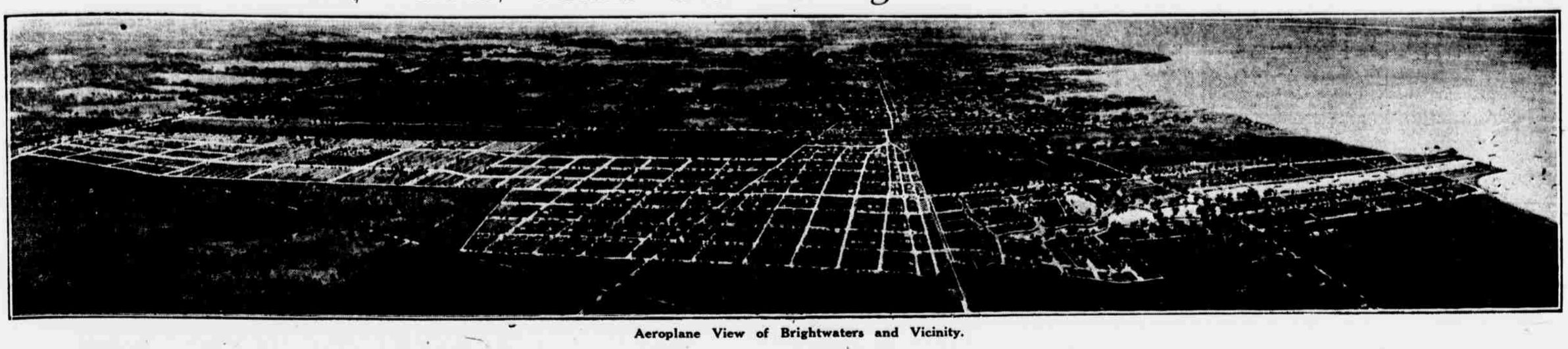
Great Auction to Complete Sale of Brightwaters; Houses, Bungalows, Plots, Farms, Casino and Bathing Pavilion All to Be Placed on Block



Aeroplane View of Brightwaters and Vicinity.

What many people will regard as one of the most astonishing announcements that could be made in the real estate world at this time is contained in an advertisement printed in another column of THE SUN to-day. It is the announcement of the T. B. Ackerson Company that they have directed Joseph P. Day to sell out at public auction on Saturday, August 3, and succeeding days, all the property that remains in their possession—more than $1,000,000 worth in all—of Brightwaters on the south shore of Long Island adjoining Bay Shore. If Mr. Woolworth should announce that he was going to sell his big building or if Mr. Wanamaker should announce that he was going to sell his great department store, no greater surprise could be expressed. The names of Ackerson and Brightwaters almost are interchangeable, and that the men who have built the beautiful and thriving community on Great South Bay should decide to close out all their remaining unsold holdings now when Brightwaters is at the height of its success is indeed a remarkable incident in current real estate history.

It is only when one realizes the magnitude of the offering that will be made at auction when the unsold portion of Brightwaters comes on the market that the importance of the sale can be considered. Think of the Standard Oil Company of New Jersey, for instance, throwing approximately one-third of its stock on the market at one time. Of course there would be a temporary break in the price. Buyers would be able to purchase at a fraction of the present value; but almost immediately, because of the intrinsic value of the stock, it would come back to its former price and those who bought low would be in position to make great profits.

So it is with Brightwaters. The offering is going to be so big, so much greater than any sale of its kind in the last three or four years, that there is little question that it will break the lot market temporarily and buyers will be able to buy in this highly desirable land at prices that will never be equalled again probably in the history of high grade Long Island real estate.

Why this sacrifice? Why is the Ackerson Company willing to lose what seems like a sure, worth while profit? Merely because they have now reached a point in the development of their big property—a point at some time reached by every developer—where the cost of managing and selling the property, cleaning it up, in other words, would be greater during the two or three years it would take than the amount of money that could be obtained from it. The work of the Ackerson Company at Brightwaters is completed. They have done everything for the community that developers could do. They have made their profit from the great tract and now they are turning their eyes toward new enterprises. If those who take the remaining property from them realize the profits that should go to the developers that will be their good fortune, but business interests demand that the property be sold, and sold it is going to be, no matter what prices are offered for it.

Over sixteen hundred separate properties are to be included in this remarkable offering, including every grade and kind of real estate at Brightwaters from bungalow plots, bungalows, farms, dwellings and cottage plots to the public garage, the Casino and the bathing pavilion. In other words this is going to be a real sure enough bona-fide cleanup.

Of course it is the finest chance offered in a generation for small investors to get into the real estate market right and for folks who may ever want to have comfortable summer homes to obtain most desirable sites for them at less than the property cost its developers. And the best part of all is that there is enough property in the offering to make possible the purchase of a plot, bungalow or dwelling without competition. There are 900 home plots to be sold, every one of which will go far toward solving the summer vacation problem of some New York family, a problem that is growing more perplexing every year. Then there are five brand new bungalows on plots of 120x100 feet set among the pines right at the Pine Aire station of Brightwaters that probably will sell for less than the material in them will cost during the next few years.

Those who are considering seriously the "back to the land" movement will be especially pleased to know that eighty one acre farm plots are to be sold as well as the twenty-eight acre demonstration farm with its two modern dwellings and numerous buildings, driven well, pumping plant, tank and engines, all ready now for operation. Another fine property is a modern dwelling on an acre plot opposite the demonstration farm.

Perhaps the most notable feature of the sale from the homeseeker's point of view is the offering of six Brightwaters cottages on large plots. In all the suburban district nothing like them will be found at the prices which they are expected to bring. For those who hope at some time to have permanent country homes near the seashore but who are not prepared just now to undertake the expense of a house and plot no better plan could be offered them to purchase a few of the 600 restricted Brightwaters bungalow and cottage sites in anticipation of such time as labor and material will be released from war work and be available for building the much desired country home.

This much of the sale will appeal to the homeseeker and the small investor. It is their final chance at Brightwaters and one which if neglected may easily be the cause of sincere regrets. Conditions in the real estate world have changed very much since Brightwaters was established, and to duplicate it and sell it at prevailing values would be impossible.

In the great cleanup four properties are also to be sold which have come to occupy most important places in the business and amusement life of the section of Long Island centring about Bay Shore. One is the building material yards with buildings, sheds, dwelling, stable and railroad siding from which a great part of the material used in construction throughout that district is distributed. The public garage on a large plot in the business centre of Brightwaters near the post office, general store and village offices also is a thriving business place that will be sold.

With the sale of the Casino right on the Merrick road and the bathing pavilion at the end of the Yacht Harbor on Great South Bay the Ackerson Company will part with two of the best known features of summer life on the South Shore. The Casino is the centre of life at Brightwaters. Occupying a corner plot of two acres, it has a cafe, large dining rooms, dancing floor and auditorium, four bowling alleys, billiards, tennis and guests' rooms.

The bathing pavilion is regarded as the best resort of its kind on Great South Bay and enjoys such popularity that its owners have found substantial additions necessary every year to meet the growing demand. It has a wonderful sand beach which is a source of pleasure for thousands of people for miles about.

It has been decided to hold the sale on the property at Brightwaters so that the hundreds of people in nearby communities may have an opportunity to bid on some of the parcels and homes. But ample facilities will be provided for residents of New York city to get to the sale. It is a great deal of property to sell and the owners want to clean it up quickly.

PATRIOTISM NEEDED IN MONEY MARKET

As Essential in Business as Elsewhere ---Calling of Loans Legally Right But Morally Wrong

Instances of the calling and foreclosure of mortgages are not as frequent as they were a few months ago. The improved financial showing that real property has made, consequent upon the practical suspension of building operations, the rapidly increasing demand for usable space of all kinds and the very considerable increase in rents, has had its influence in allaying apprehension in panicky minds, but the steady growth of ethical and patriotic sentiment in the minds of those most vitally concerned in such matters has doubtlessly been the more powerful factor in suppressing possibly oppressive and selfish action on the part of mortgage creditors.

The president of one of the larger lending institutions, that holds intermediary relations between many of the borrowers and lenders in the real estate field, and who keeps constant watch on the course of business, said yesterday that from an average of about 10 per cent. last year the demand for full payment of maturing mortgages which passed under his observation had declined to less than half that percentage thus far this year, and the number showed a slow but persistent downward tendency.

Still, considering the conditions brought about by the war, the number of those who are insisting upon payment in full is uncomfortably large. The greater proportion of those who take this course are known to be holders of mortgages who do not need the money but who think they could invest to greater profit in other lines of investment.

The technical, legal right to demand payment of their loans is not questioned, and in normal times would not be unwelcome, for the refunding of mortgage loans is one of the primary functions of the market which the title, mortgage and life insurance companies and savings banks have always been ready and qualified to perform.

But these are not normal times. The operations of the Government in carrying on the war have sapped all the sources of credit of the real property market, have absorbed by its Liberty Loans and other demands for money all the current funds hitherto available for such refunding operations and have imposed upon lenders of all classes moral obligations and duties of forbearance and consideration toward their debtors.

The position taken by the vastly greater proportion of the larger lending institutions in this matter is well expressed in a letter by the Bowery Savings Bank written by Comptroller W. E. Knox. The letter is as follows:

"Replying to your communication of recent date as to our attitude in regard to renewals of mortgages, we have taken the position that this is a very poor time to disturb the owners of real estate when it can possibly be avoided. Property owners are laboring under so many disadvantages just at present that we have refrained from calling any loans, and have refrained also from asking for partial payments, except in cases where it is absolutely necessary. In cases where such payments are necessary we have been continuing our loans with the understanding that the borrowers pay whatever amount is called for in instalments, which in some cases we have spread out over a period of five years. We have no hard and fast rule in the matter, but treat each individual case on its merits, and are always inclined to give the borrower every possible help.

"In the present condition of the market if we insisted that payments be made in a lump sum we feel quite sure that we would be obliged to take the property under foreclosure, and we are strongly of the opinion that the owner himself can probably manage the property to much better advantage than we could. Where a man keeps his interest and taxes paid up and maintains his property in good condition it would be a hardship to call a loan and force him to attempt to place his morigage elsewhere, for, as you know, there are practically no institutions lending, and the owner of the property would be in a most embarrassing situation."

The Bowery Savings Bank is well known as one of the oldest, largest and most conservative among the great savings institutions in the city. Its policy is not different in the above particular from that of all its colleagues. They all realize that the times call for conservative rather than radical or drastic action in their particular field of investment; for cooperation in maintaining the standards of safety and security that in times of peace have always distinguished real property securities and investments in this city, and that can only be shaken now by a selfish and inconsiderate refusal to extend and continue mortgage loans.

BUYS SCARSDALE ACRES.

David Stewart and R. K. MacLea have sold for the Quaker Realty Company three acres on the Heathcote road, Scarsdale, to Mrs. L. B. Mausoff.

STRIKER ESTATE TITLES ARE GOOD

Court Decides Novel Case—Developed by Resignation of a Trustee.

A case of considerable importance to real estate interests has just been decided by the Court of Appeals. The question involved affected the title to some thirteen parcels of improved land on the upper West Side of Manhattan. The action just decided was a test case defended by the Title Guarantee and Trust Company, which had insured some of the titles.

The action was brought by Josephine R. Striker as guardian ad litem of her infant son, Joseph M. L. Striker. Her claim was that the property had been, without authority, conveyed by her husband, Elsworth L. Striker, who died in the city of New York in 1912.

It seems that the father of Elsworth L. Striker left a large estate, including the property in question, and left a will whereby he appointed his son Elsworth and a friend, one George C. Miller, executors and trustees of his estate. Both the executors qualified and Miller thereafter resigned. The power of sale, granted to both executors, was thereafter executed by Elsworth alone, he under the will being entitled only to the net income of the property during his life. It was the plaintiff's claim that Miller's resignation had been brought about by fraud and collusion so as to permit the other executor to convey the property and receive the proceeds and money which should have been kept for the benefit of the children.

The claim of the defendant, the present owner of the property, was that since the will had given the power of sale to both executors, and one of them had resigned, the other executor had full power to dispose of the property. This view has been sustained by the Court of Appeals. Judge Andrews, who wrote the opinion in the Court of Appeals, sustained the title of the present holders of the property upon the ground that by the will a trust was created and that the power of sale, being a mere incident in the carrying out of this trust, was validly executed by the remaining executor after the resignation of the other one.

The decision just rendered disposes of several other pending actions which were held in abeyance until this case could be finally decided.

BUYING BROOKLYN HOMES.

Henry Pierson & Co. have sold 194 Brooklyn avenue, corner of Park place, a semi-detached dwelling on plot 47x125, for Flora Lazelle.

The Alco Building Company has sold the one family semi-detached dwelling at 2080 Sixty-sixth street to A. Cohen.

Meister Builders have bought 1647 Eighty-third street, a two-family brick house on lot 20x100.

REAL ESTATE FOR SALE.

SUBURBAN Homes, $10,000-$100,000; house and grounds to suit; waterfront if desired; two ready for occupancy. HERBERT E. WILLIAMS, 518 Manhattan ave., Brooklyn; telephone.

SUBURBAN Homes, $100-$500 monthly, season or year; water or inland; telephone. WILLIAMS, 518 Manhattan ave., Brooklyn.

NEW JERSEY REAL ESTATE FOR SALE. | NEW JERSEY REAL ESTATE FOR SALE.

MOUNTAINSIDE HOME OF IMPOSING COLONIAL DESIGN.
$12,000. MORTGAGE, $7,000. Two-Machine Garage Included.
Riparian Rights on Two Picturesque Lakes

On beautiful corner plot 150 ft. by 200 ft., covered with fine old oaks, elegant grounds, aristocratic surroundings and neighbors; only a few minutes' walk to express station of D., L. & W., 45 minutes on train to N. Y.; now ready for occupancy; fitted with every modern convenience.

12 big rooms, huge open fireplace, 7 large bedrooms, 3 tiled baths, sleeping porch; all handsomely finished in parquet floors, white enamel and chestnut trim; very conveniently located as to markets, schools, churches and several country clubs near by; nine hundred feet elevation; sparkling, pure artesian water.

Write or 'phone Geo. R. Peare, 640 Riverside Drive, N. Y. City. 6631—Audubon.

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

Write for Booklet "S." Sage Foundation Homes Co.

Forest Hills Garden
FIFTEEN MINUTES FROM PENN. STATION.
A place for lovers of Artistic Surroundings.
More than 40 houses have been sold this year. There are but 19 new houses left.
47 West 34th St. New York. Forest Hills, L. I.

FOR SALE
12 Acres
Beautifully Developed Land
GREAT NECK, L. I.
Overlooking Long Island Sound
IMMEDIATE POSSESSION
'Phone 744—Cort. 31 Nassau St., N. Y. City.
Joseph P. Day Agent.

NEW JERSEY REAL ESTATE FOR SALE.

MONTCLAIR
$19,000. Most exclusive section of the beautiful Southside, convenient to Lackawanna, charming residence, Colonial type, centre hall, large living room, dining room, butlery, tiled kitchen, 4 bedrooms, 4 baths, sleeping porch, palm room and open tile verandah, house constructed and finished in best possible manner, interior woodwork finished in old ivory, bath rooms are tiled with built in tubs, all leaders and gutters are copper, copper screens throughout. The appointments such as found only in the very finest houses. MURDOCH, opp. Lackawanna, Montclair.

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have ruined many. Why not consult us about insuring the title to your Bergen and Rockland real estate? The cost is trivial, the security is absolute. Write for booklet.
NORTH JERSEY TITLE INSURANCE CO.
HACKENSACK, N. J.
Send 25c for Bergen County Map.

KEW GARDENS
Borough of Queens.
Within the 5 Cent Fare Zone.
Seven room, detached stucco houses, on Lefferts Ave., between Queens Boulevard and St. John's St.; all modern improvements, including steam heat, electric lights, hardwood and parquet floors, front and rear porches; ready for occupancy; first floor, reception hall, parlor, dining room, pantry and kitchen; combination gas or coal cooking range; second floor, front and rear bedroom, hall room, tiled floor bathroom and large closets; third floor, attic.
These houses must be seen to be appreciated. Price, $6,500; easy terms.
HEUDORF REALTY CO., INC.,
401 Lafayette St., New York City.
Telephone Spring 7951.

FORCED TO SELL
my six room and bath stucco house at Beechhurst, L. I.; property fully improved; 1 block from station, 3 to Long Island Sound and bathing beach; will sacrifice this beautiful home $5,000 on very easy terms; unable to finish repairs. Apply at Beechhurst office or telephone 1986 Flushing.

Attractive Home Bargain
$7,500, WORTH $10,000.
7-room house, garage, hollow tile, slate roof, copper flashing, hardwood finish; must be seen to be appreciated. South Richmond Hill; half block trolley, short walk to elevated. Full particulars. WM. JOHNSTON, 525 West 120th street.

A BARGAIN—Bought on foreclosure, Astoria, 6 family, new brick apartments, each 4 rooms, tile bath, all improvements, near conveniences; $8,250, $1,000 cash; yearly rental $1,248; always rented; worth $11,000. RAVEN, 65 Remsen St., Astoria, N. Y.

WILL SELL my modern 8-room home, plot 80x100, shade and shrubbery, all improvements; privilege of private bathing beach; 27 minutes out; bargain for cash; terms if desired. D. McKAY, 161 W. 24th St. Greeley 4265.

WESTCHESTER REAL ESTATE. | WESTCHESTER REAL ESTATE.

Charming Bungalow at Lake Mahopac

Delightfully situated on beautifully wooded plot, overlooking the most beautiful lake in New York State, entirely secluded, giving that privacy so desired in a country home.
Bungalow has six large rooms and bath, living room with open fireplaces, &c.—oak floored sleeping porch, breakfast nook—in fact, the Bungalow is ideally complete in every respect, all improvements being already installed.
Very satisfactory terms to responsible people.
Two very attractive Bungalows ready for immediate occupancy.
Further information and photos from LEO BUGG, 40 West 32d Street.
Phone Madison Square 9860.

HOMES OF THE BETTER CLASS
Stucco dwelling, 8 rooms, garage, large plot, $8,500; sleeping porch, coal on premises; open all day Sat. Sun. Others in proportion.
WOLFE & DOUGLAS at Harlem Station, Mt. Vernon. Phone 41.

$6,000
HASTINGS-ON-HUDSON
Charming six room cottage, all improvements, 10 minutes walk to station, $1,500 cash, balance on mortgage.
MISS LEWIS, 300 5th Avenue, N. Y.

REAL ESTATE FOR SALE.

FLORIDA
The Self Sustaining Home
Are you interested in permanently solving the high cost of living, coal shortage, and getting away from the severe winters?
Would you like to create an independent income for life, which will simplify your financial problems?
It can be done through A 10 ACRE COMMERCIAL GRAPE FRUIT AND ORANGE GROVE AT LAKELAND, FLORIDA. The grove is cared for perpetually by a scientific cooperative association of grove owners. Your personal attention is not required.
The investment is not large, can be handled on easy terms and all speculation eliminated. If you can satisfy us you are able to finance our proposition, we will stand the expense of a trip of investigation including a week's entertainment at our country club.
Write for further information without obligating yourself.
W. F. HALLAM & CO.,
225 Fifth Ave., N. Y.

14 ROOM dwelling, 14 acres of land, steam heat and water systems; price $8,200. Mrs. E. QUINN, Woodstock, Md.

BOROUGH OF BROOKLYN—FOR SALE.

CHOICE PLOTS and several fine houses, $10,000 to $17,500, at Manhattan Beach, swept by ocean breezes. B. R. T. service day and night. JOSEPH P. DAY, Sales Agent, 31 Nassau Street.

COSEY detached cottage, 8 rooms, bath, attic, large porch closed, screens and glass, parquet floors, steam heat, gas and electric light; restricted neighborhood Flatbush; $4,250; occupancy September first; no agents. A., box 118 Sun office.

BIG BARGAIN, Williamsburg Plaza—House furnished, steam heat, porches, lot 25x112, $5,500. 75 South 5th St.

BOROUGH OF RICHMOND—FOR SALE.

BIG MONEY—The only lots on both sides main entrance U. S. Base Hospital; great for stores, stands, etc.; easy terms. No. 11749, J. STERLING DRAKE, 29 Broadway.

FOR RENT.

MODERN cottages from $47.50 up; all improvements; fine neighborhood; at Clifton; 40 minutes from the Battery. TALBOT ROOT, 52 Broadway, N. Y. City.

NEW JERSEY REAL ESTATE FOR SALE.

FIVE ACRES good Potato, Vegetable, Fruit and Poultry land; only $20 per acre; terms to suit the buyer. W. H. SPANGLER, Barnegat, N. J.

NEW YORK REAL ESTATE FOR SALE.

HELP FEED THE ALLIES
20 Acre Fruit and Berry Farm; 800 cherry trees; 200 apples; 400 pears; 50 plums; 10 quinces; few peaches; 1½ acres in black raspberries, ⅛ in red raspberries, 1½ in strawberries, ¼ grapes, 2 oats, 4 corn, 1 potatoes, ¼ asparagus, 8 hay; 2 pasture, 4 woodland and timber; 7 room residence, water pumped in house, running water in cattle yard; nice new garage and poultry house and large barn; price for quick sale, $5,500; $1,500 can remain on mtg.; clear title guaranteed; 2½ miles from city of Hudson and Greendale, N. Y. LLOYD M. HALLENBECK, Greendale-on-Hudson, N. Y.

FOR SALE OR RENT—SUMMER OR ALL YEAR HOME, 10 rooms, 2 acres, barn, complete repair, ¼ mile from large village, State road, grand view. $2500. Box 82, Chatham, N. Y.

BIG BARGAIN—283 acres, 2,850 fruit trees, splendid house, tenant house, modern barns, silo, close station, excellent section Dutchess County; $14,000. THEW, Arthursburg, N. Y.

REAL ESTATE—CONNECTICUT.

HIGH, ROUGH, RUGGED, WOODED
12 to 15 acres of land, commanding a grand view; isolated, secluded, extremely beautiful; like being miles in the woods; plenty of fine garden ground, yet only 5 minutes from trolley; near town, schools and neighbors; for summer camp, bungalow colony or all year home site; a building site out of sight of everybody, but commanding sight of country for miles and glimpse of Sound, price $4,500, on easy terms; ask for farm list.
Lawrence Agency, South Norwalk, Conn.

FOR RENT.

CONN. RIVER—Furnished cottages, farm, Laurel, first station south of Middletown; $20-$40 per month. F. E. ALFORD, R. No. 2, Middletown, Conn.

REAL ESTATE—MASSACHUSETTS.

HEART OF THE BERKSHIRES.
For Sale, B. & A. R. R., 3 miles Pittsfield, 1,500 elevation, telephone, electric light, town water; available; 5 minutes walk to village, post office, churches; good view, near lake, 8 room story and a half, newly painted, small barn, 50 fruit, 3 acres, keep cow, horse, raise berries; $1,000 an acre; $2,250 cash. F. O. Box 234 Hinsdale, Mass.

REAL ESTATE—NEW ENGLAND.

Beautiful Estates and Farms in the Berkshires; also Farms in five States; send for catalogues. D. B. CORNELL CO., Great Barrington, Mass.

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Forced To Let Go
every unsold House, Bungalow, Lot, Plot and Farm, as well as the Casino and the Bathing Pavilion at the Final
Absolute Auction Sale
Brightwaters
JUST THIS SIDE OF BAY SHORE, L. I.
War conditions and other circumstances compel the owners to throw more than a million dollars worth of property on the market on Saturday, August 3d,
and succeeding days until sold.
The sale will be held at 10:30 A. M. on the premises
Maps, etc., on request.
Anticipate Sacrificing
600 Bungalow Plots
82 One Acre Farms
900 Building Lots
6 Cottages
5 Bungalows
28 Acre Farm, with New Buildings
1 Dwelling, with Acre Plot
Public Garage
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Bathing Pavilion, etc.
Building Material Yard with Railroad Siding
For a mere fraction of their real value
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Executive Offices
31 Nassau Street
Telephone Cortlandt 744
or T. B. Ackerson Co.
1 West 34th St., N. Y.

Must Be Sold at
ABSOLUTE AUCTION SALE
TO THE HIGHEST BIDDER, REGARDLESS OF PRICE.
75 Belle Harbor Lots
Between Atlantic Ocean and Jamaica Bay.
Located on
Washington, Newport, Bayside and Montauk Avos. and Adjoining Streets,
ON
NEXT SATURDAY
at 2:30 P. M., on Premises, Rain or Shine, Under Large Tent.
50% May Remain at 5½% for 1, 2 or 3 Years.
Send for Maps
31 Nassau St., N. Y. City.
Joseph P. Day Auctioneer
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Under New Management—First-Class Service Guaranteed
172 FIFTH AVE.
Corner 22d Street. Opp. Flatiron Bldg.
Best Location in N. Y. City.
TWO FINE LIGHT LOFTS
1st Floor Rear and Top Floor.
Building Thoroughly Modernized. No Accommodation for Manufacturing Machinery. Terms Moderate.
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L. J. LEVY, Prest. 35 Nassau Street. Phone Cort. 1100.
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$205,000 Invested Now
In a modern Park Ave. Corner Building
Will Yield $45,000 Net Yearly
OR
By allowing 5% on that amount and applying balance of income to retiring original investment it
Will Pay Back in 5½ Years
The Entire Principal, $205,000, and Establish an Annuity of Over
$50,000 on No Investment Whatever
JESSIE C. BENNET,
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NEWARK, N. J.
Manufacturer's Opportunity.
20,000 SQ. FEET
One story brick Building; sprinkler, heat, power; at freight stations; flooded with light; excellent labor; immediate possession; low rent.
We build factories to suit your requirements.
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Broadway Building
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FOR RENT
POSSESSION FEBRUARY 1, 1919.
Rent $9,000 Net
Two-street frontage; high ceilings, heavy carrying capacity; splendid shipping facilities. Subway entrance in block; lease for twenty-one years offered and improvements to suit responsible tenant on percentage basis.
Mr. Tenant, if your lease is expiring next February "consider now and don't repent."
Have sub-tenant for 10,000 feet if desired.
NOTE.—A scarcity of space now exists, no new construction under way and practically none permitted, with situation becoming more acute. This building is offered at less than it rented for twenty years ago.
Chas. F. Noyes Co.,
Specialists in Rental of Business Properties,
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CORNER Office, 12 windows, overlooking Bryant Park. 110 West 40th, Room 1202.
OFFICES, $25 to $50; 30-story building. 110 West 40th, Room 1203.

WAREHOUSES TO LET.
Several below 14th st.; all sizes.
DUROSS COMPANY, 186 Broadway.

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HESS Business Property