

### SEASIDE REALTY ATTRACTS

#### NEW YORKERS APPRECIATE CHANCE FOR OUTDOOR LIFE.

Success of Many Developments Along the Shore and Slightly Inland—What Has Been Done Within the Last Few Years Within the Commuting Zone.

It was not many years ago that the sandy beaches in the vicinity of New York outside of the Coney Island waterfront were regarded as being of comparatively small worth when measured by the standard of values for other property within a radius of twenty-five miles of the City Hall.

All this has changed, however, and today the beach for fifty miles along the Long Island ocean front and the territory contiguous thereto is in strong hands and is being developed in a way that makes for permanency. The Estates of Long Beach is a phenomenal development, and following the same lines Neponset and a great of other beach properties are coming along in surprising fashion. New Yorkers are only beginning to realize the benefits of a life outdoors near the sea. Those who have enjoyed its life-giving qualities through a morning and evening plunge say that the mountains

with their undoubted charm do not satisfy in the same measure as the sea. The fact that men may live near the water and attend to their daily routine of business in the metropolis is a very great argument in favor of beach properties, and it is used by those who promote them with telling effect.

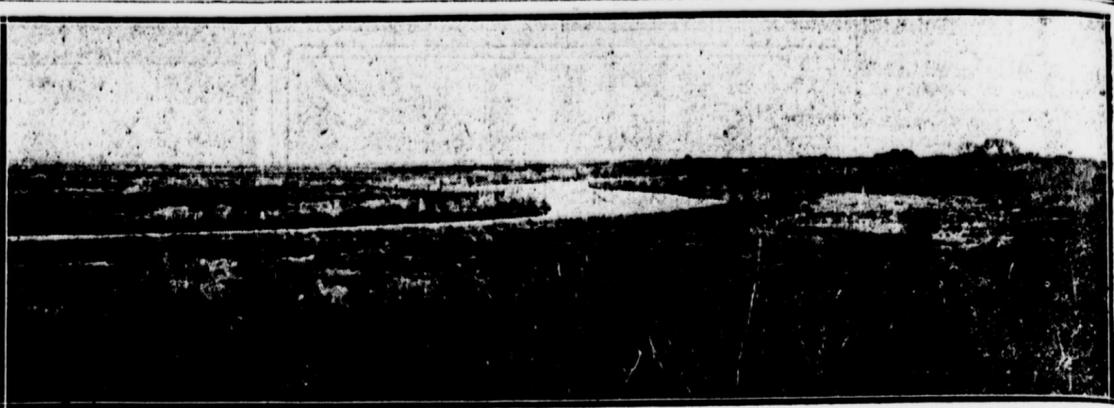
There was a time when the railway facilities to such developments were so poor that nobody thought of going to the seashore before June 1 and the date of leaving for home was never delayed beyond October 1. New Yorkers, however, have awakened to a realization of the fact that the temperature by the oceanside is many degrees warmer than in the city, and the number of persons who now live all the year round at Long Beach, the Rockaways, Belle Harbor, Arverne, Neponset and other seaside developments is astonishing to those who look into the matter for the first time. Naturally the transportation companies are quick to analyze the development of traffic and the service has kept pace with the demand of patrons and is said to be satisfactory.

Then there are properties like Brightwaters and Woodmere that have a combination of sea and country to commend them. These with their trees and shrubbery, fine roads for automobile and carriage driving attract those who want a blending as it were of their residential pleasures. They attract thousands, and the statement that we are becoming more

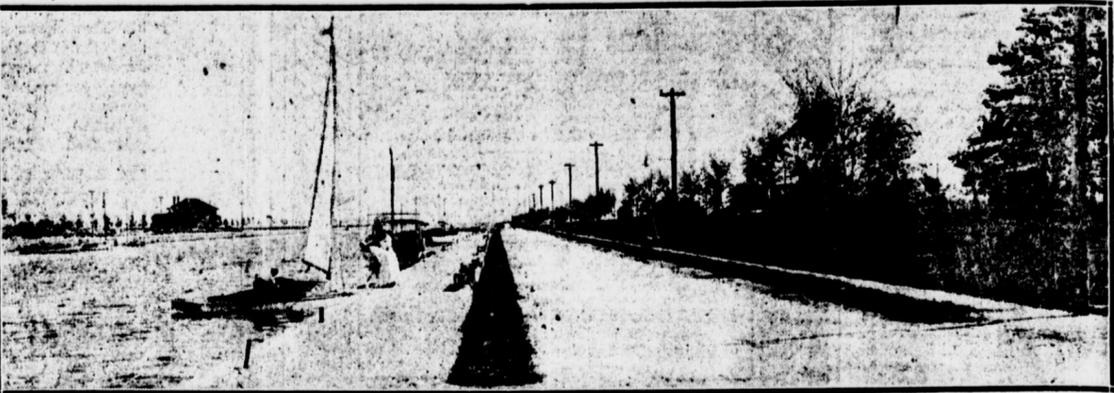
and more of an outdoor and country loving people is unquestionably true. New York grows so rapidly that those who are fond of some measure of freedom must go beyond its congested centers and the many developments that exist within a commuting distance of New York are proof that the citizens are finding relief in territory that is close enough to centers of trade to enable a man to slight neither his business nor his family.

In order that the readers of THE SUN may appreciate what has been done in the territory alluded to above photographic reproductions of actual conditions in connection with three of the developments are presented. They are pictures of the properties as they were when work was begun on them and as they are today, showing exactly the same location. The first picture of Brightwaters was made in 1907 and shows what can be done by enterprise and ingenuity combined. The original view of Long Beach was made in 1908. Compare it with the life and animation in the picture of today. Neponset was a barren waste of sand a few months ago, the original photograph of the territory having been made March 15 of this year. The second view made what has been accomplished since.

The developments at Manhattan Beach and Sea Gate are so near at hand that they are well known to New Yorkers. Fine houses have been built and are in the course of construction at both places. Both developments are a part of Greater New York and values are on the increase. People are beginning to realize that there is only a certain amount of waterfront residential property around New York and that those who have it are developing every inch of it.



THE BRIGHTWATERS OF 1907.



SAME LOCATION, BRIGHTWATERS, 1911.



LONG BEACH, 1908.



THE LONG BEACH OF TO-DAY.



NEPONSET, MARCH 15, 1911.



NEPONSET FIVE MONTHS LATER.



TYPE OF HOUSE AT WOODMERE.

### THE FUTURE OF THE BRONX

#### HOW SHALL THAT BOROUGH BE DEVELOPED?

Interesting Problem Which Must Be Settled Shortly—Men Interested in the Territory Give Views—Rapid Transit of the Right Sort Means Much.

A criticism often passed upon the cities of the East is that they are developed piecemeal, that no general plan is followed. There is more or less truth in this statement, as can be easily proved by one who will take the trouble to note the path of development in different sections of Greater New York. So far as the older sections of the city are concerned it is impossible to so change matters as to create any new and harmonious plan of development, but it is not too late to form and carry out such a plan in the newer sections, notably The Bronx.

The truth about The Bronx and its possibilities is only realized by some of those who live there and by others whose property interests are such that they are compelled to have knowledge of what has transpired and is likely to transpire in that location. Take a local map and note what constitutes Bronx territory. Note the limited transportation facilities as compared with those of Brooklyn. Proportionately, The Bronx in a few years time has shown several hundred per cent. increase in taxes paid, in growth of population, in traffic over the Borough of Brooklyn, whose facilities of all kinds, as far as money appropriations could make them, have been added to constantly.

L. S. Miller, president of the New York, Westchester and Boston Railway Company, believes that The Bronx can be made what we might call the most harmonious of all the boroughs in point of development. He believes the people of the borough, and especially the property owners, should unite with the officials in framing a plan for future building and transportation development in the borough. It is a foregone conclusion that there will be two factors of power in The Bronx. One of these is the manufacturing interests. The other is the resident whose business is in other boroughs, but who finds in The Bronx what he desires in the way of a home. In some ways these interests seem to have little in common, but when the facts are analyzed it is clear enough that from a general standpoint of interest they are together.

President Boynton of the American Real Estate Company, which has had much to do with The Bronx, is firm in the belief that in the East Bronx will be found the future home of many thousands of what are termed the middle class, meaning largely those who work for salaries and yet prefer life in a modern apartment house to living in detached houses in the suburbs. There are detached houses in The Bronx to-day, but they are gradually giving way to the apartment house, and Mr. Boynton believes that eventually they will largely disappear.

"You see," he said, "there are many reasons for this if one will stop to think. In the first place comes the question of cost of transportation. The five cent fare is what counts. Doubtless there are thousands of flat dwellers who would prefer to be commuters, but the monthly cost prevents them. Hence they turn to the apartment or flat. What is the consequence? The borough that can offer the greatest advantages, all with five cent fare, is bound to gain the population.

"In our operations in The Bronx we have never lost sight of this fact. The class of people of which we have been speaking is looking for the place where the most for the money can be obtained. That is only natural and savors of the thrift that makes savings banks accounts. We like to do business with such people. There is never any question about the rents, or if payments are to be made they are always on time.

"I think Mr. Miller is perfectly right in his contention. This is exactly the plan that should be followed in developing the entire Bronx. It is true what is done cannot always be made over, but it is equally true that all may be made to harmonize, for the reason that the borough is not so far developed that it is too late. Here is where the older boroughs are to an extent hopeless. Look at the expense that will have accrued before the city is finished with Fifth avenue. Why should not The Bronx take the lesson to heart and act in concert now instead of waiting until everything must be made over or allowed to remain out of harmony? In developing along harmonious lines the truth must never be lost sight of that while you are not piecing territory together you are planning for one great and harmonious whole. It will never do to overlook community needs. In such development as that of The Bronx, and I am now referring to residential development, where hundreds of families live within a comparatively small area, there must be stores, banks, postal facilities and all that enters into the life of a community. It is not our method to bring these into existence before the necessary population is secured. They come of themselves where opportunity offers, but we arrange facilities for their accommodation, with the result that the community needs are supplied at the right time and with the least possible effort. The composite whole is there before the fact is hardly realized. And yet all is done without any "boom" plan. It is simply natural development properly guided and aided.

"In The Bronx as a whole that is what ought to happen in all sections. We build our own streets and present them to the city. It is a tremendous expense, but we know that these streets are constructed as they should be, that adequate provision is made for all that goes with them. There is no assessment to follow year after year. The work is complete as it goes along. We build for future as well as for present generations. There is the keynote of proper development. Do not build for the moment, but for the future. Then you attract the right sort of population, and not the ephemeral, the drifting type that is of little worth to any community.

"In constructing our buildings we see to it that they represent the latest and most sanitary type of construction. No flimsy construction methods are permitted. We conform to the various city regulations. We anticipate development as far as possible. Our own force is constantly studying ways and means of improvement. We send men abroad to gain ideas. I have visited Europe for that purpose myself. Hence when our latest buildings are erected we know that we are representatives in this particular of the latest word and all that it implies.

"What is there to prevent the Borough of The Bronx advancing along just such lines? Certainly not lack of opportunity. Certainly not lack of brains nor of money. Greater New York is nothing if not progressive. In order to be abreast of the times and to lead as the upbuilders of a great territory like The Bronx certainly should do, there must be constant observation and investigation, and a never failing purpose to progress along a general plan that will supply all needs of present and future population and at the same time be in perfect harmony."

Mr. Boynton said many of these things while his motor car speeded through that vast stretch of territory known as the East Bronx that the New York, Westchester and Boston Railway, of which L. S. Miller is president, is doing so much to develop. He called attention to the necessity of harmonious development here as well as elsewhere. The Bronx to-day has many electric lines, but while they lead to points outside the borough they all lack that greatest of needs, an adequate point of connection where at all times traffic in and out of the borough may be comfortably provided for.

One who has watched the plans and the procedure of the New York, Westchester and Boston knows that the lines of development here are exactly those Messrs. Miller and Boynton so strongly urge. The future as well as an adequate present have been constantly in mind. The best way to realize this is to consider the purely undeveloped territory in the East Bronx. The Westchester road alone will open to settlement—no other term will characterize the facts so well—more than 18,000 acres of land that is to-day practically inaccessible, that is without streets save that ancient trail known as Saw Mill road. The road will be complete before snow flies, and the State and municipal authorities have granted permission to extend the tracks of the road down Devos avenue to 174th street, where junction with the tracks of the New York, New Haven and Hartford will be obtained, permitting the running of trains through from White Plains to the Harlem River.

of the elevated facilities of New York city is remedied.

The third tracking of the Second avenue elevated has become a crying need, because while the Lexington avenue subway will eventually furnish an outlet for Westchester traffic it will be years before this is an accomplished fact. The Second avenue road could be third tracked in eighteen months and there again is the slow procedure that has done so much to keep back Bronx development.

Residential progress in The Bronx has been chiefly considered, but it must not be forgotten that manufacturing capabilities are just as great. There are thirty-six miles of undeveloped waterfront in The Bronx. There is little of this that is not ripe for development to accommodate ocean going steamships.

#### NEW PLAN TO SELL REAL ESTATE

##### First Mortgage for Twenty Years, a Second for Ten, to Be Paid Off Monthly.

The most radical plan for selling homes and home sites ever introduced in this country was perfected yesterday by William C. Demorest, president of the Realty Trust. The company will begin work in Brooklyn immediately upon the construction of a first series of homes, comprising 200 dwellings, and will sell the houses to investors with a first mortgage running for a period of twenty years and a ten year second mortgage.

Up to a few months ago the longest term mortgage made was for a period of five years. Recently, however, a ten year mortgage plan was perfected by a title company as the first step toward the long term mortgages offered in France, Germany and several other foreign countries. In connection with the new twenty year mortgage system the company offers to home-seekers an insurance plan by which the purchaser is guaranteed that in the event of death his family will be protected in the property. With the signing of the deed of sale the purchaser gets a paid up twenty year policy written by the Metropolitan Life Insurance Company for the full amount of the twenty year mortgage. The policy is automatically reduced with the mortgage and lapses at the expiration of twenty years, when the mortgage is fully paid.

The first 200 dwellings which the Realty Trust will market under this plan will be located on the Sea Beach line of the Brooklyn Rapid Transit, close to the Twentieth and twenty-second avenue stations, within the five cent fare zone and about thirty minutes traveling distance from the City Hall, Manhattan. The structures will be brick, semi-detached one family dwellings, containing all improvements and costing about \$3,000 each. The first mortgage will cover about 65 per cent of the purchase price and the second mortgage the balance.

West Side House at Auction. For the executors of the estate of Ulrich Simon, L. J. Phillips & Co. will offer at auction on September 14, in the Vesey street building, four lots, including one on West Seventeenth street, on lot 23X100 S.

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#### Mortgage Bonds in Demand.

The New York Real Estate Security Company, owner of large office and residential buildings in this city, reports a steadily increasing demand for its permanent mortgage bonds secured by its holdings and by a deed of trust to a trust company.

Since the first of January its tabulated inquiries regarding its bonds show that in sections of the country where speculative investment has been rampant, the desire is growing among investors for securities protected by real estate and real estate mortgages. This applies particularly to New York city.

#### Bluepoint Property at Auction.

Next Saturday on the premises at Bluepoint, L. I. Bryan L. Kennelly will offer at public auction the Wallace residence, on the south country road. This property is one of the most desirably located on the south shore of Long Island and consists of about three and one-half acres, with a road frontage of over 775 feet. The house is a substantially built two and one-half story residence, with very large piazzas, complete outbuildings, stable, chicken runs, etc. Liberal terms are offered, and it is announced that the furniture may be purchased at a low figure.



BELLE HARBOR, WHERE BRYAN L. KENNELLY WILL SELL 470 LOTS AT AUCTION ON SEPTEMBER 8.