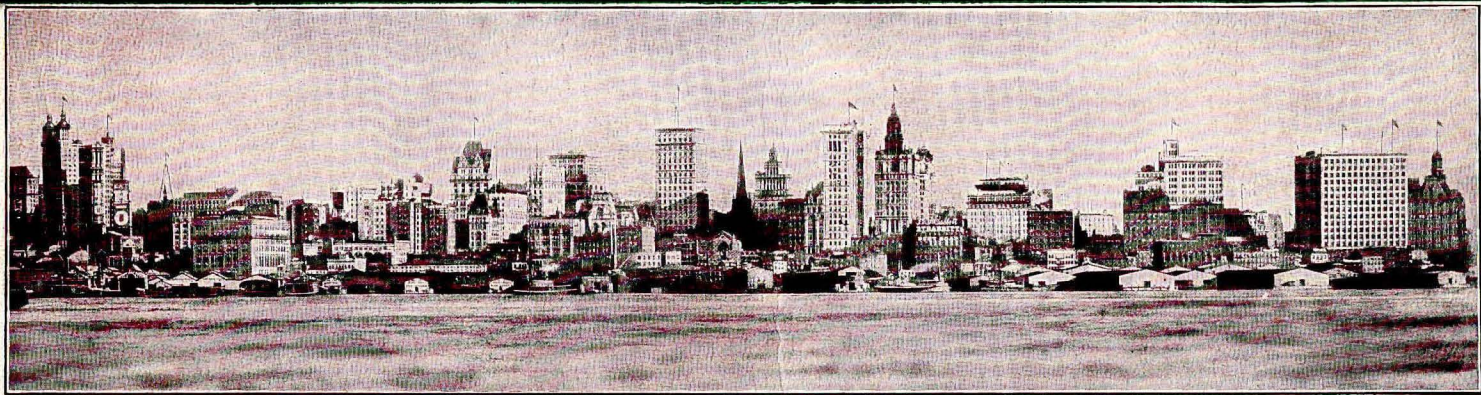


# Where to Live



# W H E R E T O L I V E

BY

HENRY P. PHELPS

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“Indeed, what more can be desired? A little garden to walk, and immensity to reflect upon. At his feet something to cultivate and gather; above his head something to study and meditate upon; a few flowers on the earth, and all the stars in the sky.”

— *Victor Hugo.*

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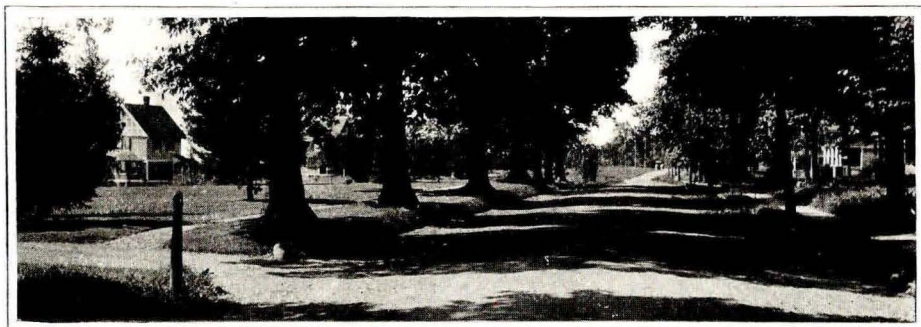
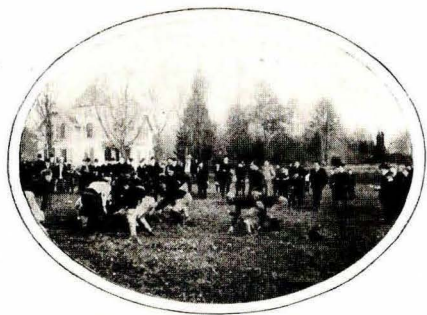
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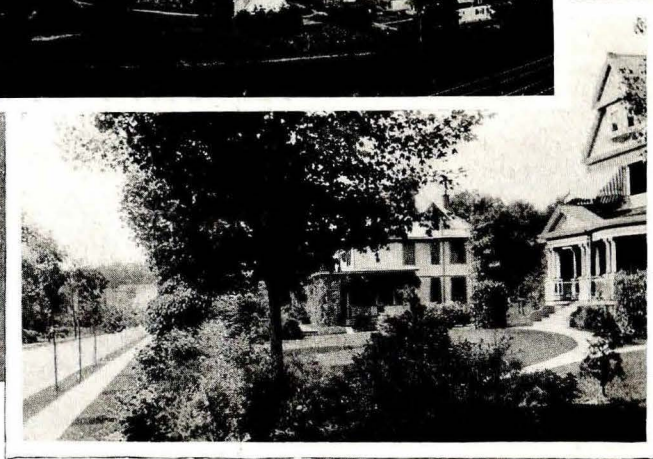
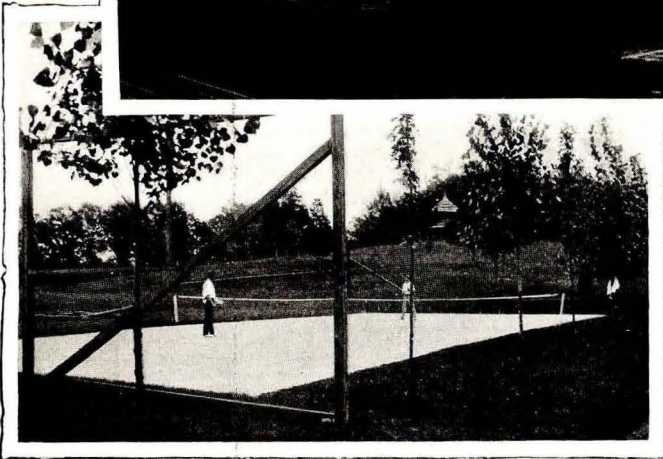
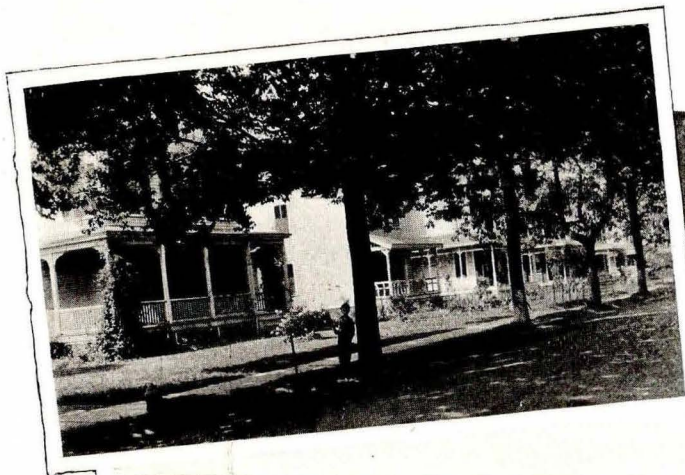
**I**N the first edition of this publication considerable space was given to depicting some of the hindrances to "keeping house" comfortably, on a moderate income, in the city of New York—

The imperative limitations of space;  
The lack of playgrounds, school facilities and accommodations generally for children;  
The iron rule of the janitor;  
The everlasting flights of stairs;  
The unceasing and ever wearing turmoil of the streets;  
The endless rides to Harlem, usually suspended from a strap.  
The always annoying and frequently dangerous jamming and crushing at the Brooklyn bridge, etc., etc.

But a repetition seems unnecessary—all argument superfluous. Everyone who has tried housekeeping in New York knows all about it.

"Behold, we show you a more excellent way."





# A Home of Your Own

**T**HE concert room was crowded, for the gifted prima donna was in the full tide of her great popularity. You were there, and you remember when she sang that grand aria from "Lucia," how we shouted and waved our handkerchiefs; and when she gave the "Jewel Song" from "Faust," how we went wild with delight, and showered upon her bouquets and adulation.

**The Song  
that  
Reached  
the Heart**

And you remember, too, when, at last, in response to a thundering encore, she came to the footlights, and once more lifting up her marvelous voice, discarding entirely the language and methods of grand opera and of foreign music, she sang:

"Mid pleasures and palaces  
Though we may roam,  
Be it ever so humble,  
There's no place like Home."

There was no shouting then. The moment of tumult had passed. The homage which expressed itself in noise had ceased. Even the flowers we laid at her feet could not say all we felt, and then and there, amid the silence broken only by the old familiar strain, we rendered, one and all, the tribute of our tears. The triumph was complete; but it was not hers alone. The years go by; her name may have passed from memory; we even question which of the great artists it was that so moved us; but

"Though we may forget the singer,  
We do not forget the song."

There are airs as sweet as the old Sicilian melody which John Howard Payne, strolling one morning through a town

in southern Italy, first heard from the lips of a peasant girl, and, asking her to repeat it, jotted down the notes, as near as his limited knowledge of music would admit. There are verses quite as flowing as the words to which the tune was afterward wedded, and that are afloat on the sea of forgetfulness which has swept over the great London success of the season of 1823, and washed into oblivion the opera of "Clara; the Maid of Milan." But that one refrain has been sung at the same hour by the humblest peasantry in Europe, and in her stateliest palaces. Religion has pressed, in paraphrase, both words and music into her solemn service. It is the sweetest lullaby the mother sings. Children learn it next to

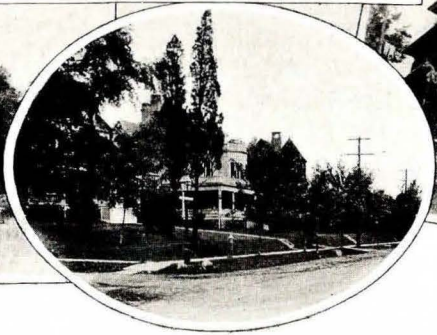
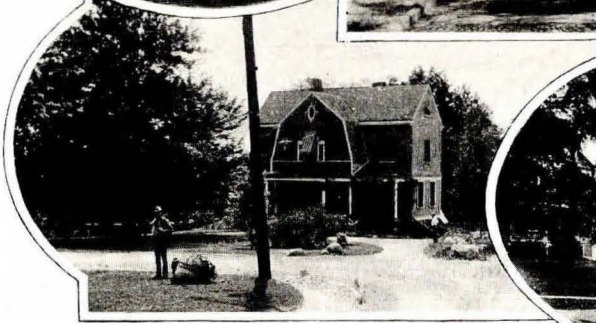
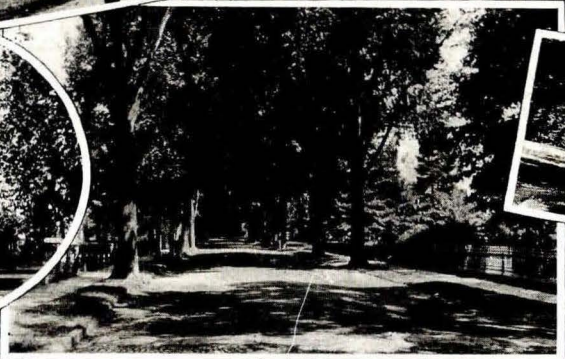
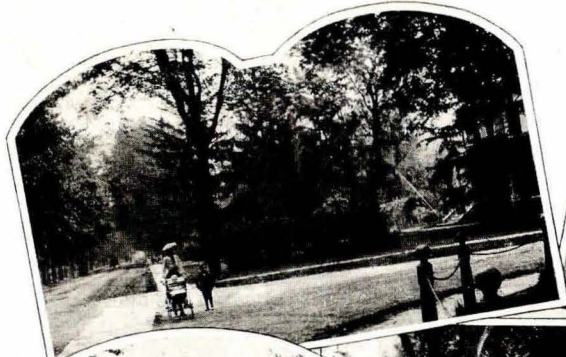
"Now I lay me down to sleep."

It is the national anthem in the Woman's Kingdom.

And this simply because the words and music happily combine to express a sentiment so tender, so true and so universal as to confer upon the little song the gift of immortality.

The Home instinct is strong in most men, and in all women. It is not confined to human beings. The lower animals have it; birds come hundreds of miles to find their last year's rosebush; the shad spawned in the Hudson never makes the mistake of going up the Delaware to rear her family; the horse in the hour of peril will not be driven from its stall, even by the terrors of a conflagration.

A Home! A Real Home! Is there anything more to be desired this side the Celestial city? Not a mere make-



shift—a place to “stay” from month to month. A Real Home means associations and memories, some sad, some glad, many tender, and all dear. But associations will not cling or gather when what is your hearth-stone this year may be obliterated next May; or the room in which your children romped two years ago is now used for a vastly different purpose.

It is the object of this publication to demonstrate that such a Home is in the immediate reach of thousands who will read these lines, and who to-day

**A Real Home in Immediate Reach** Are existing in flats, when you should be living in Houses; Toiling up stuffy stairs, when you should be walking in your own Garden;

Crowded, and jostled, and trodden upon, when you and your little ones should have breathing space and elbow room, and a bit of God’s green country—

A Home for which landlords and the first of May have no terrors;

A Home which it will be a constant delight to improve and beautify;

A Home which, come what may, is yours in sickness or health; a shelter, a refuge, a castle;

A Home for which your wife will bless you all her days; and which your children will remember, as *you* remember, the spot where you were born.

First, as to Location: Owing to conditions not necessary to detail, any plan for a Home which contemplates a detached house for one family, with land worth mentioning, is not feasible in the city of New York, except possibly in some of its distant, not to say unexplored, outskirts. For the past two years or more not one such private dwelling has been built on the island of Man-

**Not in New York City**

hattan, except for the very rich, and even they are complaining that in order to have sufficient sunlight in their rooms, the outlay is almost prohibitive.

But, as many thousands are happily aware, it is not necessary to live in New York in order to do business there. In fact, to have a good paying vocation in the great metropolis—to feel that you are in touch with and part of its abundant prosperity—and to have a Home in the near-by country, is pretty near the ideal condition of earthly existence—

Provided the Right Living Place is Chosen.

But there are Suburbs—and suburbs. And it must be admitted that for a city of four million inhabitants, the choice of the right location in the immediate neighborhood of New York is remarkably limited.

Some suburban towns are too high-priced for most people; some flat and uninteresting; others, for an all-year residence, too near the ocean; others not easily accessible, etc., etc.

**A Difference in Suburbs**

But there is one section, wide in extent, varied in surface, easily and cheaply reached, which may well be called

“ \* \* \* the Unobjectionable Country,”

—that is, the portion of Northern New Jersey traversed by the various divisions of the Erie Railroad.

Here, in pleasant and desirable neighborhoods, and not costing too much, Homes

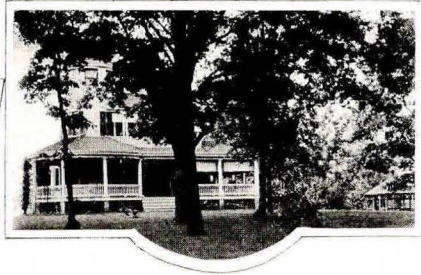
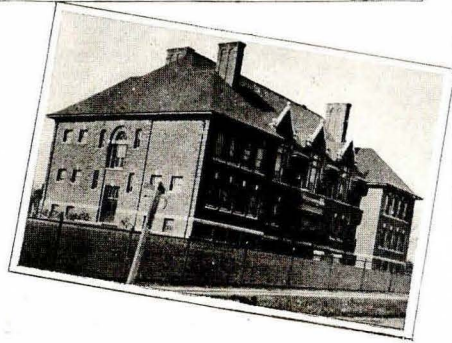
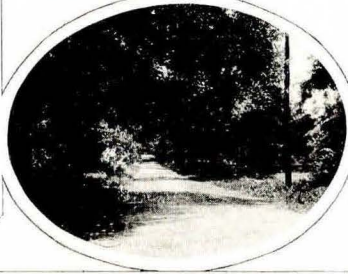
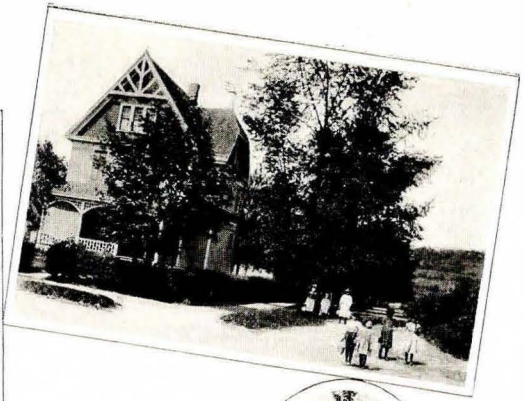
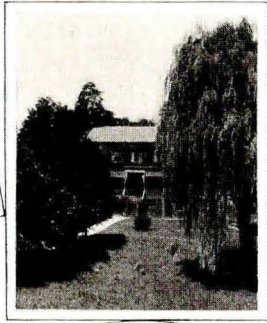
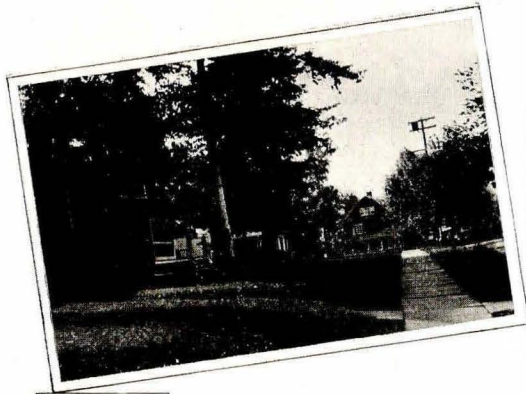
May be rented,

Can be bought,

Will be built to order.

The choice within a thirty-mile limit includes every condition from the country in a state of nature, to villages equipped with all improvements. The greater portion of





this territory is undulating, ridgy, woodsy, diversified with valley, hill and mountain;

**Northern  
New Jersey  
Best of  
All**

Out of the salt air so trying to delicate throats and lungs;

In many places—not all—as free from mosquitoes as any part of the United States;

Fruit is raised in abundance;

Gardens are productive;

You can keep chickens, or a dog;

The water is good;

The air is pure;

The scenery delightful.

Social conditions are everything that can be desired. Literary societies, clubs for men and women, golf links, skating parks, athletic associations abound. There are public libraries; churches are many. The public schools are uniformly good, and not over-crowded. Many private schools are maintained. No feature need here be lacking to make Home what Home should be—a Home to enjoy more and more as the days go by—the Home of which the Poets sing—the Home which becomes not only a part, but the best part, of your very life.

“But you lose so much time every day!”

Much less than you imagine. In fact, to any one to whom the daily paper is a necessity, no time is lost, at all. You have always a comfortable seat, good light, and by the time you have finished either your morning or evening paper you have reached your destination—no hanging to car straps; no perplexing debate between your fatigue and your courtesy—your rights as an American citizen and your gallantry as an American gentleman—no crowding; sociability in the smoker if you prefer it to the newspaper, with whist or euchre thrown in.

“Then, there is the Ferry!”

True; and to every one appreciating a wholesome breath of uncontaminated ozone, the short trip across the Hudson from Chambers Street or 23d Street, especially in one of the new boats put on the route this season, is an asset of undisputed value—always interesting, often attended with the most beautiful atmospheric effects, the ferry ride should certainly not be forgotten among the attractions of a Home on The Erie.

“But the delays from fog and ice!”

Not half as frequent or annoying as break-downs on the Elevated, or blockades on surface roads. In short, transit on The Erie is the easiest and pleasanter way of getting to and from business in the metropolis that is yet available. Every day approximately 25,000 commuters take advantage of it—quite an item of business even for a great railroad like The Erie; so much of one that it is the avowed policy of the management to encourage and develop its suburban traffic by making the service as attractive in every way as possible.

The “flat” monthly commutation rate has been reduced on an average to about three-fourths of a cent per mile.

The total number of strictly suburban trains has been increased to about 120 each way.

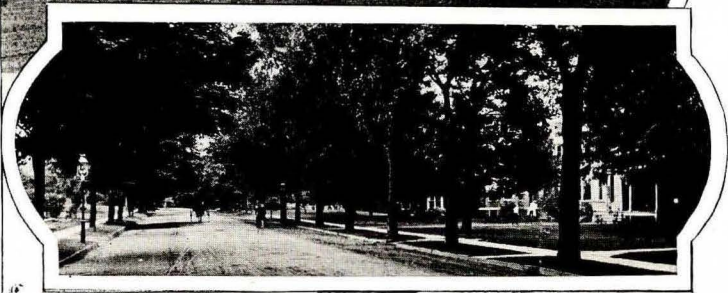
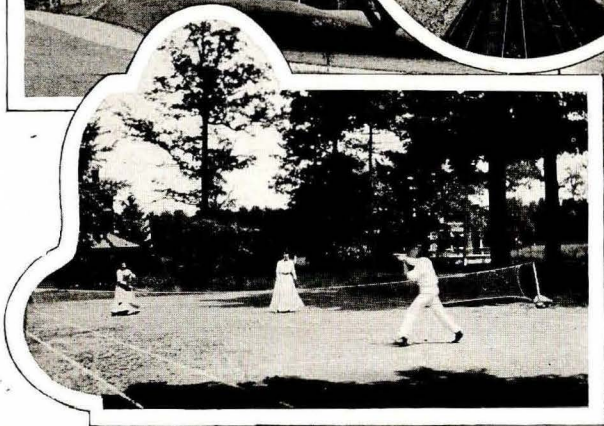
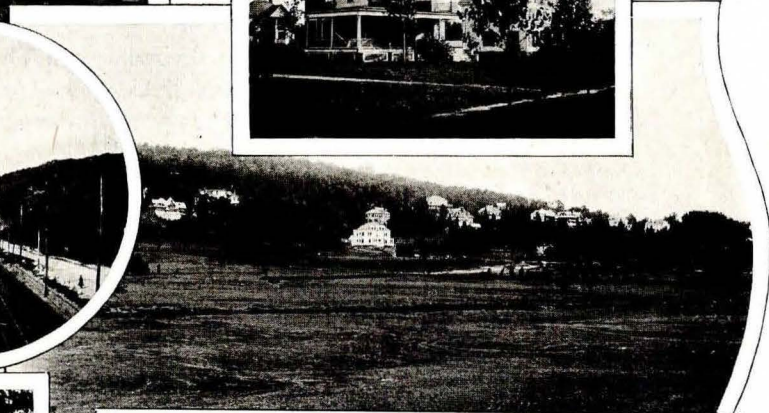
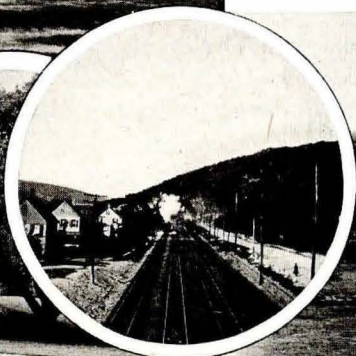
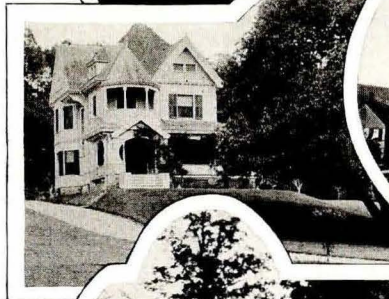
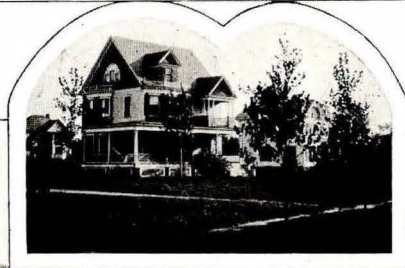
Many of these trains run on a regular schedule of over 40 miles an hour.

The improved system of block signals, supplemented by telephone communication between stations, reduces the possibility of accidents to the minimum.

The main line has been four-tracked to Suffern.

The cars are clean and comfortable, and there are seats for all.

Three new double-decked ferryboats, embodying everything that is best in modern marine construction, and each



having *seating* accommodations for 800 passengers, go in service this season.

A cheap but excellent cab and hansom service is available from the Jersey City side.

Other improvements are being carried out as fast as possible. New stations are going up—tracks are being straightened, grade crossings abolished.

Whoever locates on The Erie to-day may do so with the assurance that favorable as he finds conditions now, they will be still better later on. The management is keenly alive to the situation. It realizes that it controls the principal avenues to the one great section contiguous to New York which for Suburban Homes is not only without objection, but in every way desirable.

It believes that this fact is as certain to be appreciated and acted upon in the near future by thousands who as yet have not given it a thought, as it is that the fact exists;

That as the metropolis becomes more and more congested the greater will be the exodus to the green fields, the lovely hillsides, the ideal home sites across the Hudson;

And that the future of Northern New Jersey is therefore as much determined already, as is that of New York itself;

To hold its present supremacy in this traffic, and increase the same;

To make the interests of the commuter its own, his comfort and convenience its special care,

Is, therefore, the logical policy of The Erie Railroad.

The best way, of course, where it is practicable, is to own your own Home. Ownership means something tangible—stability—a roof over your head, anyway—and with that positively assured, the Home once paid for, the rest, if not always easy, is reasonably certain. You can always get something to eat.

**Home  
Getting  
Made Easy**

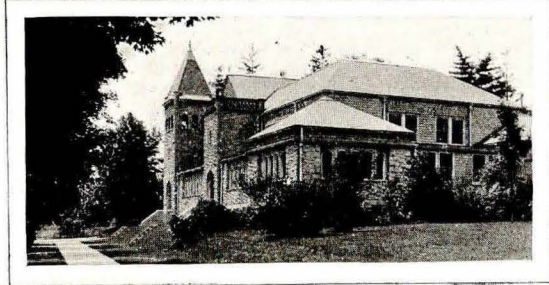
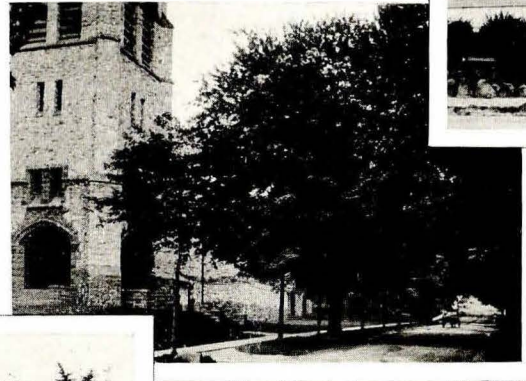
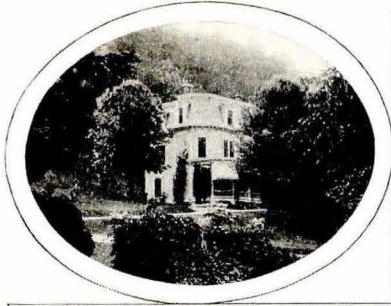
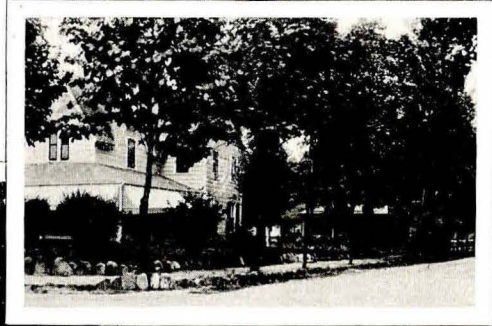
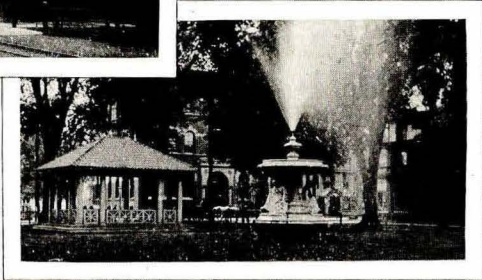
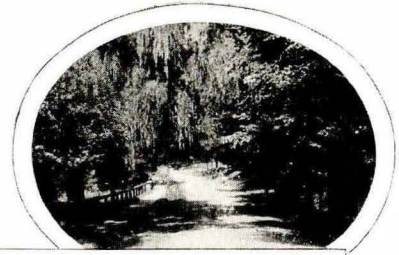
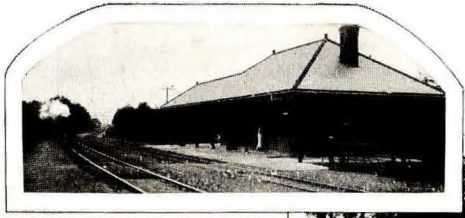
And Ownership is much easier of accomplishment than many suppose, or stop to think. For instance:

**For the  
Man with  
\$5,000** You have \$5,000, and it is in the bank drawing 3½ per cent interest—\$175 a year. The principal would not buy a square yard of ground on Manhattan island, nor the interest pay the rent for three rooms; but in Northern New Jersey, within easy commuting distance, and not too far from the station, the investment of that amount will purchase a charming Home, free and clear—detached house with all improvements—in some places, also, an acre or more of land.

But, if everybody waited till they had \$5,000 before building or buying, not one in a hundred, probably, who now occupy their own Homes, would ever have known what Ownership means.

Suppose you have only \$1,000 in cash. Reserve half that sum for contingencies; buy a lot with the other half, and with a clear title there are various land improvement companies which will advance \$2,500 or more for building after your own favorite design, and take payment in monthly installments, not much greater, if any, than rent

**For the  
Man with  
\$1,000** Or, having bought your lot, obtain money for the house from a local Building and Loan association. There are to-day in the State of New Jersey 385 active associations of this kind (net assets over \$48,000,000) some one of which will be glad to assist you in the matter. New Jersey is one of the five states which exercise state control over these associations, and as a rule they are managed with great economy and most excellent results. Payments are usually scheduled so as to cover ten years, at the end of which time after 120 monthly payments, each less than city rent for which you would have had nothing,—



Your debt is canceled, and you have your Home.\*

"But suppose something unexpected happens, and all our money is invested in a house and lot? Suppose the bread winner of the family loses his job, or is disabled, or taken away by death, before the Home is paid for?"

Well, your money has not been thrown away, as it would have been had you been paying rent in the city, all the time. If the house is economically and honestly built, and the location what it should be, there will always be at least 100

\*To show how a building and loan investment works out: Suppose you have paid \$1,000 for a lot, and you wish to borrow, say, \$3,000 to build your house.

You purchase 15 shares in a building and loan association, worth at maturity \$200 each. These shares will cost you per month \$1 each, or \$15. You borrow from the association \$3,000, at 6 per cent, giving a mortgage on house and lot, the interest being \$180 per year, or \$15 a month. You will also be obliged to pay a premium of, say, 16 cents per month per share (it varies). Your monthly payments will then be as follows:

15 shares, \$1 per month.....	\$ 15.00
Interest charge per month.....	15.00
16 cents per share premium.....	2.40
	\$ 32.40
12 monthly payments, \$32.40..... annually	388.80
10 annual payments, \$388.80.....	3,888.00
In ten years, the shares having matured, your mortgage is canceled.....	3,000.00
At a total cost of.....	\$ 888.00
Or \$88.80 per year.	
Again:	
To this yearly expenditure of.....	\$ 388.80
Add 5 per cent interest on the \$1,000 your lot cost.....	50.00
Taxes and insurance.....	50.00
Annual expenditure for house and lot.....	\$ 488.80

Which is apparently about \$40 a month you have been paying instead of rent; but you must remember that in the 120 payments made in ten years you have paid off your debt of \$3,000, which is at the rate of \$25 a month; so that of the \$40 a month, \$25 was really an investment, the actual rent for your lovely home during the ten years being only \$15 a month.

But supposing you call it \$40 a month, and what could you get in the city to compare with it for \$40? If you had been paying rent for ten years, you would have paid out \$4,800, with nothing to-day to show for it; whereas, under the plan proposed, you would have your Home!

cents to show for every dollar, and your equity in the place should sell, in most cases, for more than it has cost you.

For there is this thing to be thought of: Property values in the district we are considering do not depend on any one industry; they are not subject to the fluctuations of Wall Street—even the hardest kind of times would have only a temporary, if any, effect upon them; and just so long as New York remains New York, they will not deteriorate.

But even suppose you could not sell immediately to advantage, you could always rent at a rate netting, above taxes and insurance, more than any bank would pay on the sum invested.

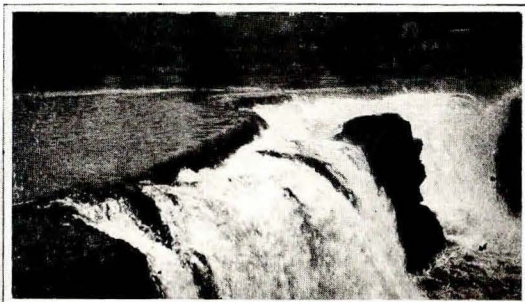
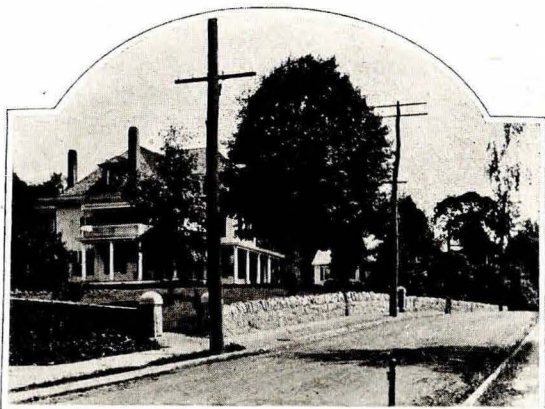
During the summer, furnished houses, if desirable, are specially good renting property in Northern New Jersey—people from the city willingly pay \$75 to \$150 a month, four to six months, for places that have not cost the owner, all told, more than \$5,000 or \$6,000. Not infrequently owners of such places desiring a "change" rent their Homes to careful tenants, and with the proceeds spend the season in visiting or pleasure seeking.

Once more: Suppose \$200 or \$300 represents all you have to start with. In many desirable localities can be found those who will, upon such payments, advance the money to build you a Home, the principal to be repaid in installments based upon the amount advanced and your ability to pay.

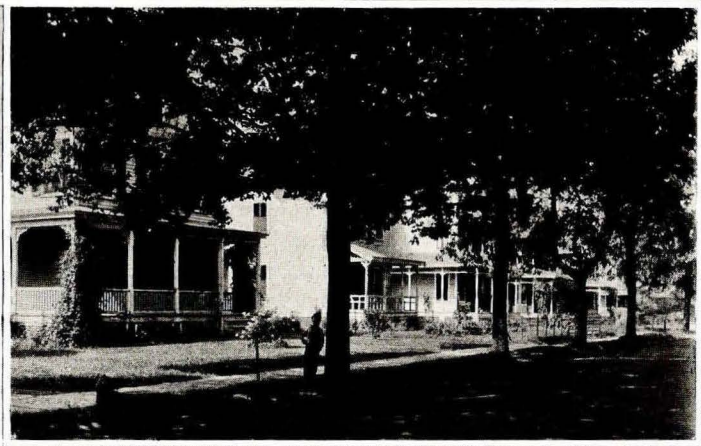
There are in some of the most desirable villages responsible land-owners who will erect for you a house after your own design, provided it is not objectionable, at a reasonable cost, preferably such as will rent for from \$25 to \$35 a month—all improvements—and lease it to you for a term of years, asking no bonus, and only a fair rental value.

**For the  
Man with  
Less than  
\$1,000**

**For the  
Man with  
No Money**



*Falls of the  
Passaic*



# On the Main Line

FOR seven miles after leaving Jersey City the four tracks of the Main Line are laid through the great salt meadows adjacent to the Hackensack River. Instead of being malarious, as some may infer from their appearance, these marshes are kept sweet and wholesome by the tides which sweep through them to and fro in every direction. At certain seasons they are flecked with marshmallow roses and other flowers, and, as far as both eye and nostril are concerned, are at all times a welcome substitute for the shanties and factories that so often form the outskirts of a city. There being no stop on the meadows, this part of the trip is made by all trains on express time.

## Rutherford

Rutherford, incorporated as a borough in 1881, is the first stop. It is on the first ridge west of the Hackensack meadows, and east of the Passaic River. From many points the views are charming. The key-note of the place is struck in the tasteful, convenient Erie station, through which a large proportion of the 10,000 inhabitants find their way every day to and from New York. The hundreds of handsome homes with well kept grounds are, in most cases, owned by

those who have paid, or are still paying, for them in monthly installments.

Twenty-five miles of streets are macadamized, and lighted with electricity. There are 15 miles of mains conveying water of excellent quality; 20 miles of sewers; 6 fire companies; 2 building and loan associations; 9 churches; 5 public schools; a free public library, and some 25 clubs, fraternal societies, etc.

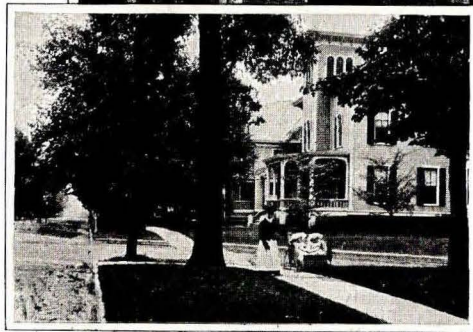
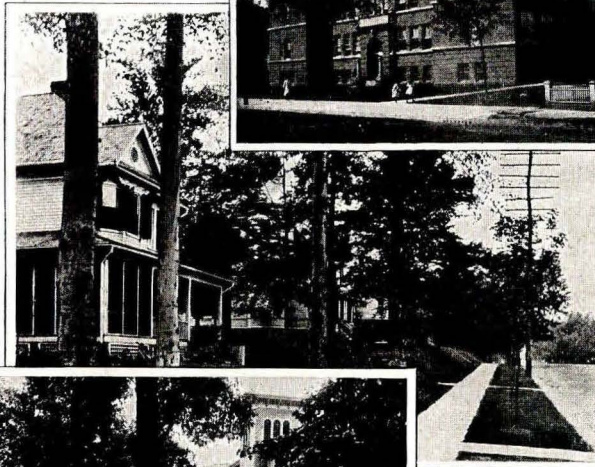
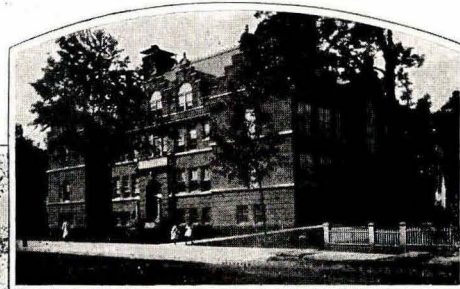
Probably, however, the one feature that appeals the strongest to the greatest number of the residents of Rutherford, and that is accountable for its remarkably steady growth, is that it is distant from the financial, the shopping and the amusement districts of New York, only thirty minutes. This can be said of but few residential quarters, even in the city itself; and it is no wonder that, meeting successfully as it does all the other requirements of suburban life, Rutherford is popular. The possibility of having your own house and lot within half an hour's ride of the business and amusement centers of the second largest city in the world, is certainly worth consideration—not only on account of your own convenience, but in case you should ever

want to sell. There must always be a greater demand for such places than there is a supply.

To anyone who can raise from \$200 to \$1,000, ownership of a cozy home in Rutherford will be made easy. The Ridge Heights Land Company, also Mr. F. C. Ogden and others engaged in developing Rutherford property, will accept such initial amounts; further payments being accepted about the same as rent.

9.5 miles from New York.

Fares—One way, 30c; round trip, 40c; monthly commutation, \$5.00.



Rutherford—School and Street Views



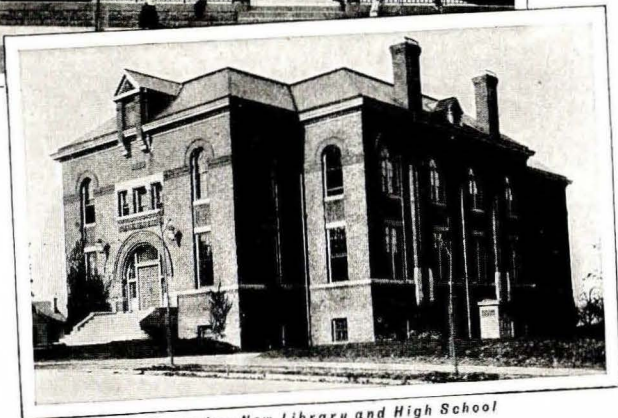
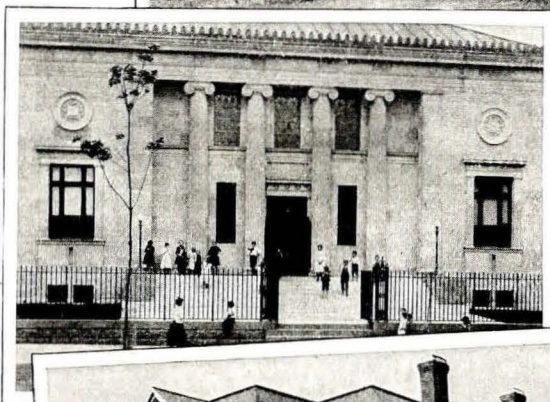
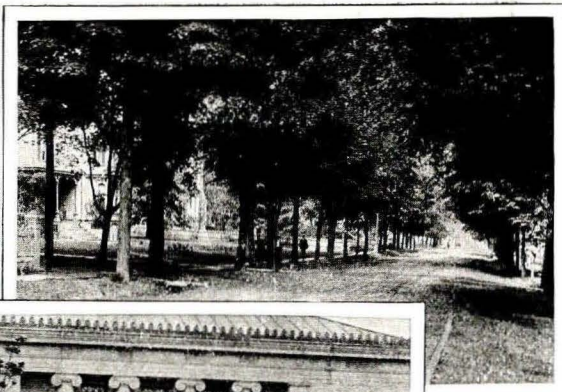
Trains—Weekdays 30 to, 31 from New York; Sundays, 20 to, 19 from New York.

Building lots (50 x 100), from \$200 to \$2,000. Rents, from \$10 to \$50 per month.

## Passaic

Perhaps as good a word as can be said for the thriving and prosperous city of Passaic is that its present population of 30,000 has nearly doubled within the last ten years, and the increase steadily continues. It is an old place, too, having been settled in 1679. It was here that General Washington, retreating through New Jersey, crossed the Passaic River with his army; but this is probably of less vital importance to-day to those who prefer the habitation conditions of a small city in close proximity to a great one than that there are here macadamized streets, stone sidewalks, public parks, adequate sewerage, electric light, gas, trolley cars, well conducted stores and markets, police and fire protection, filtered water supply, postal delivery, etc. There are 19 churches, 8 schools accommodating 3,500 pupils and supplying them not only with tuition, but books free of cost; 6 fire companies; half a dozen building and loan associations, and as many land companies. There are 2 public libraries, the Jane Watson Reid Memorial Library, completed in 1903, being the finest edifice in the city. Among other prominent features are the municipal building, and the city hall and park.

While the eastern part of the city, including Dundee, is given over to manufacturing of a remarkably diversified character, the



Passaic—New Library and High School

western section is almost entirely residential. There is considerable wealth in Passaic—many costly and beautiful homes. The Erie Railroad maintains four stations within its limits, and the train service is ample. Besides the enjoyment of living in a detached house with plenty of shade and grass about you, it is possible in Passaic to be supplied every day with fresh milk, eggs, butter, fruit and vegetables from the many nearby gardens, dairies, farms and orchards. As a happy compromise between the seclusion of the real country, and the encroachments incident to living in a great city, Passaic

is worthy the attention which it receives.

12.4 miles from New York.

Fares—One way, 40c; round trip, 55c; monthly commutation, \$5.50.

Trains—Weekdays, 33 to, 29 from New York; Sundays, 19 to, 21 from New York.

Building sites, \$200 up. Rents, \$20 to \$75.

CLIFTON—13.4 miles from New York. Population, 1,500.

Fares—One way, 45c; round trip, 65c; commutation, \$5.60.

Trains—Weekdays, 25 to New York, 23 from New York; Sundays, 15 to, 16 from New York.

Lots, \$250 to \$600. Rents, \$15 to \$35.

LAKEVIEW—14.7 miles from New York. Population, 1,800.

Fares—One way, 50c; round trip, 70c; commutation, \$5.80.

Trains—Weekdays, 21 to, 18 from New York; Sundays, 13 each way.

## Paterson

Besides being the busy manufacturing city in which light it is generally regarded, and although with its 100,000 population being entitled to, and having, suburbs of its own, Paterson contains the homes of many who do business in New York. Rents are, of course, much less than in the metropolis, and the cost of living is certainly no more. There are some very pleasant streets, notably east of the Erie Railroad, where detached houses and large plots are common.

16.7 miles from New York.

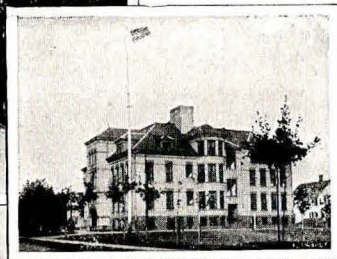
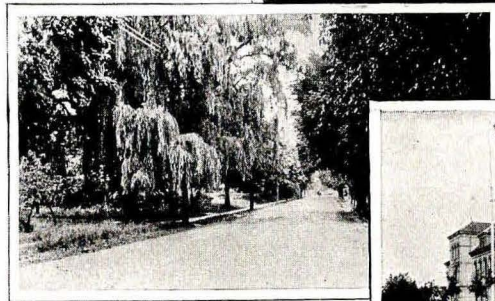
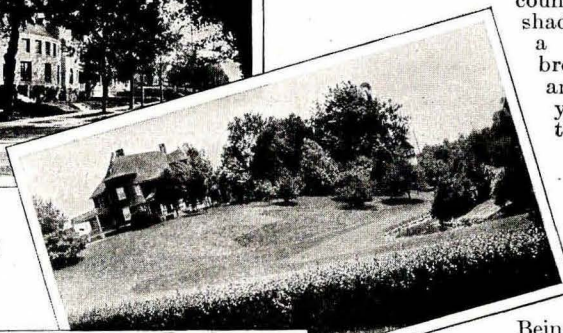
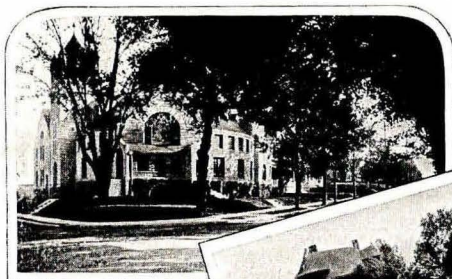
Fares—One way, 50c; round trip, 70c; monthly commutation, \$5.80.

Trains—To and from New York, weekdays, 55 each way; Sundays, 28 each way.

## Ridgewood

Ridgewood, population over 3,000, is a purely residential village of the highest type. Improvement has followed improvement till, with the recent induction of a thorough and unobjectionable sewer system, nothing further in the way of public works is left to be desired. Excellent water from artesian wells is piped through the village from a reservoir on the heights. Electricity comes from Hackensack, and gas is a local product. Although there are no factories or workshops, none expected and none desired, it would not be at all surprising if Ridgewood and the immediate vicinity doubled its present population within the next ten years, practically all the increase coming from New York and Brooklyn.

Perhaps the most noteworthy characteristic of the place, next to its roominess,



In Ridgewood

is the delightfully picturesque variety of the wide territory which it covers on both sides the Erie Railroad—here only a gentle eminence, there a commanding height

overlooking almost the entire county, elsewhere a level plain, shady dells, sheltered nooks, a clear-watered, brawling brook; trees of many kinds, and, no matter which way you look, a diversified, cultivated, pleasing landscape. Notably a "good roads" center, with the most charming drives and bicycle routes radiating in every direction, including Tuxedo. Franklin Lake, Greenwood Lake, Pompton Lake, and elsewhere.

Being the terminus of the Bergen County short cut, as well as on the Main Line, Ridgewood has about the best local train service of any station on the road—

some trains running to and from Jersey City without stop. Besides the improvements already mentioned, there is a local and long-distance telephone service, free postal delivery, fire department, one of the finest public school buildings in the state, a well equipped Y. M. C. A., an unusually large and flourishing golf club, with 9-hole course in the center of the town, 10 churches

and religious societies, public library, bank, opera house, two building and loan associations, and a ladies' village improvement society.

21.9 miles from New York.

Fares—One way, 70c; round trip, 95c; monthly commutation, \$6.35.

Trains—Weekdays, 30 to New York, 29 from New York; Sundays, 19 to New York, 21 from New York.

Building sites (50x200), \$600 to \$1,000. Rents, from \$20 to \$65.

## Undercliff—Hohokus—Waldwick

Undercliff, one mile further on, is a place to be developed. Hitherto it has waited somewhat upon the action of the Erie Road in straightening its tracks westward to Hohokus. This great improvement was finally completed last December.

If any one has doubts as to the ultimate future of this vicinity, let him ascend the stairs leading up the rocks from the Undercliff station. In three minutes he will behold one of the finest prospects in the eastern states. Let him count, if he can, the hundreds of pleasant country and village homes in sight; let him note the room for twenty times as many more; let him think of the congested state of humanity, constantly growing worse, in the city of New York and he will be forced to admit that sooner or later all this beautiful expanse must be occupied by the Homes for which it is so manifestly fit. And in the entire landscape he will see no situation more nearly ideal than the building sites around him on the cliff. Money can build beautiful houses anywhere; but money cannot produce such pictures as are unfolded here.

A responsible builder living at Ridgewood, and owning very desirable home sites at Undercliff and Hohokus, will erect there for desirable tenants houses after their own plans, provided they are practical, and lease for a term of years, at reasonable rates—preferably such houses as will rent, with all improvements, for from \$25 to \$35 a month. Particulars of this offer may be had of real estate agent at Undercliff.



At Undercliff

Waldwick, from which a number of suburban trains are started, and on which account it has an extra good train service, is a thriving village where excellent building sites can be bought at very moderate prices.

**UNDERCLIFF**—23.1 miles from New York.

Fares—One way, 75c; round trip, \$1; monthly commutation, \$6.50.

Trains—Weekdays, 25 to New York, 23 from New York; Sundays, 18 each way.

Building lots, \$200 to \$1,000. **HOHOKUS**—23.5 miles from New York. Population, 500.

Fares—One way, 75c; round trip, \$1; monthly commutation, \$6.50.

Trains—To and from New York, weekdays, 18 each way; Sundays 18 to, 16 from New York. Lots, \$100 up. Rents, \$15 to \$25.

**WALDWICK**—24.3 miles from New York. Population, 500.

Fares—One way, 80c; round trip, \$1.05; monthly commutation, \$6.60.

Trains—Weekdays, 30 to New York, 28 from New York; Sundays, 19 to New York, 20 from New York.

Lots, \$100 up. Rents, \$15 to \$40.

## Allendale

Allendale is an exceedingly pleasant country village grown up around the station, and composed almost entirely of country homes. Land is not held so high but what a person of moderate income can usually afford to own all he can take care of, and not be obliged to keep a horse to get to and from the railroad. It is a good farming country, and considerable fruit is raised. It is healthful beyond all question.

Roads are excellent, and the scenery is picturesque and pleasing. Allendale is also the station for Saddle River, 1½ miles to the east, in a beautiful valley overlooked by Chestnut Ridge. All about here are farms which for the city man who wants to get back to Nature, and bring up his children in a knowledge of her ways, should be investigated.

25.6 miles from New York. Population, 800.

Fares—One way, 80c; round trip, \$1.10; monthly commutation, \$6.70.

Trains—Weekdays, 16 to New York, 17 from New York; Sundays, 10 to New York, 11 from New York.

Lots (50x150), from \$200 up. Rents, \$10 to \$30.

## Ramsey

Ramsey presents conditions similar to Allendale—not as “high-priced” as some places nearer the city, either for building sites or rentals, but affording all the essentials of healthful, comfortable, pleasant and even beautiful homes. It is worth considering that many very wealthy persons—those who could afford to own homes anywhere they chose, have located in this part of Bergen County. The great Havemeyer estate, at one time the most celebrated dairy farm in the state, and the products of which brought double prices the year round, is only a few miles distant. The determining condition in many instances is the salubrity of this region. It is out of the salt air which is often so deleterious, and this reason alone makes residence here desirable for many.

Mahwah is another very pleasant settlement, in the vicinity of which turkey and pheasant raising has been carried on successfully, and henneries are almost without number. Within five minutes' walk of the station fifteen plots (150 x 150) on unim-

proved property can be bought for about \$800 each. No houses costing less than \$5,000 will be permitted on this property.

RAMSEY—27.6 miles from New York. Population, 1,400.

Fares—One way, 85c; round trip, \$1.15; monthly commutation, \$6.85.

Trains—Weekdays, 16 to New York, 17 from New York; Sundays, 10 to New York, 11 from New York.

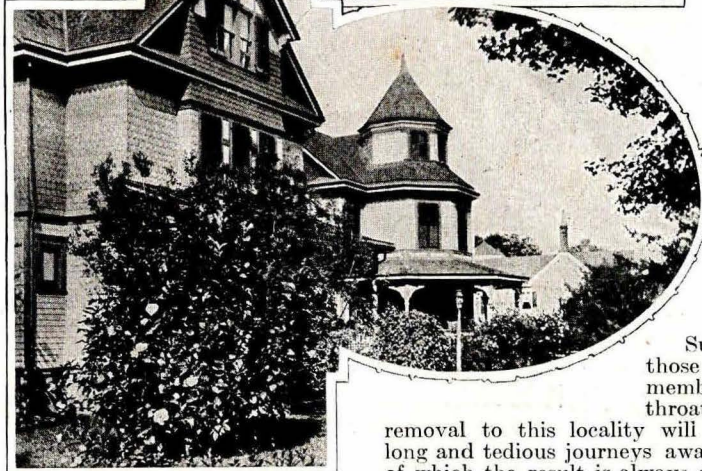
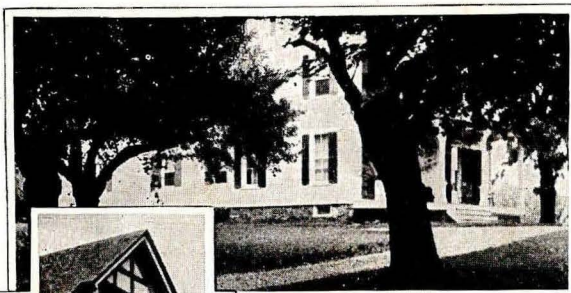
Lots, \$150 to \$500. Rents, \$10 to \$30.

MAHWAH—30.2 miles from New York. Population, 600.

Fares—One way 95c; round trip, \$1.25; monthly commutation, \$7.60.

Trains—Weekdays, 15 to New York, 17 from New York; Sundays, 10 to New York, 11 from New York.

Lots, \$200 to \$800. Rents, \$15 to \$50.



Allendale Views

## Suffern, N. Y.

At Suffern we come upon bolder scenery, and, near by, to mountainous conditions. It is at the opening of the historic Ramapo pass, alive with Revolutionary reminiscence and interest. Here the original Erie Railroad bore off to the east, and for some years found its terminal at Piermont-on-the-Hudson, instead of at Jersey City. The old line is still operated.

Suffern should appeal especially to those families in which one or more members are suffering from delicate throat or lungs. Early and permanent

removal to this locality will often prove more beneficial than long and tedious journeys away from home, taken later on, and of which the result is always doubtful. During the winter the air is cold, dry and bracing. There is less variation of temperature than in New York, more snow and far less humidity. Mountains protect from the northeast winds, and exercise in the open air is feasible nearly every day.

It is not wholly as a sanitarium, however, that Suffern should interest New Yorkers. It can be made a very delightful

residence for any one, as a number of wealthy persons have already discovered, and are acting accordingly. An excellent school system, churches of all denominations, electric lights, gas and water supply add to Suffern's other attractions. The 32 miles to the metropolis are covered by some trains in 61, 63 and 65 minutes, ferry ride included.

Farm lands in this section are still obtainable at reasonable prices, in some cases less than \$100 per acre being asked for acreage properties located from one to three miles from the station.

31.9 miles from New York. Population, 2,000.

Fares—One way, \$1; round-trip, \$1.35; monthly commutation, \$8.

Trains—To and from New York, weekdays, 19 each way; Sundays, 10 to, 12 from New York.

Building sites, from \$250 to \$2,000. Rents, \$15 to \$50.

## Country Homes and Family Estates.

Beyond the suburban district, the lines of the Erie run through Orange county, New York.

In this section country homes and family estates have been established by many retired business men, who have found here a region possessing, in generous measure, all the attributes that go to make country life attractive—a healthful climate, beautiful scenery, fertile soil and good society.

While land values are increasing, prices are reasonable, and acreage properties, accessibly located, may be obtained at the present time, at attractive figures.

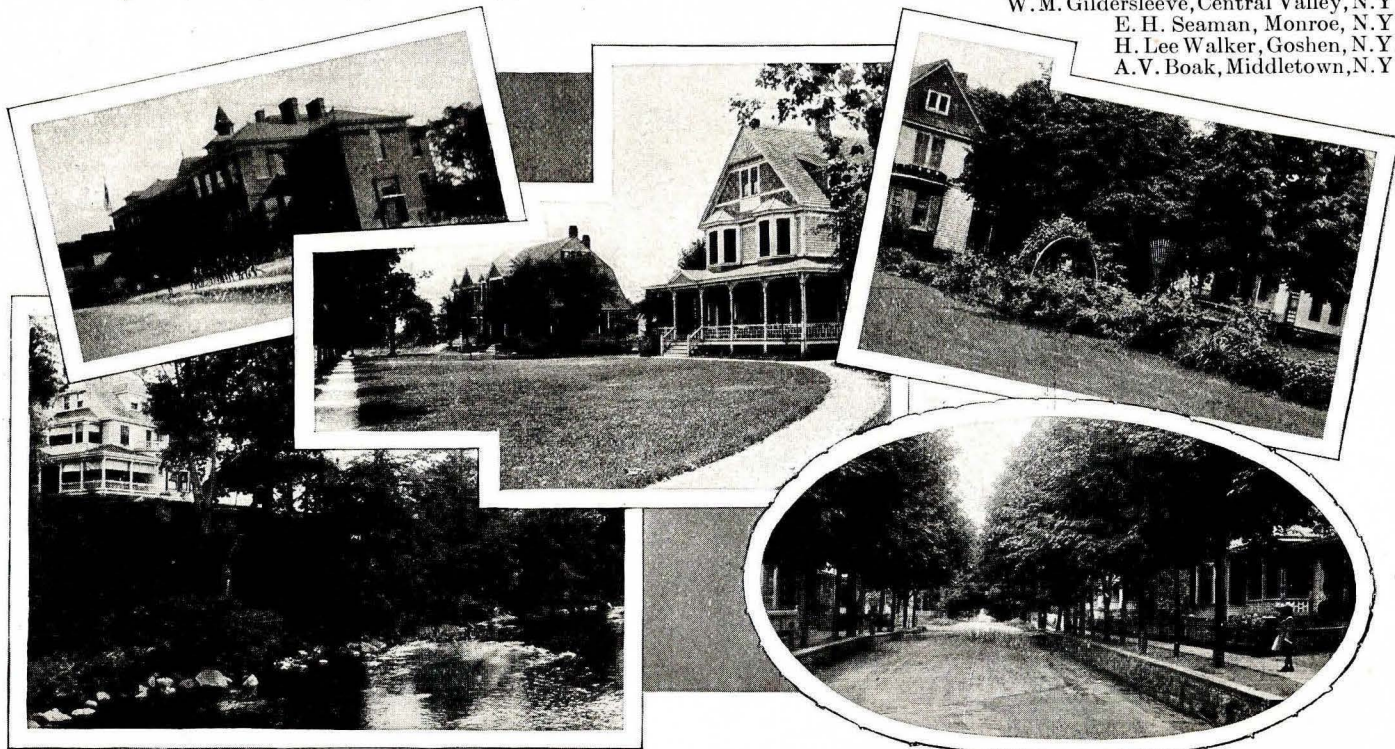
Information as to such properties can be had from J. F. Jack, Suburban Passenger Agent, 1159 Broadway, New York, or by communicating with the following real estate agents, who will gladly reply to inquiries on the subject:

W. M. Gildersleeve, Central Valley, N. Y.

E. H. Seaman, Monroe, N. Y.

H. Lee Walker, Goshen, N. Y.

A. V. Boak, Middletown, N. Y.



Homes at Suffern

At Ramsey

# The Newark Branch

**T**HE Newark branch, which after reaching out to New Jersey's most populous city runs west of the Passaic River northward to Paterson, passes through several places that should not be overlooked by the discriminating seeker for a suburban home.

## Harrison — Woodside— Belleville

Harrison is the first stop after leaving Jersey City; is the seat of several important manufacturing interests; has churches of various denominations, good schools and many stores. Is closely allied to Newark, with which it is connected by trolley line which also goes to Arlington. Building lots are very reasonable, and the ownership of a modest home in Harrison is easily within the range of a moderate income.

Then come Riverside and Woodside, both situated in a beautiful, healthful country. The latter contains dwellings that were erected many years ago, showing that it has long been a favorite place of residence, while many of modern style indicate that it is gaining rather than losing in popularity. It is included within the limits of the city of Newark.

Between Belleville (which means beautiful village) and Essex is Greylock Manor, which is being promoted by the Greylock Land Company, who control nearly 1,500 lots that are already supplied with Pequanock

water, gas and electric light, drainage — "level, without being flat; elevated, without being hilly; picturesque, without being rugged."

**HARRISON**—7.9 miles from New York. Population, 12,000.

Fares—One way, 15c; round trip, 25c; monthly commutation, \$4.60.

Trains—To and from New York, weekdays, 15 each way; Sundays, 7 to, 6 from New York.

Lots, \$300 to \$2,200. Rents, \$12 to \$30.

**WOODSIDE**—10.2 miles from New York. Population, 3,000.

Fares—One way, 20c; round trip, 30c; monthly commutation, \$5.00.

Trains—Weekdays, 16 to, 15 from New York; Sundays, 7 to, 6 from New York.

Lots, \$500 to \$1,500. Rents, \$15 to \$50.

**BELLEVILLE**—10.7 miles from New York. Population, 6,000.

Fares—One way, 20c; round trip, 30c; monthly commutation, \$5.00.

Trains—Weekdays, 17 to, 15 from New York; Sundays, 7 to, 6 from New York.

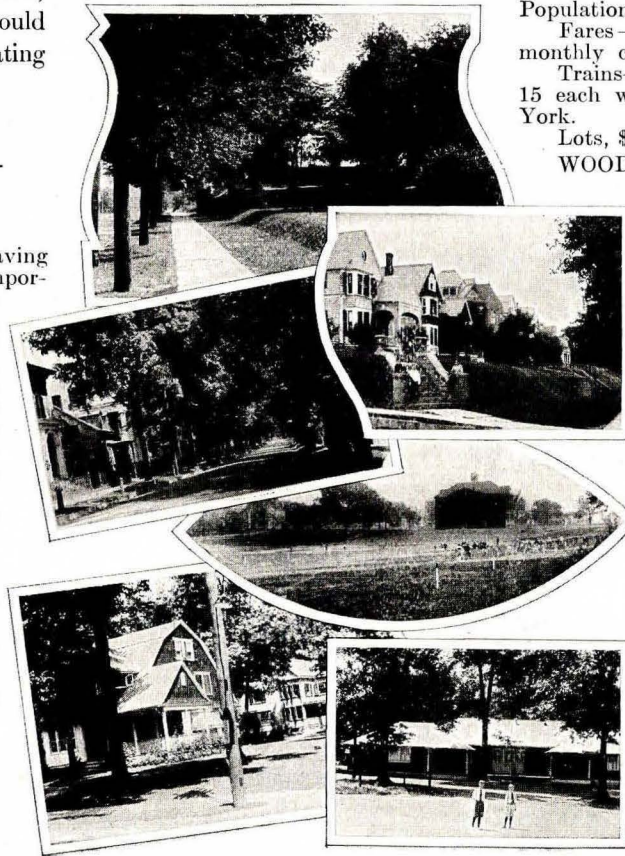
Lots, \$100 to \$1,000. Rents, \$10 to \$35.

**AVONDALE**—12.9 miles from New York.

Fares—One way, 30c; round trip, 45c; monthly commutation, \$5.25.

Trains—Weekdays, 17 to, 16 from New York; Sundays, 7 to, 6 from New York.

Lots, \$200 to \$1,000. Rents, \$12 to \$40.



## Nutley

Owing in part to the residence in Nutley, at one time, of a group of well known newspaper writers, its name was frequently seen in the public prints, but it never was exploited beyond what it deserved. Situated on the "third ridge," with many of the original forest trees left standing, and among which a number of artistic homes have been erected, Nutley differs materially and favorably in appearance from the conventional suburban town, and at once appeals to many as one of the most charming places they have ever seen. Besides being only 14 miles from New York, it is still nearer the three cities of Newark, with 250,000 population, Paterson, with over 100,000, and Passaic, with at least 30,000. It has also many recent city improvements of its own, while its social life certainly offers great attractions—in all of which it shares with Avondale and West Nutley, both adjoining Nutley, and being part of the town of Nutley. The Yountakah Country Club's beautiful 18-hole course is one of the finest in the country.

13.4 miles from New York. Population, 4,500.

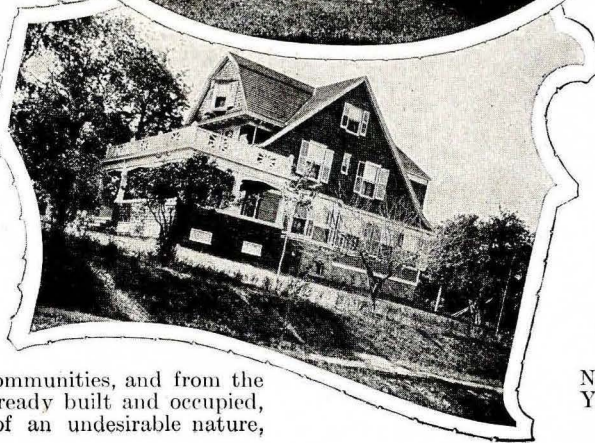
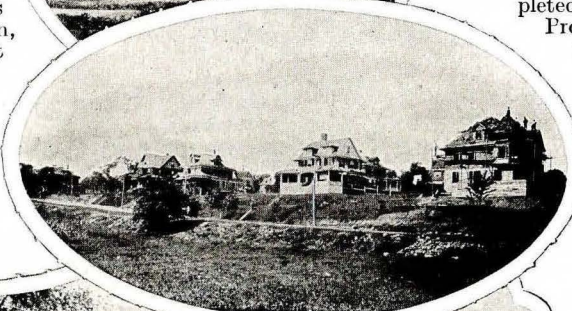
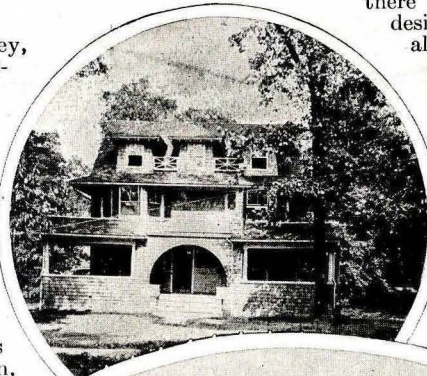
Fares—One way, 30c; round trip, 50c; commutation, \$5.50.

Trains—Weekdays, 17 to, 16 from New York; Sundays, 7 to, 6 from New York.

Lots, \$200 to \$1,000. Rents, \$15 to \$75.

## West Nutley

At West Nutley there is unusual activity, owing to the development of large tracts of property on the high ridge just above the railroad station, known as Prospect Heights, by the Nutley Realty Company. This section enjoys all the advantages offered by any of the most desirable suburban communities, and from the number and character of the houses already built and occupied, and the restrictions against anything of an undesirable nature,



there can be no question as to the present or future desirability of this rapidly growing section, which has all improvements in the way of city water, gas, electric light, flagged sidewalks, etc. The houses built by the company are erected under the direct personal supervision of an architect of wide experience in suburban work. The houses are original in design, skillfully constructed, equipped with every convenience, and are sold by the company on easy monthly payments about the same as rent. This company also makes a specialty of building houses to order, to suit special ideas and requirements, on similar terms. Extensive improvements are now being made around the station, and a new \$35,000 schoolhouse has recently been completed. The Fortnightly Club, adjoining Prospect Heights, is one of the most popular and best equipped clubs in this section. Its fine bowling alleys are one of the chief attractions of the town. Excellent schools, churches of various denominations, numerous clubs and fraternal societies combine to make the social life all that could be desired.

WEST NUTLEY—13.9 miles from New York.

Fares—One way, 30c; round trip, 50c; monthly commutation, \$5.50.

Trains—Weekdays, 17 to, 16 from New York; Sundays, 7 to, 6 from New York.

Lots, \$300 up. Rents, \$15 to \$75.

ATHE NIA—16.8 miles from New York. Population, 250.

Fares—One way, 45c; round trip, 65c; monthly commutation, \$5.65.

Trains—Weekdays, 17 to, 16 from New York; Sundays, 7 to, 6 from New York.

Lots, from \$75 up. Rents, \$10 to \$25.

# Greenwood Lake Division

THE Greenwood Lake Division is the direct route to what are perhaps the best known suburbs of New York—places in which the idea of country living for city people has been tested by years of practical experience and crowned with happiness and content. “The Oranges” are so reached, as are the more modern Montclairs, and the still later and crowning achievement of suburban planning—Essex Fells.

## Arlington

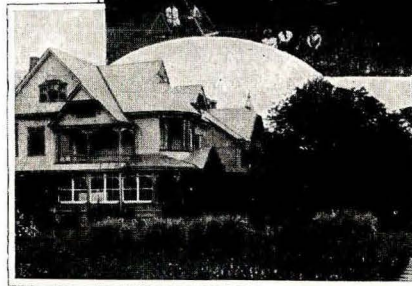
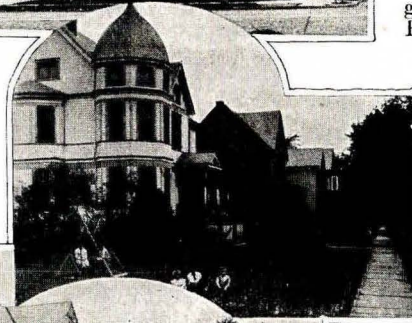
Arlington, the first stop, is on the same ridge with, and subject to about the same conditions as, Rutherford, on the Main Line. It is reached by a similar rapid trip across the meadows—is two or three miles further south, and a mile nearer New York. The ridge between the two valleys of the Hackensack and the Passaic here is more abrupt, and the scenery more striking. In fact, the views on both sides of the ridge are charming, and the walks and drives about Arlington such as, once taken, are long to be remembered. On one side the famous “sky line” of New York, changing from month to month as one “scraper” after another assaults the firmament; on the other the unchanging beauty of the Orange Mountains, and nearer by the Passaic River under drooping branches winding its way toward the sea, is an environment as exceptional as it is charming.

Good schools, well supported churches, a popular club, and many fraternal societies combine to make life pleasant, and the sociability of Arlington has become almost proverbial. Water, sewerage, gas, electricity and the trolley are all available—lots are not high, and a building and loan association stands ready to help the would-be owner of a home.

8.0 miles from New York. Population, 5,000.

Fares—One way, 20c; round trip, 30c; monthly commutation, \$5.00.

Trains to and from New York—Weekdays, 20 each way; Sundays, 11 each way.  
Lots, \$100 to \$800. Rents, \$20 to \$50.



At Arlington

## Forest Hill

Passing through the Great Divide, and crossing the Passaic River, we come, at the juncture with the Orange Branch, to Forest Hill, which, although in reality a part of the city of Newark, is for all practical purposes “suburban,” and at the same time enjoys the advantages of a city government, and such features as fine macadamized streets, substantial sidewalks, fire and police protection, and exceptionally good schools. Its clubs, the Forest Hill Field Club (which has a beautiful 9-hole golf course), and the Whist Club of 150 members, are well sustained. “High and Healthy” are the distinguishing characteristics of Forest Hill. Its nearness to the new Branch Brook Park and conservatories is another advantage not to be overlooked.

The Forest Hill Association, which has been largely instrumental in making Forest Hill what it is to-day, still owns a large number of lots, comprising many fine building sites. Lots and plots will be sold at reasonable prices, and money for house building advanced by the Association. to be repaid in monthly installments; or the local building and loan association will provide the necessary capital, to those who prefer that method of acquiring a home.

FOREST HILL—9.7 miles from New York.  
Fares—One way, 20c; round trip, 30c; monthly commutation, \$5.00.

Trains to and from New York—Weekdays, 21 each way; Sundays, 13 to, 12 from New York.  
Lots, from \$500 to \$1,200. Rents, \$20 to \$75.