, N. Y.—Harold V. Walsh, Shady Lane, Yonkers, N. Y., is preparing plans for a 4-sty cut cast stone and timber apartment house, 25x92 ft, on Saratoga

av, near Putnam Station, for Robert L. Tindall, 280 East 162d st, and Corona, L. I., owner. Cost, \$20,000.

YONKERS, N. Y.—J. Wilford Kirst, Radford Building, Yonkers, N. Y., is preparing plans for a 4-sty face brick and Taft stone front apartment house, 50x60 ft, on Radford pl and Valentine Terrace, for Davidson & Olsen, c/o architect. Cost, \$26,000.

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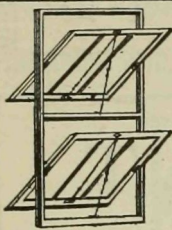
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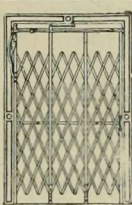


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MAMARONECK, N. Y.—Henri Valey and George J. Fernschild, 192 Main st, New Rochelle, has revised plans in progress for the 3-sty brick apartment house, with three stores, at Ward and Railroad av, for Henry Winters, Ward av, Mamaroneck, owner. Cost, \$12,000.

DWELLINGS.

YONKERS, N. Y.—Philip Resnyk, 40 West 32d st, Manhattan, is preparing plans for a 2½-sty frame and shingle dwelling, 24x32 ft, in Fairview st, for Watson & Bremner, 58 Douglas av, owners and builders. Cost, \$5,000.

NEW ROCHELLE, N. Y.—A. G. C. Fletcher, 103 Park av, Manhattan, has plans nearing completion for a 2½-sty frame and clapboards dwelling, 30x40 ft, on Paine av, for Herman Lambden, Paine av, New Rochelle, N. Y. Cost, \$7,000.

WHITE PLAINS, N. Y.—Henry Regelman, 133 7th st, Manhattan, is preparing plans for alterations to the 3-sty frame dwelling, 70x40 ft, on the west side of the Boulevard, 400 ft north of Hamilton av, for George Hoch, 198 East 58th st, Manhattan, owner. Cost, \$10,000. Project consists of general interior alterations and stuccoing exterior.

NEW ROCHELLE, N. Y.—Lorillard Wise, 254 Huguenot st, is preparing plans for a 2½-sty frame dwelling at Halcyon Park, for T. J. Sullivan, 20 North av, New Rochelle, owner. Cost, \$3,500.

STABLES AND GARAGES.

YONKERS, N. Y.—George H. Chamberlain, 18 South Broadway, Yonkers, is preparing plans for a 1 and 2-sty garage, storage and loft building on South Broadway, for the First Reformed Church, c/o John Radcliff, 9 Dock st, Yonkers, owner.

New Jersey.

APARTMENTS, FLATS & TENEMENTS.

NEWARK, N. J.—Frank Grad, American National Bank Building, Newark, N. J., has plans nearing completion for a 4-sty face brick and limestone flat and three stores, 53x80 ft, at the cor of Springfield av and 16th st, for A. & S. Lang, 272 15th av, Newark, N. J., owner. Cost, \$12,000.

UNION HILL, N. J.—Perna & Marangello, 79 River st, Hoboken, N. J., are preparing plans for a 4-sty brick tenement, 25x88 ft, on the west side of Park av, 25 ft north of 4th st, for Joseph A. Cerra Construction Co., 61 Newark st, Hoboken, N. J., owner and builder. Cost, \$20,000.

JERSEY CITY, N. J.—A. De Paola, 140 Central av, West Hoboken, is preparing plans for a 4-sty brick and limestone tenement, 60x83 ft, on the south side of St. Paul's av, bet. Summit av and the Boulevard, for J. Berkowitz, 95 Cottage st, Jersey City, owner and builder. Cost, \$30,000.

WEST NEW YORK, N. J.—A. De Paola, 140 Central av, West Hoboken, N. J., is preparing plans for two 3-sty brick and limestone tenements at the southwest cor of 23d st and Mechanics Place for Antonio Lanzotti, 131 19th st, West New York, owner and builder. Cost, \$25,000.

DWELLINGS.

PATERSON, N. J.—Frederick W. Wentworth, 140 Market st, Paterson, N. J., is preparing plans for a 2½-sty brick dwelling, 39x55 ft, on Upper Park av, for Edw. Bloom, 99 Cliff st, Paterson, N. J., owner. Cost, \$15,000.

PASSAIC, N. J.—C. B. Waterhouse, 257 Main st, Passaic, N. J., is preparing plans for a 2½-sty brick dwelling, 46x40 ft. Exact location and owner's name will be announced later. Cost, \$20,000.

LEONIA, N. J.—Herman Fritz, News Building, Passaic, N. J., has completed plans for the 2½-sty frame dwelling for Frederick Lyon, of Leonia. Cost, \$6,000.

MORRISTOWN, N. J.—Scopes & Feustmann, 15 West 38th st, Manhattan, are finishing revised plans for the 2½-sty frame and shingle dwelling, with two stores, at 208 Morris st, for Philip P. Jacobs, 105 East 22d st, Manhattan, owner.

NEW BRUNSWICK, N. J.—Harry G. Bach, Highland, N. J., is preparing plans for a 2-sty frame and stucco dwelling, 32 x35 ft, for M. Levin, 158 Neilson st, New Brunswick, owner and builder. Cost, \$5,000.

FACTORIES AND WAREHOUSES.

JERSEY CITY, N. J.—James Spence, 921 Garfield av, has had plans completed privately for the 1-sty brick and steel foundry, 45x60 ft, at 921 Garfield av. Cost, \$7,000. The general contract has been let to the Clevenger Engineering Co., 65 Fiske st, Jersey City.

JERSEY CITY, N. J.—Leo Feinen, 3697 Boulevard, Jersey City, has plans in pro-

gress for a 3-sty dye house, 40x90 ft, and a 1-sty stable and boiler room, 40x30 ft, at McPherson Place and Elliott Pl. Owner's name will be announced later.

HALLS AND CLUBS.

JERSEY CITY, N. J.—Clinton & Russell, 32 Nassau st, Manhattan, are revising plans for the brick and hollow tile and limestone clubhouse at the southeast cor of Hudson County Blvd and Duncan av, for the Carteret Social Club, c/o J. B. Throckmorton, 51 Glenwood av, Jersey City, pres. Cost, \$125,000.

UNION HILL, N. J.—Joseph Lugosch, 21 Bergenline av, Union Hill, N. J., is preparing plans for the alteration and addition of the church into a Sunday school, assembly hall and gymnasium on New York av, for St. John's Lutheran Church. Project consists of moving the present church to the above location and building a brick and frame extension 2½-stys, 27x36 ft.

MUNICIPAL.

WEST HOBOKEN, N. J.—Fagan & Briscoe, 95 River st, Hoboken, N. J., have plans nearing completion for a 2-sty town hall, 75x112 ft, on Clinton av, for the Town of West Hoboken, August L. Wachlin, Town Clerk, West Hoboken, N. J., owner. Cost, \$120,000.

SCHOOLS AND COLLEGES.

CLIFTON, N. J.—H. T. Stephens, 152 Market st, Paterson, N. J., has completed plans for an addition to the 3-sty high school on the south side of Clifton av, west of Main av, for the Board of Education of Acquackanonk Township, N. J., George Bromley, Lakeview, N. J., pres. Addition will provide about 18 classrooms with a seating capacity of about 720.

STABLES AND GARAGES.

NEWARK, N. J.—August M. Kleemann, 741 Broad st, Newark, N. J., is preparing plans for a 1-sty brick public garage, 58 x100 ft, at 582-584 South 20th st, for Albert Mertz, 578 South 20th st, Newark, owner. Cost, \$6,000.

STORES, OFFICES AND LOFTS.

NEWARK, N. J.—The Firestone Tire & Rubber Co., of Akron, Ohio, c/o A. Manley, 84 Bank st, Newark, N. J., contemplates the construction of 3-sty brick fireproof store and loft bldg, 43x170 ft, at the southeast cor of Broad and Kinney sts. Architect's name to be announced later. Cost, \$60,000.

MISCELLANEOUS.

NEWARK, N. J.—McKim, Mead & White, 101 Park av, Manhattan, have been retained as architects to design the Memorial Building at the southeast cor of Broad and Cant sts for the City of Newark, Committee of One Hundred, of the 250th Anniversary of Newark, Kinney Building, Newark, N. J.

Other Cities.

DWELLINGS.

STAMFORD, CONN.—John C. Westervelt, 36 West 34th st, Manhattan, has been selected architect to draw plans for a 2-sty Colonial residence, 25x80 ft, adjoining the Southfield Point Club, for Robert Andrews, 111 Broadway Manhattan, owner. Cost, \$20,000.

HALLS AND CLUBS.

SYRACUSE, N. Y.—Taylor & Bonta, 615 Gurney Building, Syracuse, N. Y., are preparing plans for a 2 and 4-sty Y. W. C. A. Building in Montgomery st, through to East Onondaga st, for the Y. W. C. A. c/o Mrs. H. A. Flint and others, 604 Willis av, Syracuse, N. Y. Cost, \$150,000.

SCHOOLS AND COLLEGES.

PORT HENRY, N. Y.—Tooker & Marsh, 101 Park av, Manhattan, have been retained as architects to prepare plans for a 2-sty brick high and grade school, on a site not yet selected, for the Board of Education, Dr. C. B. Warner, president, Port Henry, N. Y. Cost, \$60,000.

SYRACUSE, N. Y.—Sackett & Park, 34 Syracuse Savings Bank Building, Syracuse, architects, and Henry C. Allen, City Hall, Syracuse, City Engineer, have working plans in progress for a 2-sty brick and tile stone and steel school, for the City of Syracuse, Board of Education, owner. Cost, \$275,000.

POTSDAM, N. Y.—State Architect Lewis F. Pilcher has completed revised plans for the reconstruction of the 3-sty sandstone and brick normal school, 280x170 ft, for the New York State Department of Education, J. H. Finley, Commissioner, Albany, N. Y. Cost, \$300,000.

THEATRES.

KINGSTON, N. Y.—Walter H. Jackson, 320 5th av, Manhattan, has plans in progress for a 1-sty brick theatre, 120x95 ft, seating approximately 1,400, at Kingston, N. Y., for the Paragon Theatre Corp., 30 East 42d st, Manhattan, owner. Details later.

CONTRACTS AWARDED.

All items following refer to general contracts, except those marked "sub."

APARTMENTS, FLATS & TENEMENTS.

ELIZABETH, N. J.—Max Folkenflick, 613 Court st, Elizabeth, has the general contract for the 3-sty frame tenement, 24 x 62 ft, at 641 1st av, for Max Aberbach, 420 Court st, Elizabeth, owner, from plans by Eugene Reilly, 63 West 34th st, Bayonne, architect. Cost, \$6,500.

HASTINGS, N. Y.—The J. Diehl Construction Co., Manisov av, Yonkers, N. Y., has the general contract for the 5-sty brick and limestone apartment house, to contain four stores, for Elizabeth Hartelt, Hastings, N. Y., from plans by William Heapy, 288 Hawthorne av, Yonkers. Cost, \$33,000.

CHURCHES.

BOUND BROOK, N. J.—Runyon Field, 414 East Main st, Bound Brook, has the general contract for the 1-sty church and 3-sty Sunday School, at the cor of Livingston st and Union av, for the Methodist Episcopal Church of Bound Brook, from plans by James N. Pierson & Son, 130 Smith st, Perth Amboy, N. J., architect. Cost, \$30,000.

SOUTH RIVER, N. J.—Marcus Wright, Main st, South River, has the general contract for rebuilding the 1-sty brick church, 50x75 ft, on Whitehead av, for the Russian Orthodox Church of St. Peter and St. Paul, from plans by Alexander Merchant, 363 George st, New Brunswick. Cost, \$15,000.

DWELLINGS.

BROOKLYN, N. Y.—J. Schulman, 171 Bowery, has the general contract for the alterations to the 2½-sty frame and stucco dwelling, 25x41 ft, at 151 Stratford road, for M. G. Levy, on premises, owner, from plans by Neville & Bagge, 105 West 40th st, Manhattan. Cost, \$6,000.

MANHATTAN.—F. J. Carew, 101 Park av, has the general contract for alterations to the 4-sty brick and stone residence, 24x102 ft, at 171 East 62d st, for Henry W. Bull, 111 Broadway, owner, from plans by Frederick J. Sterner, 154 East 63d st, architect. Cost, \$10,000.

STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACT OF CONGRESS OF AUGUST 24, 1912, OF REAL ESTATE RECORD AND BUILDERS' GUIDE, published weekly at New York, N. Y., for October 1, 1916.

State of New York, County of New York, ss.: Before me, a Notary Public in and for the State and county aforesaid, personally appeared F. T. Miller, 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 and Builders' Guide, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management, 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 managers are:

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

Managing Editor, A. K. Mack, 119 West 40th St., New York, N. Y.

Business Manager, W. C. Stuart, 119 West 40th St., New York, N. Y.

2. That the owners are:

F. W. Dodge Company, 119 West 40th St., New York, N. Y.

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F. T. Miller, President, 119 West 40th St., New York, N. Y.

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: 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.

F. T. MILLER, President of Record & Guide Company, Publishers of Real Estate Record and Builders' Guide.

Sworn to and subscribed before me this 26th day of September, 1916.

(Seal) HENRI DAVID, Notary Public No. 196, N. Y. County. Register's No. 8165.

(My commission expires March 30, 1918.)

SCARSDALE, N. Y.—H. W. Mumford, Walton av, White Plains, N. Y., has the general contract for 2½-sty frame dwelling, 34x39 ft, on Walworth av, for the Model House Co., 101 Park av, owner, from private plans. Cost, \$9,000.

OYSTER BAY, L. I.—Jesse Rohdes, South st, Oyster Bay, has the general contract for the 2½-sty frame and clapboards residence, 35x95 ft, for Huntington Morton, East Main st, Oyster Bay, from plans by Peabody, Wilson & Brown, 389 5th av, Manhattan.

RYE, N. Y.—M. Mezzullo, 65 East Broadway, Portchester, N. Y., has the general contract for the 2½-sty frame and shingle dwelling, 35x45 ft, at Rye Beach, for Dr. Charles E. Kittenberg, Portchester, N. Y., from plans by W. S. Moore, 30 East 42d st, Manhattan. Cost, \$7,000.

FACTORIES AND WAREHOUSES.

MANHATTAN.—Haller & Krumbhaar have the general contract for alterations and addition to the 6-sty brick and reinforced concrete paper warehouse at 16-18 Beekman st, for Kenneth E. Eylan, 35 Beaver st, owner, and Henry Lindenmeyr & Son, 20 Beekman st, lessee, from plans by Taylor & Mosley, 40 Wall st, architect.

SCHOOLS AND COLLEGES.

DOVER, N. J.—R. W. Whitham & Co., 215 East Blackwell st, Dover, N. J., have the general contract for the new high school on Myrtle av, bet. Union and Mercer sts, for the Board of Education, Coleridge H. Benedict, chairman, from plans by John T. Simpson, Essex Building, Newark, N. J., architect and engineer. Cost, \$100,000.

STABLES AND GARAGES.

MANHATTAN.—The Industrial Engineering Co., 30 Church st, has the general contract for the 6-sty reinforced concrete garage, 36x100 ft, at 256-258 West 36th st, for the Wellesley Realty Co., c/o Robert A. Scott, 251 Broadway, owner, from plans by A. Wallace McCrear, 23 East 15th st, architects. Cost, \$60,000.

BRONX.—Louis C. Frees, 3029 3d av, has the general contract for the garage, 41x50 ft, in the east side of Terrace Place, 100 ft north of Eagle av, for Charles Volk, on premises, owner, from plans by Lucian Pisciotta, 391 East 149th st, architect. Cost, \$5,000.

BROOKLYN, N. Y.—Fraser & Berau, 749 Macon st, has the general contract for the extension to the 1-sty brick garage on the north side of Gates av, 300 ft west of Sumner av, for Caroline Horn, 632 Gates av, owner, from plans by Henry Holden, 242 Franklin av. Cost, \$10,000.

STORES, OFFICES AND LOFTS.

MANHATTAN.—The Fleischmann Construction Co., 7 West 45th st, has the general contract for alterations and addition to the 6-sty store and office bldg, at 76 West 47th st, for Arthur Brisbane, 236 William st, owner, from plans by Woodruff Leeming, 20 Broad st, architect. Cost, \$10,000.

MANHATTAN.—W. H. & S. J. Griffin, 407 East 18th st, have the general contract for alterations to the 6-sty brick loft bldg at 168-172 Centre st, for a client of Wm. A. White & Sons, 46 Cedar st, owner, from plans by James P. Whiskerman, 30 East 42d st, architect.

MANHATTAN.—The York Bldg. Co., 103 Park av, has the general contract for alterations to the 4-sty brick loft, 25x67 ft, at 44 East Broadway, for Samuel and Charles Wilder, 83 Bowery, owners, from plans by Sass & Springsteen, 32 Union sq, architects. Cost, \$12,000.

MANHATTAN.—Clark & Appleman, Madison av and 40th st, have the general contract for the alteration of the 6-sty brick bldg, at 510 West 53d st, into an office and loft bldg and kitchen for the Estate of Edward Smith, c/o C. F. Bauerdorf, 111 Broadway, owner, and the Silver Lunch Co., 903 8th av, lessee, from plans by L. S. Beardsley, 38 West 32d st, architect. Cost, \$12,000.

MANHATTAN (subs.).—Starrett & Goss, 103 Park av, Manhattan, have received the mason contract and the Passaic Structural Steel Co., 30 Church st, have the structural steel contract for the alterations and addition to the business bldg at the northwest cor of Whitehall and State sts, for the Alliance Realty Co., 115 Broadway, owner, from plans by Starrett & Van Vleck, 8 West 40th st, architects. Cost \$100,000.

MANHATTAN.—A. H. Hillers, 747 Madison av, has the general contract for the alteration of the 4-sty store and showrooms, 75x100 ft, at 225-231 West 49th st, for the Sidney B. Bowman Auto Co., 225 West 49th st, owner, from plans by Dodge & Morrison, 135 Front st. Cost, \$10,000.

MANHATTAN.—J. Roth, 1269 Broadway,

has the general contract for the alteration and extension of the 5-sty brick showroom bldg, 16x75 ft, at 525 Lenox av, for Philip and Morris Silverman, 131 West 135th st, owners, from plans by J. M. Felson, 1133 Broadway. Cost, \$10,000.

LExINGTON AV.—Robert Feinstein, 192 Bowery, has the general contract for the 2-sty brick taxpayer to contain stores and offices, 50x100 ft, at the southeast cor of Lexington av and 51st st, for the Akron Bldg. Co., 119 West 40th st, from plans by Emery Roth, 119 West 40th st. Cost, \$10,000.

BROOKLYN, N. Y.—Henry Gundbach, 1752 Mt. Hope av, Bronx, has the general contract for the extension to the 2-sty store on the east side of Flatbush av, 110 ft south of Hudson av, for Anton J. Lambert, 567 Kent st, Brooklyn, owner, and Strong & Clothier, 45 Flatbush av, lessee, from plans by Voss & Lauritzen, 65 De Kalb av. Cost, \$8,500.

MISCELLANEOUS.

JERSEY CITY, N. J.—McDermott & Hanigan, 103 Park av, Manhattan, have the general contract for the brick and reinforced concrete laundry, 243x218x irregular, on Johnson av, at Grand and Bishop sts, for the Hudson Laundry Co., c/o Morgan Steam Laundry Co., 476 11th av, Manhattan, owner, from plans by Frederick A. Hale. Cost, \$60,000.

TRADE AND TECHNICAL SOCIETY EVENTS.

NATIONAL BUILDERS' SUPPLY ASSOCIATION will hold its annual convention at the Hotel Sherman, Chicago, February 11-12, 1917.

CHICAGO CEMENT SHOW will be held in the Coliseum, Chicago, from Wednesday, February 7, to Thursday, February 15, 1917, inclusive.

TECHNICAL LEAGUE OF AMERICA holds its regular meeting the second Friday of each month. Oscar S. Teale, secretary, 35 Broadway.

AMERICAN SOCIETY OF MECHANICAL ENGINEERS will hold its annual meeting in New York December 5-8. Headquarters at the Engineering Societies Building, 29 West 39th st.

NATIONAL HARDWARE ASSOCIATION and the American Hardware Manufacturers' Association will hold a convention at Atlantic City, N. J., October 17-20. Headquarters will be located at the Marlborough-Blenheim Hotel.

BRONX CHAMBER OF COMMERCE holds its regular meeting at Ebling's Casino, 156th st and St. Ann's av, on the second Wednesday of each month. Secretary, Joseph M. Taylor, 593 St. Anns av.

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