CITY REAL ESTATE.

Lenders on Mortgage

prefer dealing with Brokers of experience upon whose judgment they can rely, in the selection of propositions which warrant an outlay of valuable time for consideration.

A. W. McLAUGHLIN & CO.,
BROKERS AND DEALERS IN MORTGAGES,
128 Broadway, Cor. Cedar.

$500,000 TO LOAN AT 4%
On Dwellings, Business or Apartments.
ALSO SPECIAL FUND TO LOAN
On second mortgages, leaseholds, undivided interests, ground rights and building loans.
JOHN FLICK, 141 BROADWAY.

ROOFS
REPAIRED, PAINTED AND GUARANTEED. GRAFTON & SON, Arbuckle Building, Brooklyn.

FROM BATTERY TO 14TH ST., INCLUSIVE.

DESIRABLE RESIDENCES—Washington Sq. to 12th st., inclusive, near 5th; $21,000 up.
FOLSOM BROTHERS, 835 BROADWAY.

ABOVE 14TH ST., 5TH AV. TO EAST RIVER.

19 East 17TH ST.
Close to Broadway. 5 story building; store, basement, and 4 lofts. Electric elevator. Good side light. Easy terms.
STEPHEN H. TYNG, JR., & CO.,
41 UNION SQUARE WEST.

WANTED, PARTICULARS OF PROPERTY to offer cash buyers. We have genuine bargains to offer. All kinds. WORTHINGTON SCOTT & CO., Flatiron Building.

FOR SALE—Two lots on Park av., between 174th and 175th sts. and one on 165th st.; both near "L" station. Address J. E. McCARTHY, 723 East 180th st.

28TH ST., NEAR 4TH AV.—House, 21.11x98.9; price, $30,000; terms reasonable.
FOLSOM BROTHERS, 835 BROADWAY.

LARGE MODERN RESIDENCE, Madison av., near 60th; all latest improvements; asking 190,000.
FOLSOM BROTHERS, 835 BROADWAY.

ABOVE 14TH ST., 5TH AV. TO NORTH RIVER.

SNAP—Big future, on line of R. T., West Side, near station; 5-story triple flat; well built; good condition; all rented; price only $25,000; $20,000 mortgage. ROBERT LEVERS, 354 WEST 116TH ST.

9TH AVE. 5-STORY TENEMENT.
Specially suitable for bakery or confectionery; $23,500. JOHN J. HOECKH, 650 9TH AVE., near 46th st.

CHEAP LOTS, 139th and 140th sts., near Lenox; $6,000 each; terms reasonable.
FOLSOM BROTHERS, 835 BROADWAY.

LOT 20x100, Seventh av., near 23d st.; price, $20,000. DUROSS, 155 WEST 14TH.

TO LET FOR BUSINESS PURPOSES.

ON 6TH AVENUE,
Between 17th and 23d Streets,
HEART OF SHOPPING DISTRICT,
BUILDING TO LET FOR A TERM OF YEARS FROM MAY 1, 1905. Address
OWNER, Box 107, 617 6th Av.

LEONARD ST., NEAR CENTRE.
Store, basement, and five lofts, 3,400 square feet each; elevator, steam heat and excellent light.
FRANKLIN ST., NEAR CENTRE.
Top loft, 42x100; excellent light; steam heat, elevator and power.
SIMMONS REALTY AND CONSTRUCTION COMPANY,
F. H. SIMMONS, Secretary,
110 CENTRE ST.

AT 1227 BROADWAY,
CORNER 30TH ST.
DESIRABLE FIRST FLOOR,
82,500.
THOMAS & ECKERSON,
35 WEST 30TH ST.
Telephone 1795 Madison Square.

BUILDING TO LEASE
FOR LIGHT MANUFACTURING,
NEAR 34TH ST.
5 years or more, $4,000 per year.
THOMAS & ECKERSON,
35 West 30th St.
Telephone 1795 Madison Square.

CAN RENT YOU
STORES, LOFTS, FACTORIES, ETC.
At once to desirable tenants.
Send full particulars.
MYRON W. ROBINSON,
377 Broadway.

CORNER STORE ON
BROADWAY, NEAR 34TH ST.
THOMAS & ECKERSON,
35 WEST 30TH ST.
Telephone 1795 Madison Square.

SEND FOR FULL PARTICULARS OF
LOFTS, STORES AND FACTORIES.
Save time and money. State location desired.
MYRON W. ROBINSON,
377 Broadway.

LOFTS TO LET.
Two light lofts, 50x75 each, on second floor, with or without heat or power; Lincoln av., corner East 132d st. Apply to JAS. MONTGOMERY & SON, Lincoln av. and 135th st.

59 FIFTH AV.—Second floor; five large rooms and bath; rent $75.
FOLSOM BROTHERS, 835 BROADWAY.

ATTRACTIVE OFFICES; north light; 835 Broadway, corner 13th st.; elevator; $10 up.
FOLSOM BROTHERS, 835 BROADWAY.

OFFICES AND STUDIOS, 105 East 17th st.; heat, light, attendance; $10 up.
FOLSOM BROTHERS, 835 BROADWAY.

ATTRACTIVE OFFICES AND STUDIOS, 131 East 23d st.; elevator; heat; $12 up.
FOLSOM BROTHERS, 835 BROADWAY.

STORES, lofts, buildings, offices; exceptionally fine list; this and other desirable locations.
FOLSOM BROTHERS, 835 BROADWAY.

BUILDINGS, stores, lofts, salesrooms to rent; desirable locations; complete list. DUROSS, 155 WEST 14TH.

STORES, basements, building 6th av., 7th, 8th av.; rents reasonable. DUROSS, 155 WEST 14TH.

A.—A.—A.—Factories, Business Buildings, Lofts, Stores, Salesrooms. Best List in City. CHARLES C. DOW, 235 Broadway.

REAL ESTATE AT AUCTION.

EXECUTOR'S SALE.
To close estate of ISAAC T. CARPENTER, deceased.
D. & M. CHAUNCEY REAL ESTATE CO., LTD.,
Will sell at auction on
WEDNESDAY, MARCH 23, 1904,
At 12 o'Clock, Noon, in the
Brooklyn Real Estate Exchange, Ltd.,
189-191 Montague St.,
The two very desirable dwellings.
530 HERKIMER ST.,
Adjoining the corner Troy av.,
20x35x100 feet.
Two story attic and basement frame, in good order, and the adjoining vacant lot, 20x100 feet.
1,644 ATLANTIC AV.,
Near Troy av.
Three story and basement frame dwelling, 20x40x100 feet, in good order, and the adjoining vacant lot, 20x100 feet.
Lots to be sold separately.
Two-thirds of purchase price may remain on mortgage for 3 years at 5 per cent. interest.
For maps and particulars apply to RIDER & SMITH, Esqs., attorneys for Executor, 44 Cedar st., Manhattan. WM. H. WILLITS, Esq., Executor, 53 Wall st., Manhattan, or Auctioneers, 207 Montague st.

DWELLING HOUSES FOR SALE.

Murray Hill Dwelling
In vicinity of
39th Street & Lexington Avenue
can be bought below cost at sacrifice.
Further particulars from
RENWICK C. HURRY,
Near 38th St. 428 5th Ave.

REAL ESTATE WANTED. Brooklyn.

DO YOU WANT TO BUILD ON YOUR BROOKLYN LOTS?
If your lots are in a desirable location, FREE AND CLEAR, with City improvements, we will improve them for you at once with attractive and substantial model houses.
You can build for Home or Investment, one or a hundred houses. Special inducements to owners of plots worth $400 to $1,200 a lot.
WE FURNISH ALL CAPITAL REQUIRED
and arrange for payments on easy, convenient installments.
The rentals pay for the building.
Our plans and specifications are prepared by architects of the highest professional standing, whose services are usually beyond the means of persons building houses at moderate cost. Our prices for building are unusually low, owing to the magnitude and system of our business.
NEW YORK & SUBURBAN IMPROVEMENT CO., 3 and 5 W. 29th st., New York. Write or call for particulars.

CITY REAL ESTATE. BOROUGH OF BROOKLYN—SALE OR RENT.

For Sale or Exchange
70 MIDWOOD ST.
BROOKLYN.
High grade, private residence, 3 story and basement; never used; at a sacrifice; go look at it, then write or call on
Owner, 584 Park Av.,
BROOKLYN.

ROYALLY GRAND HOME
TO BE SACRIFICED.
On a Beautiful Corner 58x100.
FINE GROUNDS, BRAND NEW.
WE ASK $10,250. COST $12,000.
Terms to Suit or $500 Now, Rest to Suit.
MAKE OFFER, A BIG BARGAIN.
Magnificent Location. Finest Here.
Near "L" Station, Near Ocean Av. & Flatbush Av.
PERFECTLY GRAND HOME.
With Large Verandas, Beautiful Wide Hall, Large Parlor, Plenty of Wall space, Large Library on the Corner, overlooking Two Avenues. Very Handsome Large Dining Room & Kitchen. Six Beautiful Large Bedrooms. Two Baths. Billiard Parlor. Rich, Charming Decorations, Finished in Choice Hardwoods. Parquet floors. Elegant Chance For a Real Bargain. Come and See It. You will say it's one of the Finest Houses ever built here.
W. H. GOLDEY, 982 FLATBUSH AV.,
Cor. Albemarle Road. Call Sunday, any day.

VERY SPECIAL
Owner anxious to get rid of them, will sell at a sacrifice the following pieces of gilt-edge investment property:
Four elegant four-story double brick flats, in a very populous section. These flats are in good order and always full. Now rented at a low rental of $5,568 per year.
Also four fine five-story double brick flats, near Fifth ave., in good order, and fully rented for $6,000 per year.
These are the biggest snaps ever put on the market, and should be taken quick. For particulars write or call.
W. S. PALMER, 215 MONTAGUE ST.

DO NOT
Purchase a Home or Homesite
before visiting or getting particulars of
HOMECREST
Descriptive catalog mailed on request.
Harbor and Suburban Building and Savings Association,
21 East 14th Street, N. Y. City.

Brooklyn's handsomest row of three and four story houses, Second street and Prospect Park West. Open daily, Sundays and evenings.
WILLIAM H. REYNOLDS, Builder.

32 MONTGOMERY PLACE
ONE OF THE MOST CHARMING HOUSES ON THE PARK SLOPE FOR SALE OR TO RENT; OPEN DAILY. INQUIRE ON PREMISES, YOUR OWN BROKER, OR
P. J. COLLINS, 67 CLERMONT AVE.

SMALL HOUSES.
Great Bargains, HOMEWOOD, 69th st., Brooklyn; 30 minutes from City Hall, Manhattan; single fare; houses brick and shingles, splendidly built; special prices until May 1st; easy terms. Call on F. W. BLOCK, Agent, Room 427, 150 Nassau st., New York. Telephone, 4147 John.

TO LET 2½ FRONT, 3 REAR
BROWNSTONE.
ten rooms, Herkimer st., near Bedford av., one block from Kings County "L" road and Long Island station; cars to all bridges and ferries; near the boys and girls high schools and Union League Club; street asphalted; decorated, ready to move in; rent, $55. OWNER, 1103 Fulton st., Brooklyn.

GILT EDGE INVESTMENT.
Handsome, new, 4 story fancy brick and limestone front, single and double apartment house Bergen st., close to Grand Square; 7 rooms and bath; hardwood trim throughout; worth investigating; make an offer; might exchange. THOS. H. FRASER, 1026 Bergen st., owner and builder.

FOR SALE—A fine 2-story and basement 2-family brownstone front house, with box stoop; furnace in cellar; 12 rooms and baths; in excellent condition; fine neighborhood; adjoins Saratoga Park; asphalted street; house 18x50; lot 100 feet; handy to car lines; owner on premises; price, $7,000. 777 Macon st., near Howard av., Brooklyn.

FOR SALE—Two story high stoop brick, 8 rooms and bath, 416A Halsey st., between Sumner and Lewis avs.; asking price, $4,500; mortgage, $3,000; seen from 11 to 2:30. Address owner, L. J. MARTIN, 652 Carroll st., or permit from Boerum & Henry, 409 Sumner av.

BROADWAY, best side, at station; 3-story brick store and flats; 25x65x95; store floor tiled throughout; steam heat; a rare chance to get one of the best business properties in Brooklyn; never been offered before; price, $30,000. KETCHAM BROS., 129 Ralph av., Brooklyn.

2 & 3 STORY, FINEST AND BEST ARRANGED—New brownstone two-family; hardwood; open plumbing; 1254 Degraw st.; price, $8,500 and $9,000; $1,000 cash, balance rent. Builder, open Sunday.

OWNER LIVES RENT FREE.
$8,500; $1,000 cash, balance rent; upper part pays all; 2-story two-family stone; hardwood. 865 Eastern Parkway, near Bedford av., Brooklyn; builder.

$10,750; YOUR OWN TERMS; magnificent 3-story and basement brownstone dwelling; a most superior and exclusive home; near Prospect Park; a bargain, too. THOMAS ROSECRANS, 315 7th av.

FOR SALE—TENEMENT; 4-story basement and cellar brick, rented to good paying tenants; Atlantic av., near Smith st. What's your offer? WILLIAM BRIDGE, 186 Remsen st., near City Hall.

FLATBUSH LOTS, $225 EACH.—Improved neighborhood; 20 minutes to bridges; easy payments; closing estate; adjoining lots sold $600. EDWARDS, 831 Flatbush av., Brooklyn; open Sundays.

23D WARD, 3 & B., BK.—$5,750.
14 rooms and bath; water on every floor; 19.6x45x100; suitable for two families; Stuyvesant section. JOHN J. CROGER, 221 Reid av., Brooklyn.

TO LET—338 JEFFERSON AVENUE.
First class 3-story and basement brownstone dwelling; hardwood trim; open plumbing.
E. N. STONE, 1291 Dean st., Brooklyn.

FOR SALE CHEAP—In 28th Ward, two-story and basement two-family frame house; 13 rooms; all improvements; price, $4,200.
FRY & LYLE, 1550 Fulton st., Brooklyn.

MAGNIFICENT 14-room brick and stone residence, opposite Park Plaza; every improvement; can sell $12,000; few around less than $18,000. WALTER SMITH, 215 Montague st., Brooklyn.

2-FAMILY—EXTRA LOT,
near Halsey L station, 28th ward; lot 35x100; house 18x40; price, $4,500; is well worth $5,000. D. E. CONWAY, 26 Court st., Brooklyn.

LOTS $500 AND UPWARD, suitable for factory site; close to new bridge and ferries; will build for responsible tenants. Call on J. P. SLOANE, 887 Manhattan av., Brooklyn.

I WILL TRADE what you don't want for what you do; I have clients with cash for bargains; money to loan on bond and mortgage. J. C. MOORE, 418 Temple Bar, Brooklyn.

THREE-STORY BASEMENT STONE; 11 rooms; all improvements; nice for two families; neighborhood first class; trolleys and L station; $8,500. Owner, 612 Willoughby av.

$6,150 3 S. & B. BROWN STONE HOUSE.
This is a bargain for 3-story and basement on Putnam av. M. HUNT, 1296 Fulton st., near Nostrand av.

BRICK DWELLING, 9 rooms, Washington av.; immediate possession; $400 year; sell $4,500; terms to suit. CLINE, 165 Waverly av., Brooklyn.

LEASED $2,568; price only $21,000; handsome modern 4-story double fancy brick flat, near Park Plaza. SMITH, 215 Montague st., Brooklyn.

BROWNSVILLE—Lots, Pennsylvania av., $150 to $300 each; opportunity seldom offered; call. JONES, 189 Montague st.

HOUSES, 351 20th, $2,500, worth $3,500; 278 Belmont, $2,800, worth $3,800. STEWART, 32 Rogers.

LOTS 51ST ST., near 7th av., on grade, $350; worth $700. STEWART, 32 Rogers.

REAL ESTATE WANTED. Brooklyn.

If your lots are in a desirable location, FREE AND CLEAR, with City improvements, we will improve them for you at once with attractive and substantial model houses.

CITY REAL ESTATE. BOROUGH OF BROOKLYN—SALE OR RENT.

Bedford Section.
Three double four story Flats, octagon stone fronts; six rooms, bath; every improvement; decorated, good order and repair; eight families each; well rented; no vacancies. Price $15,000 each; might trade; farm preferred.
CARROLLTON REALTY CO.,
Room 85, World Building, New York.

REAL ESTATE—OUT OF THE CITY.

To "Own Your Own Home" Is better than Life Insurance or Money in the Bank.
The New ERIE Publication
"WHERE TO LIVE" tells both where and how.
Free on application at 1159 and 399 Broadway, N. Y.; 333 Fulton St., Brooklyn, or mailed for 4 cents postage, by
J. F. JACK, Suburban Passenger Agent, 1159 Broadway, New York.

WESTCHESTER COUNTY—SALE OR RENT.

GENTLEMAN'S COUNTRY RESIDENCE for sale; finest corner restricted Chester Hill, Mount Vernon, N. Y., house 14 rooms and bath; all improvements; fine stable; lot 137x115 feet.
OWNER, BOX 12, MT. VERNON, N. Y.

LONG ISLAND—SALE OR RENT.

North Shore of Long Island.
Bargains for Sale.
100 acre farm at St. James.
50 acres Shore Front at Northport.
45 acres modern house at Smithtown.
40 acres Sound Front at Stony Brook.
300 acres Sound Front at Wading River.
STEPHEN YATES,
Dept. B—189 Montague St., Brooklyn, N.Y.

FAR ROCKAWAY, Edgemere, Ocean Crest—We have every cottage offered to rent. Also sole agency of several right by the Ocean, with private Beach. Also three hotels, a road house and several boarding houses. WATKIN W. JONES, old established Agency, Far Rockaway.

AMERICAN BORN CITIZENS only may participate; free distribution of valuable property. "American Colony," Bellport.

NEW JERSEY—SALE OR RENT.

WEST NUTLEY, N. J. Modern dwelling at a bargain; contains 10 rooms, tiled bathroom, furnace, gas, electricity, every improvement; high, healthy location; near station restricted; built-up neighborhood; large plot; price, $4,500; $500 cash payment, balance same as rent; almost new and ready for occupancy; plot 80x120. Send for photos and description.
LAMBERT, owner, 99 NASSAU ST., New York.

FINE DOUBLE WINDOW STORE and dwelling, near railroad station, at Palisades Park; butcher, baker, drg goods; fine opening; only $300 down, balance like rent, will enable you to own the property. Call in forenoon; see photo. MUSIC STORE, 49 8th av., New York.

AT UPPER MONTCLAIR, NEW JERSEY—Handsomely furnished twelve-room country house, with stable, to rent for summer season; all modern improvements; high ground; fruit and shade trees; flower gardens, etc. JOHN S. GRIGGS, Jr., 25 Broad Street, N. Y.

PLAINFIELD, N. J.—To Let—Corner House, 8 minutes walk from station; beautifully located; eleven rooms; all modern improvements; new porcelain bath and open plumbing; will repaper to suit; rent, $60. Apply F. W. YATES, 32 Nassau st., New York city.

ALLENDALE, N. J.—Near the Ramapo Mountains; one hour out; positively free from malaria and mosquitoes; several desirable fruit and poultry farms and country properties at very attractive prices. Full particulars, WALTON, 68 William st., Manhattan.

ONE-FAMILY HOUSE FOR SALE OR RENT—11 light rooms, besides bath, butler's pantry, laundry; quartered oak; electric lights; 50-foot lot; $8,000; select part Clinton Hill; 15 minutes from Broad and Market. Address OWNER, 794 Broad, Newark, N. J. No agents.

PROPERTY IN ALL SECTIONS
AT A BARGAIN.
MYRON W. ROBINSON,
377 Broadway.

CHEAP.
Country homes for sale; healthy town.
GEORGE H. LOHSEN,
Belford, Union county, N. J.

SHORT HILLS—House to rent, furnished; three sitting rooms, seven bedrooms, bathroom, servants' parlor, laundry; commodious offices, stable, coach house, etc., etc. Apply by letter only to L. H. GRAHAM, 11 Broadway, New York.

FOR SALE—11-room house, with one acre land, on main street; on line New Jersey Central R. R.; first station north of Lakewood; five minutes from station; sacrifice. Address P. O. box 67, Farmingdale, New Jersey.

LONG BRANCH—Ocean av.; large, handsome residence, stable, carriage house, $13,000. Also restricted residential plot, South Bath av., $8,750.
FOLSOM BROTHERS, 835 BROADWAY.

TO LET, PASSAIC, N. J.—Large house, 17 rooms and bath; finest location; low rent; abundance vines, fruit and shade trees. ROBT. FOULDS, 95 Chambers St., New York.

A LARGE furnished House for rent for summer season in the Ramapo Hills, New Jersey; all improvements. Call or address H. C. D., room 208, 1,402 Broadway.

AT ROSELLE—$800 cash, $25 monthly, buys modern cottage; elegant rooms, bath; all improvements; select locality. P. J. OLDE, Elizabeth, N. J.

ELEGANT HOUSE, 10 rooms; good investment. OWNER, 28 Park st., Jersey City. Call evenings.

NEW 10-ROOM HOUSE; all improvements. F. TITUS, 21 West Fiftieth st., Bayonne.

MISCELLANEOUS.

FOR SALE
ADIRONDACK ESTATE
A large tract, upwards of 5,000 acres, heavily timbered, good roads of access, fifty miles of forest trails; large and commodious modern buildings; in perfect order; completely furnished; lakes and streams with excellent fishing and hunting, both large and small game. Especially suitable for club or gentleman's park.
Apply to
Stickney, Maclay & McBurney,
31 Nassau Street.

AN EXCELLENT OPPORTUNITY to purchase a cool, healthy winter home in the West Indies; house, with large garden, fruit trees, &c. Photographs and particulars from L. T. JONES, 551 54th st., Brooklyn, N. Y.

ROWAYTON—Connecticut Country Home at a sacrifice; dwelling, seven rooms; two-story barn, hennery; one acre; abundance fruit, shade trees; hour and half out; near depot; $6,500. Address W. H. M., 70 Main st., New Rochelle, N. Y.

CANTON, PENNSYLVANIA — Beautiful modern 17-room house, stable, 10 acres; price, $40,000; rent furnished for season $1,200, or will exchange.
FOLSOM BROTHERS, 835 BROADWAY.

BEAUTIFUL Connecticut Valley Farms FOR SALE; catalog. F. R. HAWLEY, Springfield, Mass.

REAL ESTATE TO EXCHANGE.

$6,000,000 in 2 Years.

You probably own real estate in New York or some other city that does not produce an income sufficient to pay carrying charges, a country resort that you have no further use for, or a home at the seaside; vacant lots in New York that are eating their heads off with taxes, interest, assessments, &c. If you do, we can suggest a plan whereby you can dispose of your property and at the same time acquire in an exchange an investment in New York City Real Estate that will net you from 5% to 7% on the investment and only one tenant to deal with, and in Apartment Houses, Office Buildings and Business Property as high as 8% to 10%. The following are a few we offer:—

Income vs. Idleness

Office Buildings.

14 STORY, VICINITY CITY HALL PARK, first mortgage $750,000 at 4%; rent $130,000. Equity, $750,000

10 STORY, FRONTING ON THREE STREETS, vicinity of Liberty st. and Broadway; rent $111,000. Equity, $600,000

11 STORY FIREPROOF MODERN BUILDING, fronting two streets, vicinity Broadway and Cedar st.; price $850,000; mortgage $450,000, 4%; rent $72,000 Equity, $400,000

Hotels and Apartment Hotels.

WHOLE BLOCK FRONT, finest section New York city, 12½ story fireproof Hotel, nearly large as Waldorf, subject to first mortgage—leased 21 years, one tenant, at net rental of $114,000 per anum, with security Equity, $1,000,000

VICINITY 5TH AV. AND 42D ST., 12½ story Apartment Hotel, leased one tenant 21 years, $60,000 a year net, with security, first mortgage. Equity $475,000

MADISON AV., vicinity 34th st., 12 story fireproof Building, leased $30,000 year net, first mortgage 4½%; equity $200,000; rent $130,000

AND A NUMBER OF SIMILAR BUILDINGS as above, at lesser values, subject to first mortgage only, at low rate of interest, paying 5% to 7% on the investment, and equities ranging from $100,000 to $300,000.

Apartment Houses.

WHOLE BLOCK FRONT, 10 story building; equity $600,000

TWO WHOLE BLOCK FRONTS AND ½ BLOCK, comprising five 6 story modern elevator Apartment Houses, located best section of New York; all subject to first mortgage and entirely rented to first class tenants on an average of about $25,000 for each house. The equity in each apartment, size 100x100, averages about $125,000, or $625,000 in all. As these houses belong to one party they can be traded singly or together.

ALSO HAVE 5 AND 6 STORY APARTMENTS, best sections of city, well rented, with equities ranging from $50,000 to $200,000.

Business Buildings.

BROADWAY, VICINITY HOUSTON ST., 11 story loft and store building, fireproof, all improvements, first mortgage, 4%; all leased 6% net. Equity, $350,000

VICINITY 15TH ST. AND 5TH AV., 6 story business building, all leased, first mortgage, 4%. Equity $116,000

IMMEDIATE VICINITY 5TH AV. AND 34TH ST.; 10 story fireproof Building; first mortgage $140,000, 4½%; pays over 9% on equity of $110,000

The above choice properties are the best in the market and must appeal only to capitalists of large means. For those desiring smaller equities we will be glad to send special list—we have everything for sale in New York that is worth buying.

The first question you will ask yourself on reading this "ad" is, Why do owners of these properties wish to trade? If they are so good why are they not sold for cash? We will tell you why:—

First—This is Presidential year, and until capitalists and investors in high class real estate are certain that the candidates for President are men who will govern the country on a sound financial basis they are cautious about investing large sums of cash.

Second—Men of wealth are undoubtedly carrying Railroad and other Wall Street securities at prices from 25% to 50% higher than the present market. They cannot realize now except at heavy loss, and must hold on until prices react; hence conservatism.

From the above facts you can readily see that builders of expensive properties who erected their buildings for the express purpose of marketing are more or less tied up in a tight money market, and naturally resort to an exchange, whereby they can realize some cash out of the transaction, which enables them to go ahead with other building operations and gives them a chance to realize cash at a later date on the property taken in trade.

During the past two years we have negotiated deals in exchanges for high class New York Real Estate amounting to over $6,000,000 between New York builders and bankers, capitalists and others, who owned property as far away from New York as Omaha, Washington, Chicago and even Texas and Minneapolis. Of course we prefer New York property, but it makes no difference where you own, if it is in a prominent city and you can add some cash. Let us hear from you, and we will be glad to furnish you all detailed information and give the names of those for whom we have accomplished most satisfactory results on the lines suggested by this advertisement.

John R. and Oscar L. Foley,
149 Broadway, New York City.
Members of Real Estate Board of Brokers of City of New York.
Business established thirty years.
Telephone, 427—Cortlandt.

REAL ESTATE—OUT OF THE CITY.

MISCELLANEOUS.

ISLAND IN LAKE GEORGE, 11 acres; 3 nine-room cottages and camp; docks, etc.; near Sagamore Hotel and Bolton Landing; will sacrifice for $17,000 cash. Address the owner, CHARLES W. CLOWE, 26 Court st., Brooklyn, N. Y.

WELL FURNISHED modern 9-room house to let for 5 summer months; overlooks Hudson River; retired location; 20 minutes by trolley from Weehawken ferry. Address O. K., box 186 Sun office.

WILTON, CONN.—Residence, stable, 24 acres; fine view; price $3,500, and others.
FOLSOM BROTHERS, 835 BROADWAY.

PARTIES desiring HOUSES or PROPERTY at GREENWICH, CONN., will please address E. K. WILLARD, the Maples, Greenwich, Conn.

BERKSHIRE HILLS—Furnished country houses for lease during summer. S. G. TENNEY, Williamstown, Mass.

TEXAS RANCHES FOR SALE.
W. H. GRAHAM, CUERO, TEXAS.

APARTMENT HOTELS.

ST. PAUL HOTEL.
Popular Prices. Beautifully Furnished.
50TH ST., COR. OF COLUMBUS AVE.
Fire-proof. New. Strictly first-class.
80 SINGLE ROOMS, $1.00 PER DAY.
70 ROOMS, PRIVATE BATH, $1.50 PER DAY.
60 SUITES, PRIVATE BATH, $2 TO $3.50.
Special rates by the week and month. Restaurant, 'phone in every room. 1 block west of Central Park, Grand Circle. Transportation accessibility unexcelled.

FURNISHED ROOMS TO LET.

East Side.

38TH ST., 318 EAST—Furnished hall room to rent. ALLEN.

EXCHANGING EVERYWHERE.
E. E. SLOCUM, 141 Broadway, New York.

MADISON AV. CORNER!—Plot over 8,000 square feet; will trade; terms reasonable.
FOLSOM BROTHERS, 835 BROADWAY.

REAL ESTATE WANTED.

COUNTRY HOUSES
At once for sale or rent.
MYRON W. ROBINSON,
377 Broadway.

WANTED—Flat or tenement for cash cheap, Manhattan or Bronx. BRODBECK, 245 East 124th st.

WANTED—Houses either for sale or rent, below 59th st.; principals only.
FOLSOM BROTHERS, 835 BROADWAY.

Out of the City.

WANTED—To rent, by gentleman, small farm with cosy house and good outbuildings; poultry and fruit farm preferred. Requirements: not more than 25 miles from New York; or one mile from depot; annual rent, about $400. May purchase later; references given; describe fully. SMITH 29 West 12th st., New York.

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