Building of the Home As a Matter of Economy

Developer of High-Class Residential Tracts in Many Metropolitan Suburbs Describes How the Standard of Citizenship Is Elevated by the Spread of Individual Dwelling Ownership

BY CHARLES L. VAN FOSSEN.

He has been prominent for ten years with such operations as East River Heights, Broadway-Flushing, Douglas Manor, West Morland, Cragmere in the Ramapos, River View Manor on the Hudson.

"In the beginning God created heaven and earth, then He created man in His own image and after His own likeness and gave him dominion over every living thing."

Man's dominion has never been questioned. His power, however, rests only in the degree in which he asserts his heritage. Peculiar as it may seem, having been blessed with such a heritage, mankind frequently manifests less intelligence than lower orders of animal life.

Primarily we find in all life an instinct for independence in the form of a home and we have yet to hear, even from our esteemed nature fakers, wherein any form of animal life except man rents or leases an abode for temporary living quarters.

Man for ages has been satisfied to dwell in a rented house and pay tribute to a landlord throughout his whole life. Certainly if man asserts his right to dominate, one of his first individual efforts would be to provide a permanent habitation for himself and family. That this is the natural condition is evidenced wherever we find people living a sane, simple life. Only in our cities and large communities do we find large percentages of people living from day to day and year to year in an unsettled temporary condition.

Homes in the smaller villages throughout the United States are very largely owned by individuals. Gradually in the cities the same spirit of home independence is being manifested, especially among the younger generation.

Of course, the tremendous growth of Manhattan has made it practically impossible for individual home ownership on the island, but the rapid strides in improved transportation to suburban sections have opened new sections for nearly everybody in suburban communities under environment suitable to both pocketbook and taste.

Building records show within the last ten years the tremendous increase in individual home ownership in suburban New York. It will increase very rapidly in the next few years, because large tracts of land are being opened for such occupancy and rapidly absorbed when complete city improvements are installed.

The particular advantages of owning one's home are based largely upon economy. The modest investment which will create a modern home condition giving an ordinary family six or seven rooms with a nice plot of ground can be obtained in the close-in suburb for approximately $5,000. The interest on this money at 6 per cent. would be $300 a year. The carrying charges, including taxes, insurance and repairs, should not exceed $120, which means that it costs a man to live in his own home under such conditions $25 a month, the rental of which would be from $60 to $100. Any additional amount invested beyond this sum is money saved and eventually the home becomes free and clear and the owner independent of the landlord.

The spirit of independence by home ownership creates a higher form of citizenship in both the bread-earner as well as his family. The permanence of his housing enables him to know his neighbors and to know them well enough to make permanent friends. He has a standing in his own community. He is recognized as part of such a community and not as a single unit among millions. He takes an interest in municipal affairs and has a broader outlook on life generally. His children are reared under environment which creates better health, better morals, better types of manhood and womanhood, than can be possible with the city street as the only playground.

The man who owns his own home is looked up to not only by his neighbor but by his employer. This man is more settled in his habits and is a better worker than the one whose mental condition is unsettled by continual moves.

It is no longer prohibitory for people in modest circumstances to start home ownership. Large financial institutions are encouraging home building by loaning a large percentage of total cost to those who want to start on the road to independence. In my experience of the past ten years in building suburban communities I have seen many examples of men who bought homes in this way, and within a few years not only placed themselves in better business positions but also accumulated their homes free and clear.

BETTER TRANSIT STARTS BIG CITY HOME EXPANSION.

Nearly all big cities are stirred by the rapidly growing movement of suburban expansion. While their average yearly increase of population is 3.32 per cent, their suburban increase is 4.3 per cent. New York as a whole is advancing 3.87 per cent. a year, its suburban growth reaching 5.59 per cent.

* * *

Population in the entire metropolitan district is growing by 250,000 a year. The Greater City is increasing by 250,000.

* * *

Improved transit is the main foundation of the outward tendency. Automobiles as well as traction lines are enabling families to make homes in the more attractive outlying sections. People will not live in congested places when they can get better quarters with more healthful surroundings. The steady expansion of such transit facilities promises to increase the outward movement every year.

* * *

Country estates are in strong demand at rising prices. They are getting scarce within easy reach of the metropolitan masses. Their enhanced investment value is shown by the readiness with which they can be traded for gilt-edge city properties.

* * *

Buying of suburban home sites in high-class developments is approaching the volume of the 1906-1907 boom seasons. Queens Land and Title Company reports that no time during the past four years have lot sales been as active at Massapequa as during the past two weeks. Large crowds have visited it each Sunday. Buyers are selecting places where active home building and street improvements are being pushed. The tile homes with Spanish roofs are in much favor.

* * *

Many operators have been trying to buy large sections of the Van Cortlandt tract this week at private sale. They believe that part of Broadway is sure to see a lively building movement soon. J. Clarence Davies, who represents the estate, has refused to consider such offers because he wants bidders at next Saturday's big auction offering to have a chance at the best sites.

* * *

Otto Singer sold two more of his new Brooklyn dwellings this week. They are in the Kings Highway section, a half-hour from Park Row. The Fourth avenue subway will cut the time below twenty minutes. He says there is a heavy demand for houses which can be bought on the pay-as-rent system.

* * *

John S. Mapes, as auctioneer, is selling 223 lots of the Walsh homestead today on the grounds along Fort Schuyler road, Waterbury, Pilgrim, Mayflower, Bradford avenues, in the Bronx.

* * *

Decoration Day crowds made Sea Breeze Heights on Staten Island lively. It is fifty minutes from Manhattan on Raritan Bay. W. C. Reeves Company sold thirty-two lots there.

* * *

Another Wall street broker bought a new house at Mountain Lakes, N. J., this week. The tract has been extended over 1,000 acres at Boonton. It is fifty-five minutes from Broadway. Manager George R. Peare says that negotiations for homes have become very numerous since the Lackawanna Railroad began work on its big new station at the Lakes.

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315 MADISON AVENUE
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Mr. and Mrs. New Yorker:
You are cordially invited to be our guests on our special train, Sunday, June 2nd, leaving Grand Central Station 2:20 and 125th Street ten minutes later, on a visit to Larchmont Gardens, a most attractive Bungalow development, and to Pelhamwood, a high-class residential Park—both properties highly improved and fully restricted. $10 down secures any lot, the balance easy payments.

Our agents, wearing yellow badges, will be at the train gate 30 minutes before train time to give you FREE tickets, or write, phone or call at our offices for tickets and full information. Absolutely no obligation on your part.

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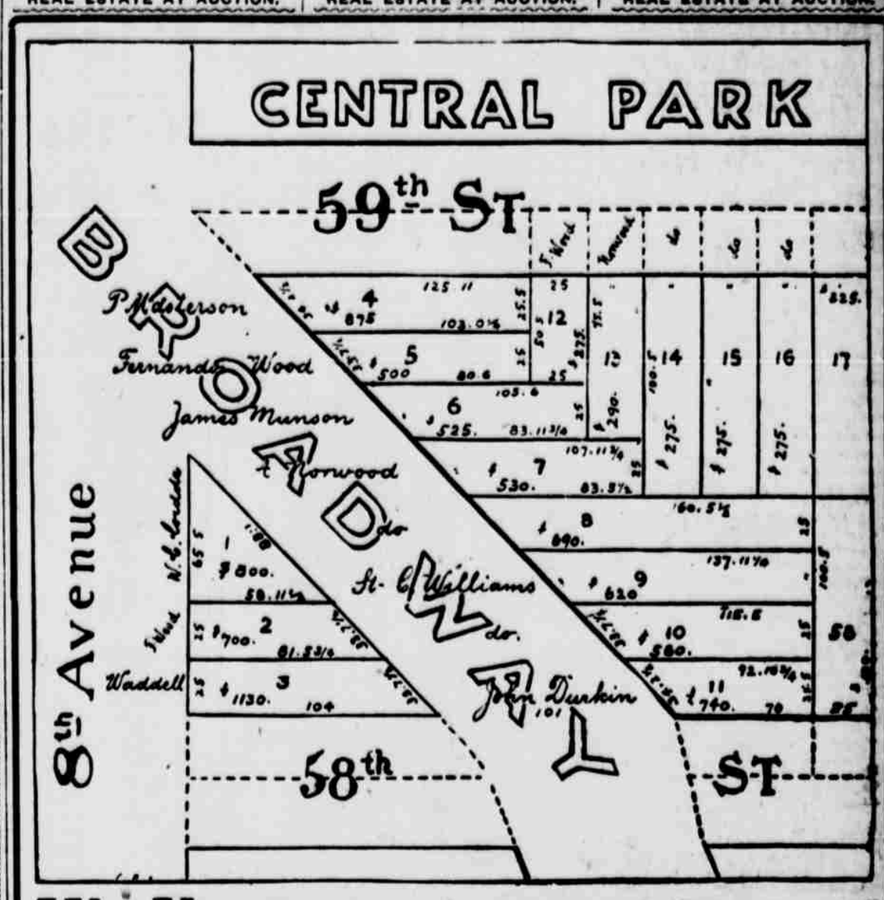

We Know the block opposite Central Park, on Broadway from 58th to 59th Streets, as shown above, was sold at an Auction Sale by A. J. Bleeker & Sons for $6,955. It is now owned by Geo. Ehret and estimated to be worth about $3,000,000.

We Don't Know what you will pay at the VAN CORTLANDT ESTATE SALE for the blocks opposite Van Cortlandt Park, 238th to 240th Streets.

We Do Know that New York is growing Northward ten times faster now than when this was sold.

We Do Know that every purchaser at the Van Cortlandt Estate Sale will make money unless New York stops growing, and we don't think it will.

Go and See the Property,
then attend the Supreme Court Partition Sale of the

Van Cortlandt Estate of 719 Lots

on Broadway, between 238th and 240th Streets, Van Cortlandt Park South, Mosholu Parkway, Jerome Park Reservoir and adjacent avenues and streets.
(Subway Station at Broadway and 238th Street.)

Will Be Sold at Auction on the Premises
Saturday, June 8th, 1912, at 10.30 A. M.

75% may remain on mortgage.
Savings bank books taken as deposits on purchase of lots
Titles guaranteed by Lawyers' Title Insurance & Trust Co.
Every Lot Must Be Sold to the Highest Bidder
Adam Wiener, Esq., Referee
Philbin, Beekman, Menken & Griscom, Plaintiffs' Attorneys.
For maps and particulars apply to

Joseph P. Day Auctioneer, 31 Nassau Street — OR — **J. Clarence Davies** 149th St. & 3rd Ave., Bronx

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MASSAPEQUA

A Natural Park, Highly Improved, Surrounded by Lake, Bay and Ocean
To-Day's Investment Opportunity

New Section of Lots at $245 Each; $10 Down, $5 Per Month
ALL IMPROVEMENTS. NO ASSESSMENTS.
To-Day's Suburban Home Opportunity
Forty Beautiful Hollow Tile Fireproof Villas from $5,500 to $20,000 Each
Every Improvement and Terms to Suit.

They are selling fast because the magnitude of the development (50,000 lots) warrants us in sacrificing the profits to home buyers on these first forty houses.

Take the 1.30 Train This Sunday
From Long Island Depot, 33d St. and 7th Ave., New York, or Atlantic Avenue Depot, Brooklyn.
FREE TRANSPORTATION PROVIDED AT THESE STATIONS.
QUEENS LAND AND TITLE CO., Times Bldg., 42d St., N. Y. C.

REAL ESTATE FOR SALE—QUEENS. | REAL ESTATE FOR SALE—QUEENS.

GRAND CLEARING SALE SOUTH OZONE PARK

65 NEW HOUSES
$100 Cash and an Average of $18.50 PER MONTH pays all, PRINCIPAL and INTEREST
PRICE, $1800 TO $3700
IMPROVEMENTS
Steam heat, parquet floors, tile vestibule, tile bath, elegant console mantel and buffet, gas fixtures, hot and cold water, tubs in cellar, concrete cellar and walls, hot water heater, gas range; average lot, 50x100. Your choice of stucco, shingles or bevelled siding; very attractive looking new houses, well built.

Four Ways to Go There

(1) L. I. R. R. Penn. station, Manhattan, to Ozone Park, walk three blocks south to Freeport trolley, thence east to South Ozone Park. Time 34 minutes—no more. Commutation, $6.80 per month.
(2) Subway, 5th ave. "L" or any "L" or trolley to Atlantic ave. (Flatbush ave. station). L. I. R. R., Brooklyn; take Jamaica or Queens "local" to Railroad ave. (5 cent fare), walk three blocks south to Freeport trolley, thence east to South Ozone Park. Time, 35 minutes—no more.
(3) Or take Rockaway express to Ozone Park from Flatbush ave. station, walk three blocks south, take Freeport trolley to South Ozone Park, 30 to 35 minutes. Commutation, $4.80 per month.
(4) Take Fulton street "City Line" elevated to end of line and change to Freeport trolley to South Ozone Park. 5-cent fare to Brooklyn, 10-cent fare to Manhattan.

Write, phone or call for particulars. Agents always on property.
DAVID P. LEAHY REALTY COMPANY,
N. W. Cor. 34th St. and Broadway, N. Y. City.
Phone 3616 Greeley. Property office phone, 846-J Jamaica.

REAL ESTATE FOR SALE—NEW JERSEY.

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SEASIDE COTTAGE AND MOTOR BOAT

Just as Represented.
ONLY $500 CASH
Required to secure title and ownership of nearly new fast motor boat.

BALANCE EASY TERMS.
BARELY OVER 1 HOUR TO N. Y. CITY.
Express service; no change.

A summer or all the year round home; large living room, fully equipped kitchen, four cozy bedrooms, wide veranda, bath; wired for electricity, piped for heat; hardwood trim. Splendid bathing beach; boat anchorage and wharf; perfect shade; fishing, sailing, all summer sports; select neighborhood. On property with water frontage Great South Bay, Long Island.

This is an opportunity to obtain a fully equipped home and closer motor boat at less than cost, for little cash. Write or phone me now.

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Mountain Excursion Resort
MUSIC, AMUSEMENTS
Country Dinner, 50c
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Lehigh Valley Railroad
Special Train leaves Penna. Ferries, Cortlandt and Desbrosses Sts., 9 A. M.
Jersey City, 9.20 A. M.
Hudson River Tube Trains connect at Jersey City Station.

EVERY SUNDAY
UP THE SOUND
SEA CLIFF and GLENWOOD
Steamer "Sagamore" will leave Pier 8, E. R., N. Y. (near Hanover Sq. L. Sta.), 9.20; New Pier, foot 34th St., E. R., 9.50 A. M.
EXCURSION TICKETS 50 CENTS.

SIGHT SEEING YACHT
LEAVES FOOT WEST 23D STREET
10.30 A.M. Sailing around New York. Lecturer aboard. 2.30 P.M. Lecturer & Steamer chairs aboard.

SIGHT-SEEING YACHT CLIFTON
Around Manhattan Island. Lecturer aboard. Daily 10.30 A. M. 2.30 P. M. West 42d St. Tel. 5441 Gram.

DOGS, BIRDS AND POULTRY.

FOR SALE—A bargain; 500 S. C. White Leghorns, strictly straight bred. These are laying. J. B. YARD, Taylorsville, Pa.

STEAMBOATS. | STEAMBOATS.

Resumption of Passenger Service Monday, June 10, 1912
ALL-THE-WAY-BY-WATER
DIRECT BETWEEN **NEW YORK and BOSTON**
Metropolitan Steamship Line
The Great Twin Screw Steel Steamships MASSACHUSETTS and BUNKER HILL

Metropolitan Steamship Line
Fare, New York to Boston ... $4.00
Two-Berth Outside Rooms ... $2.00
Inside Rooms ... $1.00
Electric Fans in Inside Rooms

THE EASTERN STEAMSHIP CORPORATION is pleased to announce that its Metropolitan Steamship Line direct All-the-Way-by Water Service between New York and Boston will be inaugurated for the Summer Season of 1912 on Monday, June 10th.

SCHEDULE. (Beginning Monday, June 10th.) Leave New York Week Days and Sundays from Pier 14, North River, foot of Fulton Street, at 5 P. M. Running time between the Cities about 15 hours. THE MASSACHUSETTS AND BUNKER HILL are notable examples of marine architecture; they are equipped with Wireless Telegraphy, Submarine Signal Service, and all facilities to insure the Security and Comfort of passengers. During the past Winter nearly Half a Million Dollars has been invested in providing additional equipment for and general improvement of these vessels. These changes provide for the burning of Oil as Fuel; the addition of many attractive staterooms; the installation of Electric Fans in inside rooms; an outside Dining-Room on the Main Deck; a Hurricane Deck Cafe, etc.

Maine Steamship Line Direct All-the-Way-by-Water between NEW YORK and PORTLAND, ME.

A Delightful Long Island Sound & Atlantic Ocean Trip of 390 Miles.

SCHEDULE. Leave New York from Pier 15, North River, foot of Vesey St., Tues., Thurs. and Saturdays at 5 P.M. Leave Portland same days 6.30 P. M. Time between New York and Portland about 22 hours. DAY TRIPS leaving New York and Portland 10.30 A. M., Mondays, June 24 to Sept. 9th, inclusive.

THE COAST AND INTERIOR OF MAINE AND THE MARITIME PROVINCES

are the Greatest Summer Vacation Lands in the World. Thousands of miles of picturesque Sea Coast, Lofty Mountains, Rivers, Lakes, and the Great Pine Woods lure one to this wondrous Outing Land for health and pleasure.

Tickets and all information at Wharf Offices, at 290 Broadway, also at N. Y. Transfer Co. and Tourist Offices generally throughout the city. Address Passenger Traffic Dept., Pier 14, N. R., New York, for Literature and Hotel List.

The ideal routes are those provided by the All-the-Way-by-Water Service of the
EASTERN STEAMSHIP CORPORATION

STEAMBOATS.

PATTEN LINE
For Highlands, Sea Bright, Long Branch, Asbury Park and all Jersey seaside resorts. Lr. West 35th St. 8.45 A. M., 10.30 A. M., 2.30 P. M. Lr. Battery, 9.20 A. M., 11.30 A. M., 3.10 P. M.
SUNDAY.
Lr. 35th St., 8.45 and 10.30 A. M.; Battery, 9.20 and 11.10 A. M.

GLEN ISLAND BOATS
ROUND TRIP 50c
SATURDAY & SUNDAY TRIPS. Lr. Battery, Sat. 10.30A. M., 1.30, 3.00, 6.30 P. M. Sun. 9-10-11A. M., 1.30, 3.30, 4.6 P. M. E. 24th St., ½ hr. later. Daily trips begin June 23. Music. Refreshm'ts. McAllister St'b't Co.

STR. KEANSBURG FOR KEANSBURG, N. J. Round trip, 50c. Leave Battery 9.30 A. M., 3.30 P. M. Saturday extra, 2 P. M. Sunday extra, at 2 and 7.30 P. M.

EXCURSIONS.

EXCURSION TO NEW HAVEN ON SUNDAY, JUNE 2
Steamer RICHARD PECK will leave Pier 70, E. R., only, foot East 22d St., 10.00 A. M.; due New Haven 2.30 P. M. Return, due N. Y. 9.00 P. M. Two hours in New Haven. Music. Refreshments. Tickets, $1.50. Children, 75 cents. Ticket sales limited to half the capacity, on sale only on day of excursion.

Sight-Seeing Yachts
OBSERVATION Around Manhatten Island, Daily, Battery Pier, So. Ferry, 10.30-2.30.
BALGYON SEE THE OCEAN, Sandy Hook Lightship & Forts, 1.15 P. M., return 6.

World Wants Work Wonders.

WORLD WANTS WORK WONDERS

MEETINGS.

SOCIETY OF TAMMANY OR COLUMBIAN ORDER
Brothers—You are respectfully requested to attend the regular meeting of the Society, at which the Grand Sachem will be inaugurated, in the Great Wigwam, on MONDAY EVENING, June 3, 1912, at half an hour after the setting of the sun.
By order of the Grand Sachem.
THOMAS F. SMITH, Secretary.
Manhattan—Season of Flowers, 6th Moon, Year of Discovery 419th, of Independence 135th, and of Institution 122d.

BUSINESS OPPORTUNITIES.

GARAGE for sale, two-story, 80x100 feet floor space, full of storage, lots of repairing; no opposition; reason for selling sickness; terms reasonable to suit purchaser. Address AUTOMOBILE, General Delivery, Bayonne, N. J.

FOR SALE.

DIAMONDS, watches delivered; convenient payments accepted; representative calls; telephone. SYNDICATE COMPANY, 11 E. 14th.

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The Best in DIAMONDS WATCHES & JEWELRY $2.50 WEEK $1 WEEK IF YOU CARE CALL WRITE FOR RED BOOK $3 TO $25 $2 WEEK
CASTLE CASTLE BLDG. 206 BWAY. OPTICAL CO. CORTLANDT ST. NEAR BROADWAY
OPEN EVENINGS

$25 Diamond Ring $1 weekly, watches, diamonds, jewelry. Metropolitan, 48 W. 125th st. Open even'gs.

$1 WEEKLY—Diamonds, watches, jewelry. Sack's Store, 1936 3d ave., near 107th st. Open evenings.

HELP WANTED—MALE.

COOKS WANTED. APPLY TIMEKEEPER, WALDORF-ASTORIA HOTEL.

CARPENTERS wanted at Glen Cove, L. I., at the C. V. Brokaw job. Apply to Milton O. Winks, Superintendent, Glen Cove, L. I., or Rogers & Bijdenburgh, Babylon, L. I.

HELP WANTED—MALE.

WANTED FOR U. S. ARMY—Able-bodied unmarried men, between age of 18 and 35, citizens of United States, of good character and temperate habits, who can speak, read and write the English language, may obtain information regarding the service, pay, allowances, etc., by enlisting. Office, 25 Cortlandt st., New York City; 307 Pulaski bldg., Brooklyn, N. Y.; 143 Montgomery st., Jersey City, N. J.; 25 Mt. Pleasant ave., Newark, N. J. Open evenings. Recruiting station.

All lost or found articles advertised in The World will be listed at The World's Information Bureau, Pulitzer Building, Arcade, Park Row; World's Uptown Office, northwest corner 125th st. and Broadway; World's Harlem Office, 2243 Park ave.; World's Brooklyn Office, 203 Washington st., Brooklyn, for 30 days following the printing of the advertisement.