

TRADING ON THE WEST SIDE

DEALS IN THAT SECTION FEATURES OF THE REAL ESTATE MARKET.

Investors and Speculators Busier There than Elsewhere—Outlook for the District Considered Bright.

Trading on the West Side north of 59th st. continues to be a feature of the real estate market. In fact, investors and speculators are more active there than in any other district. Last week a number of apartment houses, besides several vacant plots in the section, changed hands. It is not difficult to understand why investors and speculators are busier on the West Side than elsewhere. It is one of the most attractive residential sections in the city. It is better located, in proportion to its area it has fewer poorly built and inefficiently managed houses than any other flourishing and alluring residential part of the city. According to many leading operators it is destined in the near future to be much greater from a real estate point of view than it is to-day.

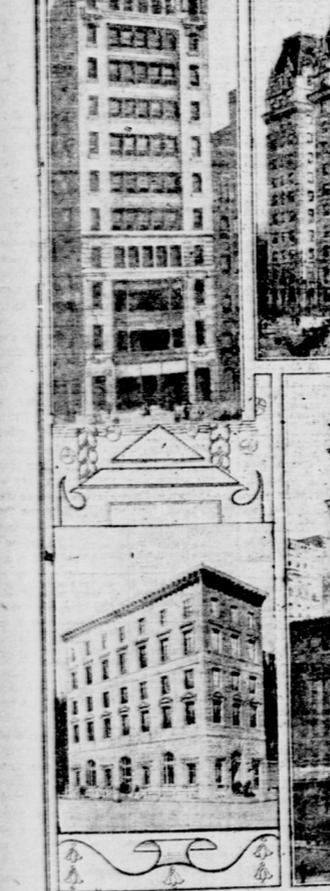
THREE NEW BUILDINGS AND THE ACCEPTED PLAN FOR PROPOSED HOME OF SECOND NATIONAL BANK.

MERCANTILE BUILDING, Nos. 718 and 720 Broadway, designed by Charles E. Birge, architect.

WYOMING APARTMENT HOUSE, at 7th ave. and 54th st., Plans by House & Sloan, architects.

ROYAL INSURANCE BUILDING, at 11th ave. and 54th st., Erected from plans by Howells & Stokes, architects.

PROJECTED STRUCTURE FOR SECOND NATIONAL BANK. It is to occupy a large plot at 28th st. and 5th ave.



ROYAL INSURANCE BUILDING. Erected from plans by Howells & Stokes, architects.

of Mr. Dowling. For years he has been one of the most brilliant realty leaders in this city. He has been constantly active in formulating or carrying out big projects and he is continually leading. His resourcefulness is amazing; his mental and physical energy apparently limitless. His achievements in the realty field have been much more successful than even his closest friends, who thought they had an accurate gauge on the boundaries of his power, anticipated.

Early in his career Mr. Dowling was especially active on the West Side. Then the realty records show how he and the late Albert Flake, working together, helped to awaken the central 6th ave. district to become the most important high class retail shopping centre of this city to-day. At the same time, Mr. Dowling and his partner bought and quickly resold at a substantial profit many large parcels in the leading downtown business district. The downtown operations in which Messrs. Dowling and Flake figured cover a long period, and if death had not suddenly brought to a close the enviable career of Mr. Flake, they would undoubtedly extend up to the present. It is simply a feature of the work of the realty leader that he is planning activities for himself, all of course, in the interest of his company, and it is the opinion of many persons identified with real estate transactions that the market will see him operating brilliantly again in the downtown district north of 54th st., especially along Broadway north of 54th st.

The real estate record and guide says in its latest issue in an article about the mortgage market as follows:

A great deal of attention is being given at the present time not only by people in the real estate business but also by intending purchasers to the mortgage market. There has been some hesitancy on the part of the investor to purchase at private sale on the ground that he might be able to pick up something very cheap in the auction market. The scrupulous broker, on the other hand, has been looking for a "hiding out" whether this branch of the business is interfering seriously with his own particular specialty.

There is a great deal to be said on both sides. Of course, in the present time is not the most favorable time to buy at auction. In the case of the former, the price of realty has not made serious concessions, and it is off for a drop in price, which has not as yet come, and in the latter case the tightness of the mortgage market has had a decided influence. It has

been noticed that where a good sized mortgage is allowed to remain for a reasonable period good prices have been obtained. On the other hand, when all cash has been required, in several instances either very low bids or none at all have been received. A notable instance occurred a couple of weeks ago, when eight lots were put up at auction to prevent a foreclosure, and the prices brought were so low that the receivers refused to confirm them. They were put up the following week with an upset price of \$14,000, but not a single bid was received at that price. When foreclosed they went to the plaintiff, who bid them in for about the amount of their liens.

High class property has brought very fair prices, considering the condition of the present situation. The Hotel Saranac, which sold during the week ended October 16 for \$190,000, was a remarkable example. It showed plainly that there were a number of people who were not afraid to place their money in well located realty. Undoubtedly this valuable parcel would have brought more money in quieter times, but then the price received is understood to be considerably more than was paid for it by the seller.

Plans have been filed with Buildings Superintendent Murphy for remodeling the four story tenement house at No. 40 Third Avenue into a private dwelling. The change of occupancy being made for Louise Helen Clauser as an owner. The architect is John Clausenizer.

PLANS FOR MORE BRONX HOUSES.

Olsen & Johnson will erect two three story frame dwelling houses, each on a plot 21.1x43 feet, on the north side of Manhat street, 266.6 feet of Randall avenue. They will cost \$10,000 and will be built from plans drawn by H. Olsen, architect, 111 West 12th street. The houses will be three story frame dwellings, 32x34 feet, on the east side of Aqueduct ave., 50 feet north of 153d st., from plans by J. R. Servis. It will cost \$9,000.

MANY BUSINESS LEASES REPORTED.

Renwick C. Hurry & Co. have made the following leases: Seventh floor in the fireproof building No. 15, 2d street, to E. T. Church & Co., neckwear manufacturers, for five years, at an aggregate rental of \$20,000. Also four offices in the same building to Louis Kromholz, decorator of chinaware; first floor in the newly renovated building, No. 2 East 28th st., for a term of years, to Margaret Asper, milliner, for three years, at an aggregate rental of \$7,000. Mrs. Asper occupied the store in No. 7 West 30th st. for the last fifteen years. Second floor in the building, No. 2 East 20th st., for Weintraub & Pearl, to Adolph Bruck, ladies' tailor, second floor in the building, No. 2 East 20th st., for E. S. Atwater, to Frida Silber, second floor in the building, No. 4 West 28th st., for Robert Hoe, to Burton Z. Mank; fourth floor in building, No. 8 West 28th st., for Robert Hoe, to Karl Helmut Olgard; second floor in the building, No. 2 West 28th st., for E. S. Atwater, to Caroline Robinson; third floor in building, No. 11 West 28th st., to Arthur Evers; first floor in No. 22 West 30th st., for the Maps Company, to Benedictus Bamberg; store and basement, No. 147 West 24th st., to the New York Importation Company, for a term of years, to No. 491 Lexington ave., to William Baraban; store in No. 119 West 40th st., for C. C. Bull, to Benjamin Schneider; three stores in the building, No. 102-104 West 90th st., to T. J. Durand, Thomas E. Morgan and Frances Deutsch; apartment, No. 112 West 40th st., for C. C. Bull, to W. C. Petros; furnished apartment, the Monte Sano, No. 26 West 27th st., for Jefferson DeMont Thompson, to Charles Appleby; suite of offices in the building, No. 43 West 27th st., for the Advance Realty & Construction Company, to Walter C. Rohabaltz, and a private dwelling, No. 441 Lexington ave., to William Oppenheim; the northeast corner of 17th st. and Avenue B for a term of years at an aggregate rental of \$10,500.

IN THE PRIVATE SALES MARKET.

J. Clarence Davies has sold for the United Real Estate and Trust Company two lots on the west side of Grand ave., 120 feet south of Burnside ave. Ames & Co. have sold for Michael Richard a three story and basement brick dwelling house, No. 208 East 51st st., on a lot 20x59.9 feet. It adjoins the Third Avenue Theatre. James B. Duke transferred title yesterday to No. 14 East 60th st., on a plot 22x100 feet, to Whitney Lyon. The second mortgage was nominal. The Sound Realty Company, Max Marx president, has sold Elmore Court, a six story elevator apartment house at No. 541 West 124th st., on plot 108x101.11 feet. The buyer gives in part payment ten lots on the south side of 180th st., 120 feet east of 72d street, to C. C. Bull. Robert J. Cody has sold for Alexander Freund the three story dwelling house, No. 168 East 85th st., 125 feet east of Park ave., on lot 18x102.2 feet. The buyer will occupy. Bert G. Fasshauer & Co. have sold for August Hasselmeier No. 170 Amsterdam ave., a five story building, with stores, on lot 25x52 feet. The Whitehall Realty Company has sold the plot 100x 87.6 feet on the west side of Baychester ave., 100 feet south of Nereid ave. Thomas K. Lee has sold for John J. Bussell No. 1255 Brook ave., a five story apartment house, on plot 45x50 feet. Also sold for Charles Knaut No. 1318 College ave., a two family house, on lot 16x84.100 feet; also sold for Mrs. August Kalle Nos. 1798 and 1798 Webster ave., two four story flats, on a plot 50x100 feet, to Mrs. Mary Millinger.

A \$200,000 WEST SIDE LEASE.

The Durand company has leased for the David Stevenson Brewing Company the seven story and basement building at the southwest corner of 10th ave. and 40th st. at an aggregate rental of \$20,000 to the Stevenson Brewing Co. for a term of years.

Consolidation of National Bank of North America Reports Analyzed.

William F. Havemeyer, president of the National Bank of North America, has issued the following circular to the bank's customers:

In view of recent newspaper reports of changes in this bank, we desire to set out to our depositors in plain language the facts which have been made to us by prominent bankers connected with the Clearing House, looking to consolidation with other institutions. We are now considering those suggestions, and desire simply to assure our customers that nothing will be done that does not receive the approval of the Clearing House committee, and in our judgment be for the best interests of our depositors and of any change you wish we have accumulated to deal.

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Effort Making to Compel It to Pay Regular Per Diem Rate.

A committee of attorneys representing the various railroads with which the New York, New Haven & Hartford interchanges traffic within a short time forward to the Interstate Commerce Commission, it was learned yesterday, a petition praying that the New Haven be obliged to pay a per diem rate of 50 cents a day on cars of other roads—of such other rate as the commission may fix.

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Plan For Erecting Tenement Houses There Opposed by Many Persons.

The park on the Palisades opposite Grant's Tomb has been sold to a syndicate of Pennsylvania capitalists. There are thirty-six acres in this park and the price paid was around \$400,000. It was formerly owned by the Hudson River Railroad and Ferry Company, which operated the Fort Lee Ferry line, running cars through Fort Lee, Englewood, Hackensack and Paterson. This park has been the playground for years of thousands of New York people and has been the mecca for excursions from all over Bergen County for many years. It is said the park will be divided into 20-foot lots, on which cheap cold water houses will be erected.

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GAIN SHOWN BY MAINE BANKS.

Augusta, Me., Dec. 14.—Maine banks have passed through the recent financial flurry splendidly and have made an excellent showing, in the opinion of William B. Skelton, state bank examiner.

T. R. A. HALL CHANGES PLANS.

Structure To Be Built by Him on Fifth Avenue to Cost \$200,000.

Revised plans have been filed for the proposed twelve story high class apartment house, with a ground floor store, to be erected for T. R. A. Hall on the southeast corner of Fifth avenue and 61st street. Under the modified plans the building will cost \$300,000, instead of \$250,000 as originally planned. It will be of brick, with trimmings of marble, limestone and terra cotta, with a mansard and two tiers of bays on the avenue front extending from the second story to the mansard. The Manhattan plans for new buildings filed yesterday include a six story tenement house, with store, to be built at No. 207 Madison street for Harry Kay, at a cost of \$30,000; a seven story loft building, with stable, for Samuel Markowitz, at No. 57 Broome street, to cost \$18,000, and a one story studio for Everett Shinn as lessee in the rear of the three story house at No. 113 Waverly Place, owned by Catherine de Anglemont. It is to cost \$1,000.

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THE RENTING AGENT, ROOM 610.

Unfurnished Apartments to Let.

Hoffman Arms MADISON AVE. AND 50TH ST. Select patronage; sunny apartment, 5 to 15 rooms, with kitchen, restaurant in the building. Price, \$1,500 to \$3,000 yearly. Large, light, airy. Apartments for sale on the co-operative plan.

80 MADISON AVENUE. APARTMENT FOR RENT.

APARTMENT, 8 ROOMS AND BATH, ALL IMPROVEMENTS, including extra living room, all improvements, central location; overlooking Central Park. Apply to superintendent, on premises, No. 36 West 58th st.

128TH ST. EAST—BEAUTIFUL FLATS, EIGHT large light rooms, bath, steam heat, hot water, open plumbing, tiled bath, \$25 to \$45.

DELIGHTFUL CORNER APARTMENT, PARLOR, dining room, kitchen, bath, 1 to 2 p. m., BEECH, 122 St. Nicholas ave. \$700 year.

Furnished Apartments to Let.

A TASTEFULLY FURNISHED APARTMENT, 6 rooms, including extra living room, all improvements, central location; overlooking Central Park. Apply to superintendent, on premises, 36 West 58th st.

City Hotels.

HOTEL GRENOBLE 56TH ST. AND 7TH AV. A SELECT FAMILY AND TRAVEL HOTEL. ROOMS WITH PRIVATE BATH. Parlor, bedroom and bath, \$3.00 a day and upward. Desirable Suites of all sizes for permanent guests at special rates. Restaurant, O. P. CHASE. WILLIAM P. CHASE.

Country Property for Sale.

A RARE CHANCE FOR A CLUB. ALHAMBRA ESTATE AT HEAVY SPOCKED. A PROPERTY OF 800 ACRES; TWO TRACTS SPOCKED. COMPLETE MODERN BUILDINGS WITH ELECTRIC LIGHTS AND ALL IMPROVEMENTS; MUST BE SOLD AT ONCE; ONE-QUARTER OF ACTUAL COST (WHICH WAS \$250,000) WILL BUY IT. UNINCUMBERED MANHATTAN INCOME PROPERTY WOULD BE PAID IN PAYMENT. HULLAND & WHITING CO., 5 Beekman St.

HOME SEEKERS ATTENTION!

One of the most complete residences on Chestnut Hill, in the restricted section, Mount Vernon, containing 11 rooms, every modern improvement; finished in most artistic style, containing two bathrooms, five closets, central location; unsurpassed location; \$22,000. Lot 100x105. Hot bath, built for a home. Owner must sell unexpectedly. Property free and clear, but easy terms will be arranged, make offer.

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Oakdale Acreage.

An exceptional opportunity to secure 100 or 200 acre tract with shore front on GREAT SOUTH BAY for high class development.

W. K. ASTON, 80 Wall Street, N. Y.

Country Property for Sale.

HACKENSACK HOUSE FOR SALE, 14 ROOMS; ALL IMPROVEMENTS; steam heat; lot 50x105; barn; \$6,000; must be sold. SCHOR, 42 West 125th St., New York.

Country Property for Sale.

FOR SALE—WESTCHESTER COUNTY RIVER FRONT, 30 ACRES, excellent duck farm, 20 acre dwelling and barn on lot 75x200, White Plains, N. Y. A. D. SMITH, Croton Falls, N. Y.

Country Property to Let.

HOUSE TO RENT, WITH 8 ROOMS NEAR R. R. Station, healthy location, Address J. M. CHRISTOPHER, Allendale, N. J.

City Property for Sale.

A BARGAIN—SIX STORY PRIVATE HOUSE, HAS 14 rooms and bath; East 85th st., near Lexington ave.; small lot; lowest price \$15,000; terms to suit; early possession. H. BUTT, 406 Lexington Ave.

City Property for Sale.

AN ELEGANT HOME, 30 MINUTES FROM GRAND CENTRAL, TO RENT OR LEASE; partly furnished, if wanted; house of nine rooms, all improvements; luxury one bathroom; dining room oak paneled; lot 75x105; to right party moderate rent; owner going abroad. Address Box 265, Williamsbridge, Bronx.

Real Estate Wanted.

PHINEAS GULICK CO., ESTATE AGENTS, 6TH AVE. at 33d st., New York, have farm buyers.

Excursions.

ORIENTAL TOUR! EGYPT, HOLY LAND, SOUTHERN EUROPE. Splendid 75-day tour, unsurpassed for ONLY \$665. "Descriptive Booklet" Free on Application.

THOS. T. HENDRICKSON'S TOURS.

343 FULTON STREET, BROOKLYN, N. Y. Circular "Christmas Excursions" also upon request.

Instruction.

50 YEARS of THOROUGH work. Individual instruction. Enter at any time without disadvantage.

PACKARD COMMERCIAL SCHOOL

4th Ave. & 23d St. Day and Evening.

PAINE BUSINESS SCHOOL

181 BROADWAY, COR. 65th ST. Stenography, Typewriting, Telegraphy, Bookkeeping, Correspondence, Commercial Law, and Evening Class. Pupils assisted to positions.

For Both Sexes—City.

THE BERLITZ SCHOOL OF LANGUAGES MADISON SQUARE (112 BROADWAY).

Bonuses to Employees Will Not Be Quite so Large as Usual.

CHRISTMAS IN WALL STREET.

Notwithstanding the recent panic and the continued money stringency and the further fact that this has been a year of small profits and largely increased expenses in Wall Street, the indications are more prosperous years, and the more prominent stock holders, at least, will make their employees a present of half a year's salary.

Many of the banks, however, make it a rule never to distribute more than 10 per cent bonuses. By far the largest part of the Wall Street Christmas fund is apportioned among the employees of the brokerage houses, and the more prominent stock holders, at least, will make their employees a present of half a year's salary.

Swimming. SWIMMING SCIENTIFICALLY TAUGHT. Heated Pools, PROF. DALTON, 23 W. 44th.

School Agency.

AMERICAN AND FOREIGN TEACHERS AGENCY supplies Professors, Teachers, Tutors, Government, etc., to Colleges, Schools and Families. Apply to Mrs. M. J. YOUNG-FULTON, 23 Union Square.

MADONVILLE AUSTON, Teachers Agency, 22 E. 80th St., Tel. 187 Madison—Teachers, tutors, governesses for colleges, schools and private families.

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