

Real Estate for Sale—Long Island.

ELMHURST ISLAND, THE CENTRE OF GREATER NEW YORK

ELMHURST. Sweeps of shaded streets, lined by alternate rows of elms and graceful maples; scores of new-built houses, of modern design and beauty, and here and there a relic of the past, some fine old mansion of Colonial days, dignified and serene among its encompassing evergreens and oaks—such is the town of Elmhurst, the geographical centre of the Greater New York. Macadamized streets and well-built sidewalks, water, steam heat and all modern improvements, side by side with vestiges of the past as old wells by the roadside, under green-tiled eaves, and moss-covered buckets hanging within the moss-grown stones.

Early bounded within the scope of a few centuries. The place was first settled by a colony of Englishmen, as early as 1653, while the rest of the neighborhood was still in the hands of the Hollanders, who had settled their "New Netherlands," as they lovingly called the province, and who still administered its government. It was old Peter Stuyvesant, he of the dusty temper and the wooden leg, that Washington Irving made so famous, who, as Governor, gave formal permission to the English to establish their settlement, which was first called Middleburgh. And never was there a more remarkable prophecy of the future than was the naming of that early group of homes, for 250 years later, it was to become a "Middleburgh" in very truth, the very geographical middle of the Greater New York. Prosperity came, for the soil was rich and the perseverance of the settlers extracted bountiful harvests. But, in spite of the permission of the old Governor, the Dutch settlers on the island looked at the English askance, while the Hollanders, because openly hostile. Sudden dangers arose, and the settlers fled to Stamford, on the further side of the Sound. Returning, in 1683, they again took full possession, and this time gave to the settlement the name of Elmhurst. In remembrance of the ancient Hastings in Sussex, from which a number of them had originally come. Dutch and Indians alike left them, this time, unmolested, and when New Netherlands became the province of New York the little place was again a "Middleburgh."

This old-time history of the present Elmhurst is not only of picturesque interest, but has been, and still is, of distinct advantage, for it serves to give an atmosphere of permanence and stability to the place, and, in respect akin to that which a man feels who can boast of grandmothers. The churches of the place are also old, for it was 150 years ago that the present Episcopal church, one of the oldest in the State, was erected. In the erection of the chapel of St. James, while the Dutch Reformed Church dates back its foundation previous to the Revolution, and there is also a Presbyterian church that is fully a century and a quarter old. The Episcopal Church, the first mentioned, is justly proud of having had as its rector the famous Bishop Samuel Seabury, the first Bishop of the American Church. The Methodist church erected fifty years ago, and is a shining and growing body, while the church of the German Evangelical organization is also prosperous. Not only is Elmhurst fortunate in its churches, but in its schools as well, this being a vital consideration in a suburban town. The Union Free School is one of the best schools on Long Island, and, in fact, is known as one of the foremost high schools in the State, while the primary school of Corona, on the edge of the city, is also of a high order. The school district of Elmhurst extends to Jamaica, where there is a normal school of fine reputation. It is also planned to erect, within a year, a new school, of ample accommodations, in the very centre of the present portion of the town. The children of all ages are thoroughly provided for.

This newer Elmhurst is practically the creation of the energy and keen practical insight of Mr. Cord Meyer, who for many years has been one of the leaders in the development of Long Island. Four years ago, through the corporation of Cord Meyer & Co., he purchased an immense tract of land just north of and adjoining the old settlement known as Newtown. The rapidly growing town, which the tract has been laid out, streets graded and homes

built has been wonderful. Gas has been introduced, water mains laid and a water company formed that has an unfailing supply of the purest water to be found anywhere in the vicinity of New York. So fine, indeed, is the water, that expert chemists have, upon analysis, declared it to be absolutely pure. The company promptly set about the erection of more than a hundred modern dwellings for sale to the new comers, whom they felt sure would promptly come in, and their success thus far has well justified their confidence. The houses have been built upon scientific principles, and with every regard for convenience, while, in addition, no pains have been spared to make each home a structure of artistic beauty. And, too, every house is of a different design from its neighbor; there are no two in the town that are alike, and this

vestment is a very small one, the buyer not being required to pay down more than from \$200 to \$400, while the remainder is so distributed over a term of years as to require nothing more than the monthly payment of such a sum as is needed for the rent of an ordinary city flat. Take, for example, a house and lot whose price is, say, \$3,700. Three hundred dollars may be paid when the property is bought, and the balance left on bond and mortgage. One of these mortgages—the first—draws interest at 6 per cent per annum, and may remain as long as the buyer desires, or may be paid off by him at any time he wishes. This is especially important, as it enables him when the inevitable rise in the value of the property has made it possible for him to borrow the sum at 4 1/2 or 4 per cent to do so, and with this money pay off the mortgage at the higher rate

taxes, insurance and water rate additional, the purchaser would pay in all but about \$35 per month. It seems almost incredible that a splendid home can, after a few years of such payment, be secured. "The home," said Robert G. Ingersoll in his most recent address, "is the unit of the nation. The more homes the better the foundation of the nation and the more secure." It should be observed that a considerable proportion of the charges is but temporary, for when the instalments on the second mortgage have reached the amount of that claim it becomes a permanent loan, and the subsequent payments are applied directly to the reduction of the first and interest-bearing mortgage. Reference has been made to the inevitable rise in the value of the property, and this, indeed, is a principal point to be considered by one who contemplates purchasing at Elmhurst. There is every reason to believe that this town, which is but the same distance from the City Hall of New York as is One Hundred and Twentieth street, and which is the very centre of the Greater New York of the future, leaving out of the reckoning the practically detached appendage of Staten Island, has before it a great future in a rise of the prices of real estate. New York has grown steadily and with a marvellous enhancement of property values. No city in the history of the world can show such decades of long-continued and steady advancements in prices. What were the farms of a few years ago to sell by the square foot at prices greater than in either London or Paris. And this rise in values is certain to continue. It has never been checked, nor can it be checked. Growth and expansion and the stretching forth of an ever-increasing population into all the sections round about the city will never cease. Suburbs have been swallowed up by the monster city, and square miles of farm lands have been densely covered with a most desirable residential suburb. The classical antiquity has been sown broadcast, but that, instead of the faded glants, myriads of dwelling places started forth into being. Chelsea and Greenwich were charming, and the old suburbs of the past, as Elmhurst is charmingly situated, are present, and property in the East of the future is certain to be as valuable as is property in the Greenwich and Chelsea of to-day.

That Elmhurst is at the highest point of land on the Flushing division of the Long Island Railroad, with the land sloping in picturesque irregular swells toward the water on both the north and west, adds not only to its attractiveness of location, but very materially, to its healthfulness as well, for the best possible drainage, through the sandy and gravelly soil, is well assured. To the southward, and extending for miles in length, are Nassau Heights, showing masses of sombre trees, with here and there homes and farm land alternating.

Elmhurst may be reached in a side of forty minutes from City Hall Park, and is therefore as accessible than most of Harlem, while the advantages that it offers are as the Harlem flat dweller contemplates, but in dreams. The monthly commutation rate from New York is but 12 cents a day for the round trip, including the "River Ferry" The division of the Long Island road that passes through the town is double-tracked and well ballasted, and upward of forty trains stop there every day. There is thus a train service that is practically continuous, while in addition there is a fine system of trolley connections.

A glamour of Colonial days attaches to the history of the place, ancient for America, where everything is necessary to add a striking element of attractiveness to the streets. Each house stands upon a fifty-foot plot, that is, the size of two city lots, and each has therefore a comfortable piece of land about it, in addition to the broad street in front. The interior arrangement of the homes is beyond praise, so thoroughly has every detail of convenience and comfort been attended to. Not only is the town handsome at present, but it is bound to continue so, for the streets that are not already macadamized will be so within a few weeks, as the work is now in progress, but far more important than this is the fact that the residence sections can never be disfigured by the building of unsightly places of business between and among the homes. Carefully drawn provisions in all the deeds guarantee the reservation of the residence streets for private dwellings only, and the entire property is thus effectively guarded against industrial and consequent diminution of value. And on this point

and thus save himself the difference between the two rates. But the 6 per cent rate is itself neither high nor burdensome. The second mortgage also bears interest at 6 per cent. It is a deferred payment of purchase money, and the only thing that the company demands is that it be paid regularly in monthly instalments, just as a tenant would pay a monthly rent; but with the enormous difference that, while a tenant receives nothing but the bare occupancy, the Elmhurst purchaser is month by month approaching the freehold ownership of his own hearth and home, which thus steadily approaches nearer to being his own, and the lumbered possession. From the first payment of a few hundred dollars, the title is in his name, and that the title is perfect is guaranteed to him, without charge, by the German-American Title Insurance Company, of this city. With this monthly instalment and the interest on the mortgage, and with

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But while Elmhurst property is bound to increase greatly in value, and is thus a most desirable investment, even from the monetary standpoint alone, it has an additional value of far-reaching importance, in the fact that its residence and home-like character can never be destroyed. Within three miles of Elmhurst is the magnificent suburb of Forest Park, of the same distance from the City Hall of New York as is One Hundred and Twentieth street, and which is the very centre of the Greater New York of the future, leaving out of the reckoning the practically detached appendage of Staten Island, has before it a great future in a rise of the prices of real estate. New York has grown steadily and with a marvellous enhancement of property values. No city in the history of the world can show such decades of long-continued and steady advancements in prices. What were the farms of a few years ago to sell by the square foot at prices greater than in either London or Paris. And this rise in values is certain to continue. It has never been checked, nor can it be checked. Growth and expansion and the stretching forth of an ever-increasing population into all the sections round about the city will never cease. Suburbs have been swallowed up by the monster city, and square miles of farm lands have been densely covered with a most desirable residential suburb. The classical antiquity has been sown broadcast, but that, instead of the faded glants, myriads of dwelling places started forth into being. Chelsea and Greenwich were charming, and the old suburbs of the past, as Elmhurst is charmingly situated, are present, and property in the East of the future is certain to be as valuable as is property in the Greenwich and Chelsea of to-day.

even as it is the time that is required to get from Elmhurst to the present business section of New York and Brooklyn is very small. A trolley ride of thirty-five minutes takes one to the Brooklyn City Hall. It is twenty-five minutes' trolley ride to Long Island City, but only half that time by rail. To the very heart of the Broadway theatre district in New York it is but half an hour's ride. The present low price of property in Elmhurst is such as would render attractive towns with poor railroad facilities and comprised of houses without modern conveniences and where the servant problem is a serious one, and where, on account of isolation from the city, too much more, therefore, should Elmhurst property be desirable, where the travelling facilities are of the best, where the homes are models of beauty and convenience, and where servants are glad to live, as any portion of New York or Brooklyn will be so quickly and cheaply reached. It is also worth while remembering that the town is connected by trolley with the Ninety-second street ferry to New York. And it is especially worthy of remark because that a woman may go from Elmhurst to the shopping district of New York with as slight an expense as from the residence sections of Brooklyn itself, as there is a direct trolley fare from the Thirty-fourth street ferry across a three-cent ferry ride; or, from Elmhurst, a single five-cent fare will, by a system of transfer, take a passenger to the Grand, Houston, Roosevelt or Twenty-third street ferries. It is a point to which Elmhurst is superior to many suburban towns in its fire service. The streets of the town are provided with fire hydrants, and the fire service from nearby is available; but, in addition to this, the real estate owners of Elmhurst, through a company, to which Cord Meyer & Co. have presented a commodious engine house. From no point in the tract is there a view of equal or of a manufacturing plant, or of a factory, or of a mill, and every effort to keep the place of a most attractive appearance, and as one important means to this end young elms have been planted on both sides of the streets, to perpetuate the charm of the town's name.

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Real Estate.

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Real Estate for Sale—Country.

Daily and Sunday, 15c. per line.

Elmhurst, L. I. Centre of Greater New York.

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5 Acres for \$100.

This property is located high and dry, free from any swamp land; it is found otherwise after investigation. It is situated on the edge of the city, and is within about one mile of Central Park, on Long Island, and will be sold on terms of \$100. Streets macadamized, curbed and flagged. Cheap houses for sale at North Elmhurst, Long Island, and at other places. Address J. H. MOFFITT, 59 Liberty St., N. Y.

WATER FRONT on Flushing Bay, Corona, Long Island, 1800 ft. long, 100 ft. wide, 27 Pearl St., Brooklyn.

Real Estate for Sale—New Jersey.

FINE HOME AND LIVING, including milk route 125 quarts daily, 40 acres choice land; 10 rooms; fine outbuildings; wind mill (new); 10 minutes to town; 14 acres, 3000 stock; 3 horses, wagons, tools, etc.; price for real estate and everything \$4,500; \$2,500 cash; the balance on 12 months. For further particulars, apply to J. H. MOFFITT, Bank Building, Vineland, N. J.

FOR SALE or to let, furnished—Beautiful country residence; one hour from city; home, furnished, 16 rooms; wide piazzas; modern improvements; perfect order; stable, carriage houses; large house; seven acres of land and glassless place in every particular, well rent by the month; will house family, poultry, tools, etc.; fruit of all kinds in abundance. Particulars, address C. C. CAMPBELL, Metuchen, N. J.

Real Estate for Sale—New Jersey.

FOR SALE OR RENT—Fine 2 1/2-story residence on Norman St., East Orange, has seven rooms, all improvements; steam heat, gas, water, will house family, poultry, tools, etc.; fruit of all kinds in abundance. Particulars, address H. H. DOWD, 130 Day St., Orange, N. J.

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Real Estate for Sale—Country.

FOR SALE OR RENT—Bargain; to close an estate; 14-acre home; large grounds and stable; 15-acre spot in a country; at Southfield, near the Hudson and Catskills; \$250 year possession at once. Particulars, write, BUTZEL, 328 Chambers St., N. Y.

FOR SALE—5-room cottage; 1/2 acre, fruit, etc.; near depot; price, \$900. HALL, Park Ridge, N. J.

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HOME BUILDERS.

CALL AND EXAMINE MY PLANS and designs FREE or send for my handsome large 98-PAGE BOOK OF ARCHITECTURAL PLANS, with full descriptions, prices, etc., of houses I have actually erected. MAIL FREE TO ANY ONE FOR 10 CENTS POSTAGE.

STANLEY A. DENNIS.

ARCHITECT, 150 NASSAU ST., N. Y. CITY.

MONEY TO LOAN

TO BUILD HOUSES OR PAY OFF MORTGAGES THE BIRKBECK CO., 1 COOPER UNION, NEW YORK CITY.

RENT PAYS FOR HOME.

Buy or build anywhere; both house and lot; competitively priced; returned down. Call or write, NEW YORK INVESTMENT SOCIETY, 15 Nassau St., New York.

IF YOU OWN A LOT

We will furnish money, plans, etc., and build houses, or you can build on your own lot. URBAN TRUST BLDG CO., 150 Nassau St., N. Y.

Real Estate Co Let—Country.

Daily and Sunday, 15c. per line.

FOR RENT—Furnished and unfurnished houses, with the river views and high ground; also about every other kind of property. J. H. MOFFITT, 59 Liberty St., N. Y.

MIDDLETOWN, N. Y.—Furnished house to rent or sell; modern improvements; 10 rooms; sanitary plumbing; all new; water in the house; electric lighting; all modern; and fruit; garden; stable; \$100 per season. T. N. LITTLE, owner.

MONTAIGNE—To rent, reasonable, season or year; fully furnished house; all modern improvements; on Montaigne ave.; stable. OWNER, Post Office Box 122, Montclair.

Real Estate Co Let—Staten Island.

Daily and Sunday, 15c. per line.

House, 14 rooms, all imp'd, the view..... \$300

House, 9 rooms, all imp'd, near station..... 425

House, 12 rooms, all imp'd, Pro. Park..... 300

House, 12 rooms, all imp'd, Pro. Park..... 400

House, 10 rooms, all imp'd, Pro. Park..... 425

House, 10 rooms, at Livingston, all imp'd..... 720

Real Estate for Sale—New Jersey.

FOR SALE OR RENT—Six-room house, near depot; fruit, shade; 28 trains; J. C. DEMAREST, Etta, N. J.

THERE'S the beginning of a small fortune in a 5-acre garden farm in southern New Jersey, near the railroad station, 4 1/2 miles from Atlantic City, Philadelphia and adjacent markets. High, healthy land, free from rocks or stony soil, and with a fine view of the ocean. No children or fever. Deed free. Immediate possession. This guaranteed. This is the 10th year's crop. For further particulars, apply to D. L. HALEY, 13 Chambers St., or 211 South 10th St., Philadelphia.

14-ROOM HOUSE (Woodside, Newark); steam heat and all improvements; stable, fruit, large lot; five minutes from two railroad stations; will rent at \$15 per month or sell on easy terms; price low. Address W. H. DRAKE, 98 Clinton St., Newark, N. J.

40-ACRE fruit and dairy farm; 15 cows; with milk route; J. WANSER, Vineland, N. J.

\$2,500—CASH \$200, balance easy rent; beautiful new 2-story house; 8 rooms; 3 bathrooms; improvements; 12 minutes from Hoboken ferry; OWNER'S HUDSON CITY IMPROVEMENT CO., B. T. HANCOCK, Secretary, 445 Central Ave., Jersey City.

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