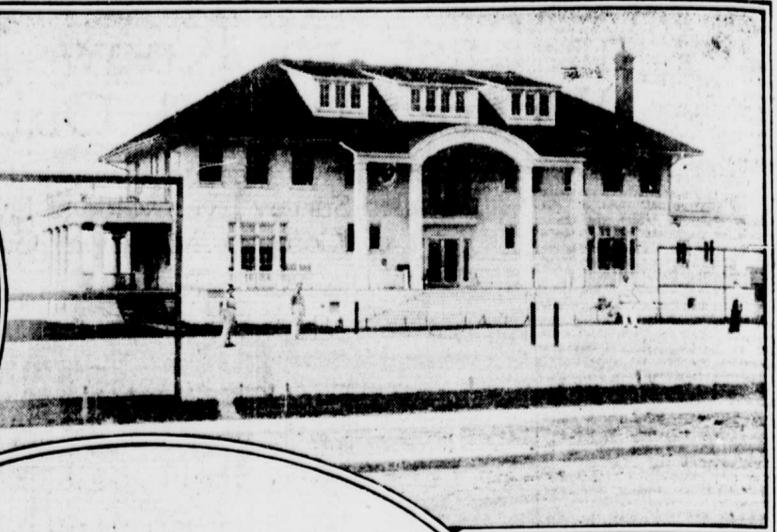


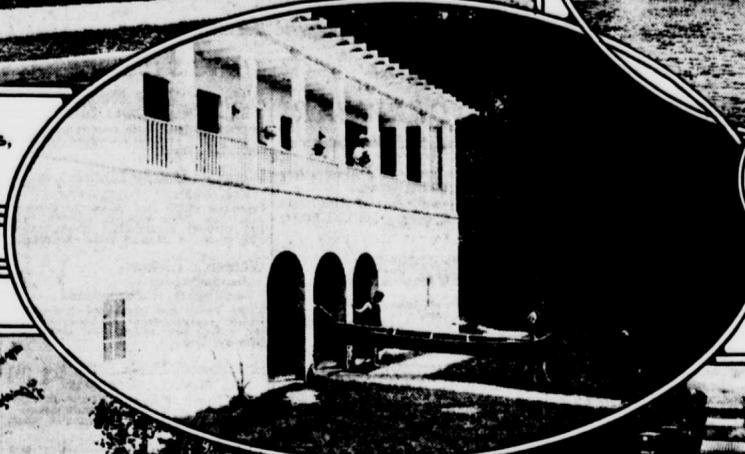
SUMMER HOMES NOW MAKE THEIR APPEAL TO DWELLERS IN CITY FLATS--A FINE VARIETY IN NEARBY SUBURBS



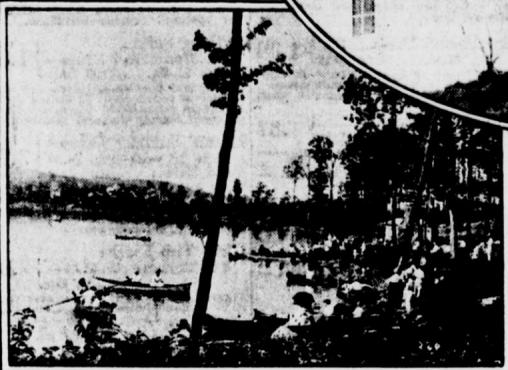
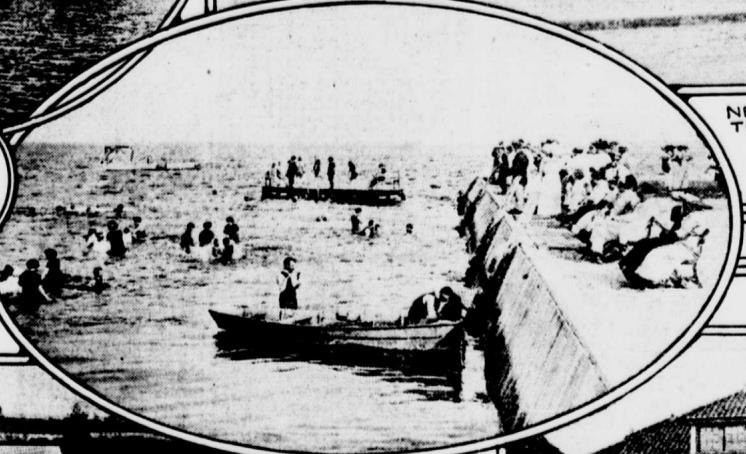
MANHATTAN BEACH ESTATES HAS MANY CHARMING BUNGALOWS.



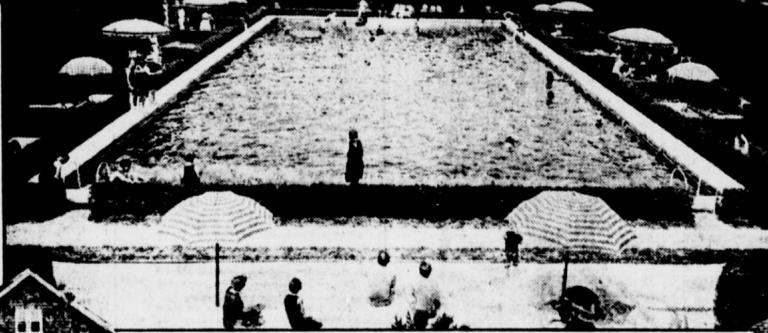
NEPONSET CLUB and TENNIS COURTS.



ON THE SHORE OF SHIPPAN POINT STAMFORD CONN.



WATERFRONT CASINO GREENWOLDE, GREAT NECK.



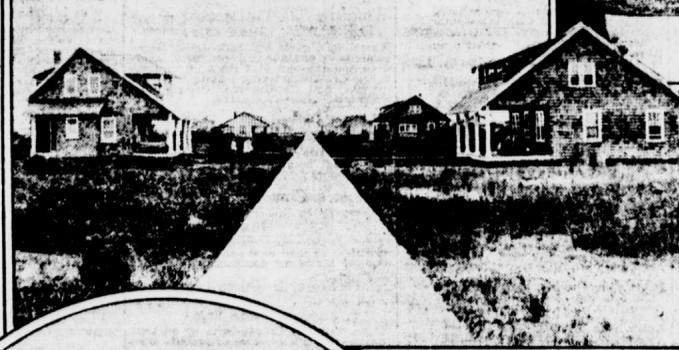
GENERAL VIEW OF NEW SWIMMING POOL OF KENSINGTON, GREAT NECK LONG ISLAND.

GREAT SOUTH BAY WATERFRONT OF BRIGHTWATERS LONG ISLAND.



CONCRETE COTTAGE OF SEA GATE CONEY ISLAND.

WATER SPORTS OF MOUNTAIN LAKES RESIDENTIAL PARK, N. J.



SALTAIRE, TYPICAL SUMMER COLONY ON LONG ISLAND'S SOUTH SHORE.



BUNGALOW OF CRAGMERE IN THE RAMAPO FOOTHILLS.



NEW HOMES OF LONG BEACH



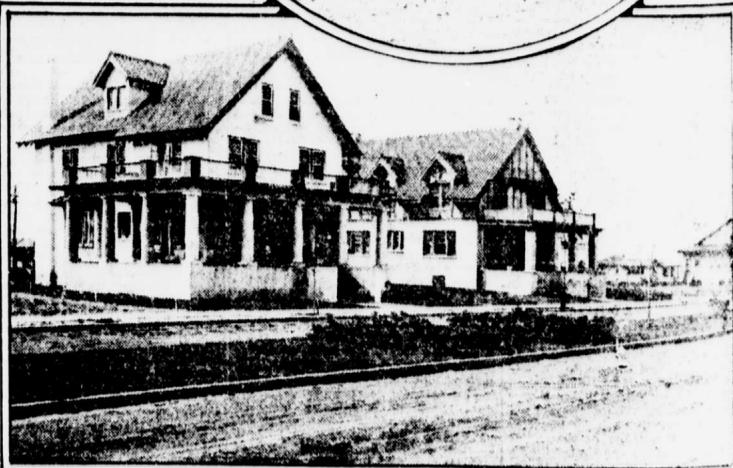
BRIGHTWATERS COTTAGE SOLD TO THEOPHILE EYRICH



SEMI-BUNGALOW OF HOWARD ESTATES ON JAMAICA BAY



BELLE HARBOR HOUSES ON THE ROCKAWAY COAST.



HOUSES THAT OVERLOOK THE OCEAN OF NEPONSET, LONG ISLAND.

SUMMER homes are becoming a habit with the people of New York. Time was when a man of average means who owned a city home felt that he had enough on his hands and was satisfied to pay board in the country for the few weeks or months that he and his family spent away from the home hearth. But now that condition is largely changed, and a new condition is arising. New York city is no longer a community of individual homes, but each year it is becoming more and more one of great apartments. Comparatively few people own the city space they occupy. Instead they pay rent in the city for a few months during the most severe part of the winter and occupy during all the pleasant part of the year comfortable homes in some part of the suburban area.

It is on this account that numerous communities have been built up of moderate priced homes either near the water-side or in the inland hill country, where all the pleasures of summer abound. Not a few of the best known developments combine all year homes with special summer features. It will be found, however, that these places most alluring during the heated season have many residents who close the shutters and lock the door during the cold snowy months and makeshift for the time in small apartments, where theatres and hotels are near by and one may enjoy the pleasures of metropolitan life.

The summer homes of New Yorkers are in no one locality, but rather are to be found in every part of the suburban district that offers comfort in warm weather and the ability to be out in the open. In a supply of such places the suburbs are rich. Depending on the in-

clinations of the individual, there is a spot in the surrounding country for everybody and the range of costs is so wide that practically every purse can be satisfied, but whether a man pays one or many thousands for his country home he will find that except in the matter of brick and lumber and land they all get about the same.

In other words, the person who pays the smaller amount does not lack for sunlight and fresh air and the ability to pass his days in pleasant occupations. There is hardly a country place near New York but has its tennis club, golf club and community house where people dance. At all the seaside places, no matter how expensive or inexpensive, about the same accommodations will be found for sailing, motor boating, swimming and fishing.

For the lover of water sports seeking a country home Long Island, the Connecticut shore and the Jersey coast hold out the greatest inducements, and to say that about every type of home that man has devised can be found in these communities is not overstating the fact. Some of the views shown here indicate the wide variety of housings to be found. But equally as many people as favor the sea, prefer the inland country. They should seek in the hill country of New Jersey and in upper Westchester, for that is where the country lies that the city man needs in summer.

One of the most important reasons for the great increase in summer homes is the low basis of cost on which such properties can be purchased and the low cost of upkeep. Most of the developments of summer homes are outside of New York city and in communities which do not tax landowners at outrageous rates to support great city systems. Taxes in most of these places amount to little, for the land is assessed low and the tax rate seldom amounts to much. It will be found too as a rule that these places are so financed that one may buy a home on practically a rent paying basis. Indeed, the developer will say that there is no reason why a man of even moderate salary should not own a country home where he can enjoy the open country every bit as much as the man of millions.