

S T O R I E S
BY
A STATEN ISLAND
REAL ESTATE BROKER



BY THE AUTHOR
OF
SHORT HISTORY OF STATEN ISLAND
LEGEND OF PRESQUE ISLE
HISTORY OF THE MAHONING VALLEY, OHIO
STORY OF A SIGN



STATEN ISLAND, NEW YORK

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Dedication

This book is dedicated to my life long fellow
workers, friends and partners

LOUIS W. KAUFMANN,

and his wife,

AMELIA B. KAUFMANN

both of whom labored shoulder to shoulder with
me for many years.

It is partly due to their work, co-operation and
loyalty that I am permitted to devote some of my
time to the recording of Staten Island events, ex-
periences and stories. It is therefore but fitting that
to them should be dedicated this booklet as a slight
token of the friendship and gratitude of the author.

CORNELIUS G. KOLFF

Staten Island,

December, 1927.

Introduction



It has been my good fortune to have lived on Staten Island for a long time. For thirty-five years I have been engaged in the real estate business. It is an occupation which I love and which, from whatever angle you may view it, is always full of human interest as it brings you in daily contact with all manner of men and women.

If, aside from the requirements of the business immediately under consideration, you have the time and the inclination to study human nature, you can derive from your daily work a great deal of knowledge, if not wisdom.

For many years I have been in the habit of recording in the form of short stories, some of my experiences descriptive of the pleasures, the sorrows, the humor and the pathos of daily life.

Thinking that some of these narratives and sayings might be of interest to my friends and acquaintances, I am having a few of them printed on the occasion of the beginning of my 36th year in the Staten Island real estate business.

These stories are all related more or less to Staten Island and for that reason will be of interest more particularly to Staten Islanders.

It is gratifying to be able to say that after these many years, my interest in business and in human nature remains as keen as ever.

Consequently I am still doing business at the old stand, ready and anxious to serve my fellow citizens.

If my readers derive the same pleasure from reading my stories as I have from writing them, I shall be well satisfied, but I must ask them to make allowance for my short comings as a story teller and writer.

Whatever my weaknesses may be, I am always,

Staten Island's Obedient Servant,

CORNELIUS G. KOLFF.

Boyhood Dreams Come True

HE had just purchased for a very large sum of money, a magnificent site on the hill, which Alexander von Humboldt describes as possessing one of the grandest views in the world, as regards scenery combined with human interest; Grymes Hill, Staten Island.

After the transaction had been closed, the buyer asked me to accompany him to his new purchase. I complied with his request and we stood enjoying the view of the lower lying sections of Staten Island, the Narrows, New York Bay, with the picturesque sky line of Manhattan along the Northern horizon, and the great City of Brooklyn to the east, while the lower Bay of New York with Sandy Hook, the Navesink Highlands and the Atlantic Ocean, formed the frame of a beautiful picture.

It is a place full of historic interest. Through these Narrows, sailed Verazzano, the first discoverer of New York Bay. Then came Hendrick Hudson and after him, a line of Dutch and English conquerors. Where there is now a sea of houses extending from Fort Hamilton to the North and West, the battle of Long Island was fought. Through these Narrows sailed homeward bound the British army after its defeats at Saratoga and Yorktown, never to return and today a never ending procession of ships of all Nations passes in review day and night.

My friend gazed with admiration at the grand panorama before him.

We then discussed the location of his new house which was to be one of the landmarks of Staten Island.

After carefully considering different sites, he made his selection and as he stood alongside of a boulder on the rough hillside, he was evidently in a reflective mood, for a smile lit up his face, apparently in remembrance of something which carried pleasant recollections with it.

I did not disturb him, because I could see that the man wanted his thoughts to himself, at least for a few moments.

Finally he grasped my arm and pointing to a little plain two and a half story frame house at the foot of the hill, almost hidden away between the foliage of the trees, he asked me if I could make out the half round window in the attic of the modest little cottage he was drawing my attention to.

I located it and he then told me a simple tale full of human interest.

"Many years ago," he stated, "my father was doing business in a modest way in New York City. Prompted by a love for the natural beauties of Staten Island, he frequently visited the Island and finally bought that little house at the foot of the hill.

Life in those days was simple and our requirements were fewer than they are today."

"I slept in the attic of that house," he continued, and when

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lying in my bed in the morning, I could see the rays of the rising sun reflected on the hillside and in moonlight nights, the whole hill lay before me in its wonderful beauty. In my dreams I saw a home for myself on the summit of that hill and the more I thought of it, the greater my ambition became.

In the end, fate was kind to me and let me prosper. And now, he stated, turning to me with a smile, my dream has come true and I am going to erect a home for myself on the hill I loved and admired in my boyhood days and I am satisfied and happy."

Then we turned and went home.

Confucius, thousands of years ago, said, "the value of your property depends upon your neighbor."

The Eternal Feminine

THE eternal feminine has, for thousands of years, been a subject of study by philosophers, thinkers and observers.

The conclusions which have been reached are as many sided as the subject itself and it is difficult to state whether the Nordics with their blue eyes and fair hair are better judges or observers than the Latin races.

The restless activities of northern men may possibly give them less opportunity to peaceful hours of reflection while on the other hand, southern men whose object is to make life pleasant rather than profitable, may have more leisure and inclination for the study of a subject so full of interest.

Be this as it may, observations are fortunately not confined to professional philosophers and students but are extended to the every day observer who in the strenuous battle of life still snatches from the fleeting hours a few moments for reflection.

It has always been a favorite theory of many writers that those who are even casual observers can see in the daily life of their own surroundings, many features of human life which are full of interest because after all, the big world, big affairs and big men and women are nothing but a reproduction on a larger scale of what in a smaller way is found in smaller places.

Whether men are better judges of women than are women, is a subject for discussion, but it may be of interest to know that Beaconsfield, who when asked by a lady whether women were good judges of women, answered, "My dear Madam, you certainly did not mean judges and assuredly intended to say 'executioners'."

Observers of all times however, agree that to face an irate woman at the moment of greatest anger, is a dangerous venture which no man of experience would undertake, knowing that the wrath intended for some one else, is apt to be centered upon the unfortunate victim first exposing himself to her thrusts of anger.

In fact, it is generally conceded that those whom a woman

loves most, are apt to be the greatest sufferers from her anger even when other targets are in sight.

However, here is a little incident full of human interest.

In driving along the streets of Stapleton on one of those days when Jupiter Pluvius sends his army of rain drops from an eastern sky, the writer was obliged to slow up his automobile as a street car directly in front of him, was taking on passengers. Just as the car doors had closed with a slam and the car was moving forward on its way to South Beach, a woman rushed down Broad Street and while holding a dripping umbrella over her head, was wildly gesticulating, trying to beckon to the conductor of the car.

Busy with other matters, the conductor did not notice the anxious passenger's plight and the car sped on its way.

After following the car for a half a block in a fruitless attempt to attract the attention of the conductor, the woman, out of breath and angry from the soles of her feet to the top of her head, stopped and whether the convulsively moving lips were an indication of exhaustion, or anger or possibly "silent profanity" was difficult to discern.

Noticing her plight, I asked my good friend Bill, who was managing the car, to drive the auto to the curb in front of the woman, and with the approving glances of my friend Stuyvesant Wainwright, I opened the door and politely invited her to a seat in the automobile with an offer to overtake the street car and give her a chance, after all, to continue her journey without a delay.

Instead of an acceptance or an approving glance in acknowledgement of the courtesy offered, the anger which still controlled her, found expression in the remark which was almost catapulted from her angry lips and accentuated by flashing eyes, "You mind your own business."

The incident furnishes food for reflection, and women as well as men are invited to express an opinion as to whether under similar circumstances, it would be wise to offer disappointed and angry ladies, assistance.

Don't waste much energy on a man who is continually explaining to you why things have not been done.

William H. Vanderbilt and the Tax Collector

DURING his stay on the farm at New Dorp, William H. Vanderbilt was not always able to "make both ends meet" financially, and was sometimes delinquent in the payment of his taxes.

John Garretson the "Sage of Greenridge" who was farmer and coal dealer at Greenridge and with all, a keen observer and judge of human nature, related to the writer an amusing incident in connection with the life of William H. Vanderbilt on Staten Island.

THE TUNNEL UNDER THE LIGHT HOUSE GROUNDS

The Tax Collector, a typical Irishman, had repeatedly dunned William H. Vanderbilt for the payment of some unpaid tax on which the collector when paid, received his fee in the form of a 5 per cent or 10 per cent commission. When the money was not forthcoming the Irishman threatened to levy on some of Vanderbilt's carriages.

The latter stated that if he carried out his threat, he would shoot the collector. Now William H. Vanderbilt had the reputation of being a man of his word. The Irishman therefore wisely concluded that discretion was the better part of valor.

Knowing that Vanderbilt went to New York once a month to get the contribution which his father, the Commodore, made toward his household expenses, the collector waited until he saw the victim of his official zeal bound for New York and then hastened in his rickety old buggy with his boy as driver, to Vanderbilt's farm, took a handsome coupe out of Vanderbilt's carriage house, hitched his horse to the stylish turn out, tied his buggy to the Vanderbilt vehicle, made himself comfortable in the coupe, lighted his corn-cob pipe, while his boy mounted the coachman's seat and drove off in triumph.

Turning from New Dorp Lane into the Richmond Road, he met John Garretson who was delivering a load of coal. The Irishman pointed with a broad smile and the corn-cob pipe to his stylish turn-out which, in his opinion evidently greatly enhanced his official dignity.

It is related that although in a towering rage on his return to the farm, Vanderbilt did not shoot the collector, but like a good citizen paid his tax and redeemed his coupe. The language used during the negotiations for the redemption of the vehicle has never been made a matter of public or historic record.

Women are not always good judges of women. They frequently are their executioners.

The Tunnel Under the Light House Grounds

WHEN Erastus Wiman conceived the plan of extending railroad lines from St. George, along the East Shore of Staten Island, to connect with the Staten Island Railroad running from Clifton to Tottenville, it became necessary to obtain the permission of the War Department to construct a tunnel through the Light House grounds between St. George and Tompkinsville.

After a great deal of delay this permission was granted but when Wiman started to make an excavation on the surface for the construction of the tunnel, with the intention of again restoring the grounds to their original condition after the tunnel had been built, the U. S. officer in charge of the Light House grounds, stopped the work. He claimed that the permit of the War De-

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partment called for the construction of a tunnel "under the Light House grounds" and that the surface should not be disturbed.

Wiman appealed to the Secretary of War and the latter referred him to the Attorney General for an interpretation of the permit or contract. Before appealing to this official, Wiman consulted the two leading dictionaries.

The definition of one called for the construction of a structure under the surface of the ground and the other for a structure which permitted the excavation of the surface for the construction of a tunnel and the restoration of the surface after the completion of the tunnel.

Wiman went to Washington to appeal to the Attorney General. He was announced and requested to be seated in a reception room until the Attorney General was ready to receive him.

In a book-case was a dictionary which unfortunately contained the definition "calling for the construction of a tunnel under the surface."

Wiman left the office, went to a nearby bookstore, purchased the dictionary which contained the definition he wanted and returning to the waiting room before the Attorney General was ready to receive him threw the dictionary containing the fatal definition on top of a shelf and put in its place, the dictionary he had purchased.

Shortly after the Attorney General entered the room, and when Wiman explained to him the question at issue, he stated laughingly that the dictionary might give the proper definition. Going to the bookshelf, he took out the volume placed there only a few minutes before by Wiman, and opening it, found the definition of a tunnel, so anxiously sought by Wiman.

After reading it carefully, the Attorney General decided that Mr. Wiman's contention was correct and his decision was accordingly rendered.

The time to sell is when somebody wants to buy.

A Country Physician

ON the Richmond Road between New Dorp and Richmond in a quaint old house surrounded by a grove of maple trees, which with their golden purple foliage in the Fall, make a typically American autumn picture, lived old Dr. Mills-paugh.

With his ruddy complexion and white straggling beard and his kindly manner, he presented an appearance of a goodness of heart for which he was known throughout the country side of Staten Island, where for more than fifty years, he had practiced as a country physician and many are the tales of his kindness to those who were sick and suffering.

One day his old friend, David A. Edgar, whose father had

A WRECKED ROMANCE

also been a well known physician on Staten Island, told me that Dr. Millspaugh had suffered a stroke and when I visited him I found the news only too true.

While his body was lamed, his mind was as active as ever.

I asked him how he felt and he said that like a piece of old machinery which was worn out and was thrown on the scrap heap, so the machinery of his body was worn out and when I inquired how he knew this, he answered, "My dear boy, I am a physician and should know whereof I speak."

I ventured that even doctors might be mistaken and "did not know it all." With a kindly smile and a merry twinkle of his eye, he said, "no one realizes better than a physician how little we know, but limited though our knowledge may be, it has been my experience during 54 years of practice that when people want our services, they want them awfully bad."

It was the last time I saw him, for a week later I attended his funeral.

A Wrecked Romance

ON Friday afternoon, I received instructions to make an examination and appraisal of a piece of unimproved land in the interior of Staten Island.

All day Saturday it rained. The trees and bushes were dripping while the grass and the brush was water soaked and the very ground was spongy.

Sunday morning followed the lead of Saturday but in the afternoon, the lowering clouds disappeared, the fog lifted and the sun shed its rays on a refreshed and beautiful but steaming landscape.

Having promised to deliver my report on the property in question before Monday noon, I took advantage of the return of good weather and hitched up my faithful team of bays to the buckboard which had carried me for many years over the hills and through the valleys of Staten Island and accompanied by my wife, set out in search of the property which I was to appraise.

It lay off the beaten path, back in the hills in one of those secluded spots where only those who love solitude or who are fond of rambling through the "terra incognita" of Staten Island are to be found.

Leaving the highway, we entered a lane which, winding through a piece of low land between the hills, after many turns and twists, again reached a highway several miles beyond.

The road was little travelled and the brush encroached upon the path reserved for vehicles so that our horses were almost obliged to push their way through the brush while my wife and I suffered from the "back-wash" of the resisting shrubs.

Progress was of necessity slow.

A WRECKED ROMANCE

Suddenly our ears caught the sound of a woman's voice calling out loudly. We could see nothing but directly in front of us, coming out of the thick brush appeared a woman.

She was anything but inviting and was clad only in a thin calico dress while her feet were encased, without stockings, in a pair of men's shoes. Her hair hung loosely about her and owing to her progress through the water soaked, dripping brush, she was thoroughly drenched from head to foot so that the calico dress clung tightly to her body.

In answer to our inquiry as to whether we were on the right road, she gave us the desired information and then comparing our attire with her peculiar appearance, she explained apologetically in broken English that she was looking for her cows which had strayed during yesterday's storm.

Noticing that she had difficulty in explaining herself in English, we addressed her in German and then to our utter astonishment discovered the fact that she spoke with the accent of a most highly educated German showing a refinement of education which her appearance did not indicate.

It was painful to notice how, upon realizing that she was in the company of educated people able to speak her own language, she became embarrassed. A blush came to her face as we carried on the short conversation which the incident suggested.

Both my wife and myself instinctively felt that to prolong the interview and possibly show a spirit of curiosity as to the personality of our friend of the brush would be painful to her. We thanked her for the information and continued on our way which led past a house which was evidently her home and upon the porch of which, in a very comfortable attitude sat a man who by his appearance and manner indicated that he belonged to a very ordinary type of south Germans.

He called out to us inquiring whether we had seen his wife who was looking for the cows and when we gave an affirmative reply, he broke out in a fit of loud laughter at the idea that she should waste her time in an attempt to look for their cattle on a day like this.

It is needless to say that my wife's and my conversation centered on the object of our recent interview in the brush. We both wondered how such a highly educated and refined person could be reduced to the circumstances in which we found her. Her marriage to a man evidently very much her inferior gave an added touch to the speculative thoughts in which we indulged.

After some delay, I found the place I was looking for, regained the highway beyond, without being obliged to retrace my steps and while the incident for a few days still continued to be a subject of discussion and debate between my wife and myself, the matter was gradually forgotten.

A WRECKED ROMANCE

Seated in the parlor of a friend in Hamburg one of the guests and I, over our cigars and after dinner coffee, discussed reminiscently, events which had transpired on Staten Island during the stay in the United States of the gentleman with whom I was talking.

He seemed quite well acquainted with Staten Island, having lived there for several years and having enjoyed a large acquaintanceship in the German circles of Staten Island, he told me stories and anecdotes of the old timers.

By one of those queer co-incidences of fate which no one can account for, he told me a story about an Austrian, the son of a wealthy banker in Vienna who, having become infatuated with a Bavarian lady of high rank in Munich had eloped with her and had temporarily settled in New York and then in order to escape attention and to secure a certain degree of seclusion which both she and he craved for, had purchased a site for a home in one of the most inaccessible spots of Staten Island.

He had there erected a house, had furnished it in excellent taste and there substantially held as a prisoner, the beautiful woman, whom he had torn away from her family circle in the Bavarian kingdom.

It was not only an adventure but, owing to the fact that the woman was married, it became a tragedy and when she left her Fatherland, her family, her husband and her children, she became an outcast and it is reported that gradually remorse gnawed its way to a heart which had been so susceptible to the attacks of an Austrian Apollo.

Then death took a hand in the game.

The man was suddenly laid low by a serious sickness and died. Unlamented except by the disappointed and disillusioned subject of his affection, he was buried in one of the little out of the way grave yards on Staten Island and the chapter of this story as far as he was concerned, was closed.

My friend leaned back in his chair with his head resting against the cushion, blew a ring or two of smoke into the silent air and then leaning forward again, continued his story.

"And then," he said, "she married a low grade Bavarian farm hand who somehow or other had become possessed of her secret and had used this to push a matrimonial union with her. They continued living on his meager wages in the house, the title to which her Austrian lover had been kind enough to transfer to her on his death bed."

When I returned to America I forgot about the story I had heard in Hamburg until one day a business errand took me into the neighborhood of the place where I had seen this strange woman and her degraded husband. On inquiry I heard that she had died not very long ago leaving the property to her husband, that the latter had sold it and had moved to New Jersey which

A GOOD INVESTMENT

in many cases is the ultimate destination of those who depart from Staten Island without leaving any trace behind.

A kind Providence, regulating the affairs of erring humanity seems to have recognized the eternal fitness of things for, whether by irony of fate or some other method beyond human calculations, I cannot say, the building which was the trysting place of these misguided beings from the highlands of Bavaria, is now a home for destitute girls found in the streets and gutters of modern Babylon.

If men never made mistakes, doctors and lawyers would have a hard time of it.

A Good Investment

THE Staten Island Teachers' Association had its annual Spring meeting and luncheon at one of the leading hotels in New York City and the writer, as an honorary member of the association, was present to receive the guests of this very interesting entertainment.

Among those present was a young lady, a teacher in one of the public schools, who inquired whether I remembered her and upon my confession that while her face was familiar to me, I had forgotten her name, she refreshed my memory with the statement that many years ago I had driven up to her father's place who was a farmer in the interior of the island and had inquired if there was anybody present who could show me the boundaries of his property.

The only member of the family home at the time was the young lady in question, then a child of eight or ten years old. She volunteered to give the desired information and pointing with her hand in the direction of some shrubbery growing along the public highway at the further end of the farm, stated: "the line runs down by 'them' bushes."

According to the narrative of the young lady, I inquired of her what school she went to and when she made the statement that she went to a school near Four Corners, I inquired if they had taught her to say "them bushes" or "those bushes" and when she blushingly acknowledged that she had not been careful enough in her words, I stated, "little girl, I will give you ten cents with the understanding that you always speak the English language correctly as it is taught you in the public school, towards the expense of which we all contribute.

The young lady told me that ever since, whenever she was tempted to make a mistake, she thought of the ten cents which I had paid her to speak English correctly and that she still had the ten cents as a reminder of my teachings.

If you stop to throw stones at every dog that barks at you, you will never get to the end of your journey.

An Old Acquaintance

HE had the appearance of a man of means when he entered my office inquiring about the price of a large mansion which I had for sale. A very expensive fur coat set off his portly figure to good advantage. A large diamond stick pin and valuable rings of considerable size gave evidence of an oriental love of display.

He gave me his card bearing the name of a large firm of fur dealers of which he was the head. I quoted the price of the house and offered to show him the property.

"Not at all necessary," he said with a wave of the hand, "I know the owner very well, have been in his house many times and am thoroughly acquainted with it."

He expressed his willingness to buy the house but owing to a defective title, the sale was not consummated.

On the owner's return from Europe I reported the unsuccessful negotiations and incidently remarked that the buyer was evidently an old acquaintance of his who had frequently visited the house and was thoroughly familiar with it.

The owner, for a while, searched his memory in vain and after I had repeated the name several times, he finally exclaimed, "Why of course he knows my house from top to bottom, for when we suffered from a plague of rats a number of years ago, he was the rat catcher, who after repeated attempts, successfully exterminated the vermin."

From rat catcher to fur dealer, from poverty to wealth, was simply a feature of life in the new world.

Never run after a street car or a girl. If you miss one, there will be another along in a few minutes.

Sowing Dollars to Reap Cents

ABOUT the middle of the last century, Staten Island was acknowledged the most fashionable suburb of New York City and people of wealth were rapidly acquiring country seats there.

Large sums of money were spent on the newly acquired properties to gratify the fancies and tastes of the new owners and many of the improvements made, are still standing as monuments to the good or bad judgments and tastes or peculiarities of the individuals.

Particularly were people fond, in those days, of building high stone walls around their places in imitation of English and French country seats and vast sums of money were thus squandered.

A member of the Aspinwall family, founders of the City of Aspinwall, now Colon, the Atlantic terminus of the Panama

WAS AFRAID OF THE TRUTH

Canal, erected a high tower on his place near Fort Wadsworth so he could observe the arrival of his ships at Sandy Hook and signal the news from the tower to New York.

A Frenchman built a grand house on one of the hills overlooking the Bay and Ocean. It is supposed to have cost him \$50,000 and then he built a high wall around the place costing him \$60,000.

He finally went crazy and the whole place was sold for \$12,000 including household furniture, horses and carriages.

Another man, a rich banker, purchased for \$1500 an acre, a farm of 40 acres on a hilltop. He then spent large sums for grading and erected as his home, a facsimile of an Italian Chateau.

When everything was completed he invited his father-in-law who was unaware of the great improvements made by his daughter's husband, to view the place. He called for him with a fast team of horses at the Clifton Landing and just as he reached an elevation in the road from where the new house could be seen in all its glory and before the creator of the beautiful place had a chance to direct the attention of his father-in-law to it, the hard headed old gentleman gave it one glance and exclaimed:

"John, what d——d fool built that place?"

This place subsequently sold for \$8,000.

Many other similar experiences might be quoted but the principle applying to most of them is found in the sentence contained in a letter addressed by an Englishman to his American friend who informed him that he had purchased a country seat.

The Englishman wrote him: "You inform me that you have bought a country seat and I know that you have sowed dollars to reap cents."

However this may be, the pleasure of creating something which will continue to benefit mankind, does often more than compensate a rich man for the actual loss of money.

It is a good idea to paddle your own canoe, but you must keep out of the wash of the ocean liner.

Was Afraid of the Truth

AMONG the interesting characters on Staten Island for many years was a man who, owing to his ownership of a number of oyster sloops, was called "Captain Jake".

His many sterling qualities commanded the respect of all who knew him and his amiable character endeared him to those who knew him more intimately.

He had the happy faculty of getting as much enjoyment out of life as any man I know. He took a keen interest in everything going on in the community from politics to commercial enterprises and sports of all kinds.

MOVED TO A WARMER CLIMATE

Being successful in a business way, he was able to indulge in everything which contributed to the pleasure of life and he loyally and royally shared his pleasures with his friends who were many.

Being an admirer of the fair sex, his life was not without its romances and his amorous inclinations sometimes made him the subject of criticism on the part of those whose puritanical views were at variance with his own, including a marriage to his nurse on his death bed.

It is related that one day a friend of his came to him in a state of great agitation and informed him that a certain man had told lies about him.

Captain Jake listened quietly to what his friend said and then, his mind apparently quite relieved at the information, said, "Well as long as he is only telling lies about me, I don't care. What I was afraid of was that he might tell the truth!"

*You cannot tell by the color of a dog, how high he can jump and
you cannot always tell by the appearance of a
man what he is able to do.*

Moved to a Warmer Climate

A FEW years ago, an elderly customer of mine, who had had a slight stroke of paralysis from which he had very nicely recovered, sent for me and told me that in view of the condition of his health, he had decided to take up his residence in St. Augustine, Florida, where he owned a very attractive dwelling surrounded by large grounds. In view of his removal from New York, he intended to dispose of his holdings in the suburb of New York in which they were situated. He wanted me to make up a list of his properties and prepare a descriptive circular giving information about his various properties.

After discussing the matter with him in all its bearings, I drew his attention to the fact that it was usually good policy to state in a circular of this kind, why the owner wished to dispose of his property and entirely agreeing with me as to the advisability of doing this, he suggested that, in the introductory remarks, I better use words to this effect:

"The owner of the property described below, wishing to remove to a warmer climate, has authorized me to offer his holdings here in New York for sale, etc." and I accordingly prepared the circular which I submitted to him for his approval, and then gave it to the printer.

Much to my surprise and great regret, my stenographer on my arrival at my office a week or so later, informed me of the fact that the customer in question had suffered another stroke of paralysis and had died during the night.

While I was still discussing this sad event, the door opened

and a boy from the printer brought in the package with the circulars and when I mechanically opened it and cast my eye on the first sentence, I recognized the fact that it would be impossible to send out circulars which referred to such an eminent and exemplary citizen, as having removed to a warmer climate and I consequently, without consulting the sorrowing widow, had the circular reprinted and changed the introductory remarks to read: "Owing to the death of the late Mr., the following properties are offered for sale."

It was not until five or six years later that I informed the widow of the manner in which I had saved her husband's reputation and in a rather sorrowing and reflective frame of mind, she stated with a far away look in her eye, that she hoped he had not been removed to "a warmer climate."

A compromise is better than a law suit.

Billiard Tables and Champagne

THE negotiations had dragged along to the danger point. The owner demanded \$75,000, the buyer offered \$50,000. Finally \$60,000 was agreed upon.

The seller was a Scotchman who had accumulated a fortune and was anxious to return to Scotland. He was a good fellow, liked by every one, kept open house and had an excellent wine cellar. He had paid \$40,000 for the house and knowing that buyers were few and far between, he was anxious to make the sale.

The buyer was a very pleasant Frenchman. He liked the house because it was built like a French chateau and commanded a fine view.

When a bargain was finally struck, the contract was prepared and submitted to the buyer who, pen in hand, ran his eye over the document.

Suddenly he wheeled his chair around and said with a typical French accent which I shall not attempt to imitate, "Of course the billiard table and the piazza furniture go with the house."

When I explained that this was personal property and not included in the sale, he laid down the pen and said with a show of indignation which those of Latin blood can so well assume during business negotiations, "I refuse to sign, 'absolument' unless the articles mentioned are included in the sale.

I offered to lay the matter before the seller and did so.

He was equally indignant at the demand and I saw a \$3,000 commission vanishing in the air.

The owner finally said that he would include the furniture, but the billiard table had cost him \$300 and under no considera-

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tion would he include it in the sale, but the buyer might have it for \$200. Otherwise the deal was off.

Something had to be done to save the situation.

I asked if the privilege to buy the billiard table might be extended to me. The answer being in the affirmative, I promptly handed the seller my check for \$200 and became the owner of the table.

I then called on the buyer, told him that the seller gracefully made the concession as regards the piazza furniture and that as evidence of my appreciation of his courtesy to me during the rather trying negotiations, I would like to give myself the pleasure of presenting the billiard table to the buyer with my compliments.

The contract was promptly signed. My commission was saved from evaporation and seller as well as buyer were immensely pleased. When the two met in my office to arrange some details, I jokingly remarked that I assumed the contents of the wine cellar would go to the broker.

We all laughed and the seller with a smile said he would take the suggestion under consideration.

The deed was to be delivered in 30 days. On a Sunday morning a few days before the transfer of the property, two very stylish automobiles drove up to my house on Emerson Hill and with a military salute, the well groomed chauffeur presented the compliments of his master, the seller of the property and delivered 75 quart bottles of champagne and 130 bottles of Rhine wine.

*Never take offense unless you know positively
that it was intended.*

Old Time Business Methods

AMONG my clients was an old Staten Island farmer of Dutch descent whose forefathers probably came here at the time DeVries first settled on Staten Island. His first name, like that of all good Dutchmen, was Garrett, and without knowing it himself, he was the exact reproduction of thousands and thousands of Dutch farmers from the provinces of Zeeland or Zuid-Holland.

Garret had sold his farm through me.

This was at a time when the sale of a farm was a matter of considerable importance in the neighborhood and was the topic of conversation for weeks in the old Dutch colonial houses on the North Shore of Staten Island.

In those days nearly all the business on Staten Island and particularly the legal business was transacted in New York City at the offices of the members of the legal fraternity.

OLD TIME BUSINESS METHODS

Title Insurance Companies had not yet usurped the field of the hardworking lawyer in the real estate business and the closing of a sale as it was then called, usually brought to the lawyer's office, not only the buyer and the seller, but a number of other people who more or less remotely had an interest in the transaction, such as the holder of a mortgage, the collector of the school tax and other local tax collectors who, as a favor to their neighbor, the seller, laid their official dignity aside and came to town to collect the tax instead of compelling the great lawyer to send a representative down to some out of the way place on the Island to pay the school tax. Sometimes there were creditors who were interested in the transaction too.

At all events, when the time came for closing the sale, there were assembled in Judge 's office, Garrett and his wife, the purchaser, a grocer from "Avenue A" in New York City and his lawyer, there was a lawyer representing the holder of the mortgage, the school tax collector who was a mason and who was a fine looking old man with a big flowing beard; then there was the blacksmith from the "Corners" who likewise was a Dutchman by descent and with him was his wife, an old lady dressed in a black silk dress. In addition were a number of other people who had the stamp of Old Holland impressed upon their faces.

After many arguments between the lawyers, the great moment had arrived, the money was paid over by the purchaser during a dead silence. You could hear a pin drop. Not a muscle in the faces of those present moved and the occasion was as solemn as a funeral ceremony.

In those days cash money passed more frequently than checks and Garrett found himself with a big fistful of money.

With this pile of greenbacks and loose change before him, he sat down at a table, pulled out a list of his creditors, everyone of whom was waiting his turn, and paid off each one of them the sum claimed.

There were no notes presented, there were no receipts given. The money passed from hand to hand and a man's word was his bond. Each one thanked Garrett for the money, Garrett thanked each one for his kindness and everybody went out apparently satisfied.

Among the creditors was the old lady above referred to in the black silk dress with a black bonnet tied with black silk ribbons under her chin. The amount due her was quite considerable. It appeared that the money had been lent by her to Garrett in 1866 without as much as the scratch of a pen and when I remarked to her that I hoped she was happy at receiving the money, she answered back with a snappy "Not at all. The money was due me and it has been paid with interest and that is all there is to it."

I remarked that to have money owing you for thirty years

SWELLED HEADS AND TENEMENT HOUSES

was a rather unusual event and I ventured to inquire whether she had ever demanded it before.

Again came the reply "Not at all." This was amplified, however, after a little reflection, by the remark, "I never asked Garrett for it once. I knew he owed me the money. He knew that the money was due me and the fact that he did not pay, made it clear to my mind that he did not have it and when a man has no money, there is no use wasting any energy or making it disagreeable for him by asking to pay what he has not got. I knew that when he sold his farm he would pay me and now the farm is sold, he has paid and that is all there is to it."

The so-called troubles in our daily life are only problems which can usually be solved.

Swelled Heads and Tenement Houses

A FEATURE which never ceases to be of interest to me in intercourse with men who have become prominent in their respective walks of life, is the modesty which so often shows itself.

While it is exceedingly difficult and usually rather ungratifying to draw comparisons between the men you have met, still the experience of many years has taught me that men who have gained prominence, are easier of approach and more pleasant in their manner and conversation than others who have not scaled the ladder quite so high.

I have in mind a man who for over 25 years was a prominent figure in the life of the city of New York and who, as a representative of what was then called the German American element, yielded great influence in the political as well as journalistic world. He was the head of the New Yorker Staats Zeitung, was the "enfant chéri" of the masses of German citizens but not so popular with the "fine haired Germans" of the City of New York.

Herman Ridder was a leader in many civic movements and could always be relied on for the expression of a correct opinion on the thoughts and motives of the great German American element in the City of New York. He was a native born American, spoke and wrote both English and German fluently and without the slightest accent, was an indefatigable worker and when he took vacations which were rare, he visited Europe. While in Germany, he always received marked attention, was invited to audiences with the Emperor and was the recipient of many honors bestowed on him in recognition of his prominence as an American citizen and a friend of the people from whom he descended.

In 1908 he was president of the great Hudson Fulton celebration and on a hot summer night in July or August, he was to

address the Staten Islanders at the Borough Hall on the subject of the celebration. I was to meet him at 8 o'clock but on reaching the building about a quarter to eight, I met him walking up and down in front of the building. He invited me to join him as it was suffocatingly hot in the court room where we were to assemble. I did so and our conversation turned to his recent visit in Europe where he had been received by the German Emperor with marked distinction.

I asked him jokingly, perhaps more familiarly than I should have, whether experiences of that kind did not have a tendency to make his head swell.

"O yes," he answered, smiling pleasantly, "I sometimes suffer from a tendency in that direction but whenever I feel it coming, I take a walk over to the East Side and look at the old tenement house where I was born and the swelling then usually subsides."

You cannot pay any dividends out of a quarrel.

The Wheels of Fortune

AMONG the best private libraries in the Northwest was one owned by a gentleman who found pleasure and recreation in surrounding himself with books which were interesting and instructive, particularly along historical lines.

One day I asked him which of the books in his library he valued most?

After a few moments reflection, he took from the shelves a copy of the "Memoirs of the Comte de Grammont", which, in a most fascinating style, described the Court Life of the time of Charles the Second of England.

I read the book with a great deal of interest and attempted in vain to secure a copy of these historical relations of a period which is always interesting to those fond of history.

Several years later, after I had removed to Staten Island I built a house on speculation and sold it to a man who, in a professional way, devoted his energies to the gentlemanly game of poker and other games of chance.

Visiting his house in the adjustment of a business transaction relating to the purchase by him of the home he was occupying, I was obliged to wait. Seated in his parlor, I noticed a library of really excellent books. To my surprise it contained a copy in two volumes of the Memoirs of the Comte de Grammont.

When my friend finally appeared with many apologies for the delay in keeping me waiting, I pointed to the books and remarked that he was the fortunate owner of a very valuable book. He stated that he was aware of it and explained that a gentle-

GROWING AND SWELLING

man who belonged to his profession had had a run of hard luck, had borrowed a sum of money of him and on repaying the debt, had presented him with these volumes as an expression of gratitude for the courtesy extended.

In the meantime, time rolled on and the wheel of fate or fortune revolved with the result that my friend met with some reverses in the pursuit of his profession.

He called on me for aid in a financial way and as I trusted his honesty, I gladly complied with his request.

Several months later I received a visit from him and after paying his debt, he thanked me for my courtesy in helping him in time of need.

He then unwrapped a package and stating that he would like to imitate the action of his former professional friend by presenting to me, in recognition of my kindness to him, the present he had received for a similar service. He handed me the much prized volumes of the Memoirs of the Comte de Grammont.

The destruction of my house and library on Emerson Hill by fire unfortunately included the gift I had received from my friend, the Knight of Fortune.

To get a customer or a husband is easy. To hold either is more difficult.

Growing and Swelling

ONE of the interesting features in the lives of those who take an interest in civic affairs, is to observe the different public officials as they come upon the stage, play their part and then retire, some of them to appear again in a new role and some to oblivion.

Among the interesting characteristics of many of these officials, is the fact that during their short term of public office, they are thoroughly impressed with the importance of the discovery that their predecessors are to be pitied for their many shortcomings and ignorance and their successors for lack of a proper understanding of the important questions involved and that, for that reason, the present incumbent must act in a manner so as to correct the errors of the past and be a guide and guardian of his successors.

One of these officials whom I admired for his sagacity, efficiency and honesty, in appointing a deputy, admonished the latter that a man entrusted with a public office should grow but not swell.

No man ever went to the poor house taking profits.

A Queer House

SUBURBAN districts in the neighborhood of great cities have their "houses of mystery" as well as the old established, highly developed, thickly populated sections.

Down on Staten Island, hidden away in a most attractive grove of trees which extended from one of the fashionable residential streets, but somewhat inaccessible owing to bad approaches, stood a brick house.

It stood back somewhat from the muddy cross road, seldom used. A gravel path led from the road to the house.

The latter was a rectangular two-story brick structure with a slate roof. The house and grounds had a somewhat somber, forbidding look probably due to the fact that there was not a flower nor an ornamental shrub anywhere on the property.

This appearance was furthermore accentuated by the fact that the windows on the lower floor were protected by heavy iron bars.

The younger generation, in the manner of most young people who love mysteries, called it the "Haunted House." Some thought it was a jail, some were of the opinion that it might be a house in which some demented person was confined.

The fact was that it was neither. It was occupied by two middle aged Irish ladies, highly educated and exceedingly interesting.

One of them was an artist of no mean merit and the other, like Rosa Bonheur, was an excellent judge of cattle and in that capacity earned a living as an inspector of cattle in the cattle yards on the west side of the Hudson River.

Unfortunately, the fear of robbers and fire was uppermost in their minds and for that reason, the house had been built of brick, had cement floors and ceilings and an iron stair case. These precautions of course made the house fireproof.

In order to protect themselves against burglars, the windows on the ground floor were heavily barred and as one stepped on the piazza, it was apparent that the front door, made of heavy oak, likewise was protected by an outer door of heavy iron bars.

On a level with the eye, there was inserted into the door, a peep hole of glass and under it, there was a small door, perhaps six inches square. If a visitor approached, he was first surveyed through the peep hole and if confidence inspiring, the little door was opened and an inquiry was made by an invisible person as to the nature of the business of the visitor.

If the answer was satisfactory, the big heavy door swung open, another survey of the visitor was made and then the iron barred door would swing on its hinges to admit the applicant to the holy precincts of these Irish virgins.

After entering, one of the first things to attract attention was an iron stair case which, extending from the ground to the

A QUEER HOUSE

second floor, rested in its upper part on iron hinges, and chains running over a windlass above made it possible to draw the iron stair case up so as to admit no communication between the upper and lower floor.

The decorations of the house were in excellent taste. The artist sister evidently had devoted a great deal of her time to the work of decorating the house while the other one was engaged in her business pursuits.

In one of the rooms downstairs, there was a sunken bathing pool lined with white glazed tile. Another feature of the room which reminded one of a Roman bath was a marble stand on which rested a marble slab and on this in turn rested at one end a marble Roman pillow.

This slab with its Roman pillow was used by the eccentric sisters for the purpose of massaging each other.

Many were the stories told about these sisters in the neighborhood.

It is sad to record, however, that in the end, both of them died under rather sad circumstances, of what the neighborhood people called "Black Diphtheria."

After their death, the estate found it difficult to dispose of the house on account of its unfortunate reputation, its forbidding appearance and particularly on account of the unfortunate marble couch which prospective purchasers visiting the house considered part of the furniture of a morgue.

Finally, however, it was disposed of. It passed into the hands of an owner who ripped out everything uninviting, rebuilt the house, constructed attractive gardens and surroundings and made it the happy home of another family.

As most things serious in life frequently have comic counterparts, the following humorous incident is related in regard to these two ladies.

They were particularly kind and were always charitably inclined towards their Irish compatriots in the neighborhood and bestowed many benefits upon old and young.

Particularly children and young people of both sexes were the recipients of many acts of courtesy and kindness by these two old ladies and it is therefore with a feeling of disgust that the following tale is told.

One Sunday morning the two ladies intending to go to church, carefully locked and relocked all the entrances to their house and with a feeling of escurity went to Mass.

On the way they met a boy whom they had greatly benefited carrying a ladder.

In a good natured way they reproached him for doing work on a Sunday but he laughingly remarked "the better the day, the better the deed."

On their return from church they again met Paddy coming

A PROFITABLE CONVERSATION OVER THE SUPPER TABLE

down the street with the ladder on his shoulder and by way of greeting they asked him if he had performed his job in a satisfactory manner.

He assured them of this and passed on.

On arriving home they found on going upstairs that notwithstanding all the iron bars on the first floor their enterprising young countryman, with the aid of the ladder they had seen him carry, had entered the house by means of the second story window and had robbed them of all their jewelry, some of which, while not of much value intrinsically, was precious to them as a matter of sentiment as it included some heirlooms brought from the old sod.

If you can't borrow money, you can always borrow trouble.

A Profitable Conversation Over the Supper Table

THERE is an old familiar saying that to keep your ears and eyes open, is a very requisite thing for the accomplishment of any undertaking and anyone who is familiar with the life and activities of a real estate broker, must acknowledge that this applies more strongly to this business than it does to any other occupation.

With this philosophical reflection, the writer wishes to relate how it happens that as you go along the North Shore of Staten Island at West New Brighton, you will find a long line of shipbuilding yards and repair plants.

They are an element for good in the life of the community and give employment to a great many Staten Islanders in various capacities, and are a feature of the shipping world of New York Harbor. How they came there, is a story in itself.

Many years ago, the writer's family decided to visit some friends in the Catskills and so, one summer morning, bright and early, we started for the Hudson River Day Boat, which carried us to Kingston, and thence by train to the Catskills.

After spending a few days in the mountains, the writer decided to return to New York, and wishing to take a different route home he went to Catskills Landing on the Hudson River and boarded what was then known as the "Catskill Night Boat" for New York.

At supper, he found a gentlemen seated at the opposite side of the table and as men usually do under circumstances of that kind, they engaged in conversation, during which the stranger explained that he came from Hoboken, and the writer stated that he came from Staten Island.

By way of making conversation, the writer asked his newly found friend, how things were getting along in Hoboken. Probably hundreds of thousands of citizens have asked a similar question under the same circumstances.

A DRUNKEN MAN'S GOOD WILL

Hoboken, the native of this town explained, was very much upset on account of extensive purchases made by the North German Lloyd Steamship Company for additional piers. By doing this, they were driving out a number of the shipbuilding establishments and machine shops, which had been doing business along the waterfront.

Upon being asked in a casual manner where these concerns so driven out, were going, he explained that they had been unable to find a new location either in Hoboken or in Jersey City.

This was sufficient information for a broker on the scent of new business and after getting from his supper companion the names of the firms who would have to make way for the new North German docks, he retired to the peaceful quiet of his cabin, only to be awakened in the middle of the night by what was familiarly termed the "Dutchess County Band" namely, an aggregation of bleating lambs and bellowing calves put on board at Poughkeepsie for transfer to the New York market.

The next morning, instead of going to his office, the real estate broker left his valise in charge of the company's office on the pier, and made a bee line for the City of Hoboken.

Here he interviewed the firms to be dispossessed and by describing to them the advantages of Staten Island as a shipbuilding and industrial center, he actually succeeded in inducing some of them to come to Staten Island on a tour of investigation.

This resulted not only in a preliminary visit, but the end of the story was, that three large firms from New Jersey came to Staten Island and formed the nucleus of the present extensive shipbuilding plants along the North Shore.

When you pass along and see the belching smoke stacks and hear the sound of the hammer and the saw, you should remember that these industries of Staten Island were the result of the vigilance of a Staten Island real estate broker, who kept his ears and eyes open when there was something to be learned that might be used to the advantage of his home community!

Some wag said "buyers of real estate are divided in two classes, namely victims and martyrs. Victims are those who buy with their eyes closed and martyrs, those who buy with their eyes open.

A Drunken Man's Good Will

FROM what source business comes, is at all times more or less problematical. At times, I have thought that business came as the result of systematic effort, that is, as the result of skillful advertising. This is true to a certain extent and should be recognized as one of the necessary and legitimate means of bringing in business.

A DRUNKEN MAN'S GOOD WILL

After all has been said and argued along these lines, I am inclined to think that the element of good-will enters very largely into a man's success in the real estate business and a kind word dropped here and there among his friends and well wishers, is, after all, an element which has an important bearing on one's success.

I am reminded of a very interesting little incident which proves the correctness of this assertion.

Many years ago, when my children were still small and we lived at West New Brighton, we had taken the trolley from West New Brighton to Four Corners and there transferred to the Midland Beach car.

After spending a few hours at this delightful resort, we returned by the same route and were waiting in front of the waiting station at Four Corners for a trolley, which coming from Eckstein's Brewery, would take us to our home on Taylor Street.

Diagonally across from the waiting station, under the expansive roof of which my wife and my children and I were standing, was a saloon, from the bar room of which, loud voices were heard.

Suddenly the door opened and a man who was a tinsmith in West New Brighton, emerged in a hilarious and very much intoxicated condition.

He had done some work for me and was a very good workman when sober and with all, good natured, even when drunk.

After leaning against a piazza post of the saloon, he cast his blurred eyes and unsteady vision around him and noticing me standing across the street, made violent motions to me to come over to his side of the street, exclaiming at the same time that he had something to tell me.

The eyes of all the passengers at the transfer station, were immediately directed upon him and me.

My wife, with keen perception, suggested hurriedly that I better go over to his side of the street because if I did not, the chances were that he would come over to our side and that to expose the antics of a drunken man to our children, would not be a very desirable thing and besides this, it would be rather embarrassing to my wife as well as myself if he should stagger across the street claiming recognition as a friend of ours.

Consequently, I went over and putting his arm on my shoulder in an affectionate kind of a way, he whispered to me with his liquored laden voice, that there was a man in the saloon who wanted to buy a farm and that if I went in there immediately and struck the iron while it was hot, I might sell a farm and earn a commission.

I explained to him that it would be rather difficult to do so as I had my family waiting for me, but that if he would give me

PAYING IN GOLD

the name and address of the man, I would communicate with him or call on him at his place of business.

He stated that he did not know the man's name, but thought it commenced with an "S", that he was a mineral water manufacturer, supplying the saloon in question with mineral water and his place of business was in Brooklyn.

I thanked the man for his information, shook hands with him and while he re-entered the saloon for further refreshments, I recrossed the street and the incident for the time being, was forgotten.

The next day I telephoned to the saloon in question, got the prospective purchaser's name and address, went to Brooklyn and succeeded in selling him a farm.

The next time I met my tinsmith friend, I pressed a twenty dollar bill into his hand and made him the most surprised man in the neighborhood because he had entirely forgotten the incident at Castleton Corners, and felt particularly grateful for the money I paid him.

In the course of years I have sold the farm several times and made several good commissions.

This little experience shows that even the good-will of a drunken man is sometimes a good commercial asset.

The world is divided into those who create business and those who keep track of the business created by others. They are both important. To which do you belong? If you do not belong to the former, never go into the real estate business.

Paying in Gold

A FEW years ago, a man who had made a great deal of money in the shipping business, purchased one of the fine estates on the hills of Staten Island, tore down a very large and beautiful house and erected for himself a new palace.

Before the latter was completed, fate, which had showered money upon him with one hand, took his life away with the other and that was the end of his ambitions.

Sad as this part of the story is, there was once upon a time, a very amusing event connected with the history of this old place and as it is somewhat out of the ordinary, I think it is worthy of being recorded.

A number of years ago, a man who had accumulated a fortune in making paper money for Central and South American republics, entered into a contract to purchase this place and as it was during a time when some feared that the government might stop specie payment, the contract was so worded that it gave the seller the right to demand gold on delivery of the deed.

This stipulation was not at all out of the ordinary at that time but was very seldom taken advantage of in any business transactions.

It happened that between the signing of the contract and the delivery of the deed, in this particular case, a feeling of irritation arose between seller and buyer.

They were both men who had made their own way in the world and their temperaments were such that they did not brook much interference with their plans and conclusions.

It is therefore not strange that two men like these should have clashed in the adjustment of some of the questions which usually demand attention previous to the actual transfer of property.

At all events, when the date for the delivery of the deed had come, it became evident to those who knew the two men, that the slightest misunderstanding might provoke an explosion. They were right in their conjectures.

The buyer having carefully ascertained in advance, the amount of money necessary to close the transaction, and not wishing to ask any favors from the seller, had a certified check on one of the leading banks of New York, ready for delivery.

After some delay during which the representative of the law firms discussed the legal points involved, the moment had arrived for the payment of the money and the buyer presented the certified check.

The seller's hour of triumph had arrived.

He looked at the check, first on one side and then on the other, and then with a sneer on his face, handed it back to the buyer and told him that he had no use for it. At the same time, he drew the buyer's attention to the fact that the contract left the seller the option of demanding gold in payment of the property and taking advantage of this condition, the seller asked for payment in gold.

The astonished buyer as well as his attorney, looked at the contract and confirming the correctness of the claim made by the seller, they asked for an adjournment of a few hours so as to give them sufficient time to produce the gold.

How much trouble, and what expense it may have cost the buyer to procure the actual gold, I do not know, but at the end of the time allowed, the gold was on hand in two heavy valises which lay open on the table with their glittering contents exposed to view.

The negotiations were then again taken up, the seller giving evidence of the gratification he experienced from having disconcerted and annoyed the buyer.

The latter who had nursed his wrath during the few hours of intermission, was a smouldering volcano, although apparently quiet on the surface and rising to his full length, he pulled back

SOLVING PROBLEMS VERSUS FACING TROUBLES

the sleeves of his coat,—whether for a personal attack upon his enemy or not, was for a short moment a question in the minds of those present,—and bowing politely to the other man in the transaction, said “you have demanded gold and you had a right to do so and in order to carry out my bargain, the gold is here, but as the manner of delivery is not stipulated, I shall assume that you will take it in the manner I give it.”

With that he grasped handfuls of gold from the open valises and showered the gold upon the seller who, under loud protests, continued to be almost buried under the deluge of gold thrown upon him by the infuriated buyer of the property who finally, as the valises had been lightened, picked up first one and then the other valise and literally threw the remaining coins on the head and into the lap of the unfortunate seller.

Then he left the room with a loud laugh of triumph, leaving the adjustment of the remaining part of the transaction to his attorney and to the seller of the property.

There is nothing in the Constitution of the United States limiting the extent to which an American citizen can make a fool of himself.

Solving Problems versus Facing Troubles

A FRIEND of mine from Chicago who is of a philosophical turn of mind and who, by virtue of his very presence, radiates a feeling of cheerfulness wherever he goes, stepped into my office one day and was compelled to listen to a long tale of woe on the part of a customer who was in trouble of some kind, a full history of which he was pouring into my sympathetic ears.

After the customer had left, my friend from Chicago turned to me with the statement, “we in Chicago have long passed the stage of facing or borrowing troubles because we have reached the conclusion that all the questions which perplex us and which we call our troubles, are, after all, nothing but the ordinary problems arising in daily life and for that reason we have determined not to refer in our daily talk to the facing of troubles, but to the “solution of daily problems” because it is far more pleasant to “solve problems” than to face troubles.

And the Chicago man was right.

Often in life it pays to be a poor bookkeeper, particularly as regards the injury others have done or are supposed to have done you.

A Stage Driver's Opinion

WHEN on the first of July, 1925, under the leadership of Vice President Galloway of the Baltimore & Ohio Railroad, General Manager Roy B. White of the Staten Island Rapid Transit Railway, Borough President John A. Lynch, and a large number of railroad officials, public officials and prominent citizens, I was a passenger on the gaily decorated first train on the newly electrified railroad, between St. George and Tottenville, my mind involuntarily went back to the reports and descriptions of the first railroad train on Staten Island in April, 1860.

From the records of that day, it appears that large crowds assembled at the different stations of the new railroad, flags and banners were flying, bands were playing and speeches were made by leading citizens.

Mr. David J. Tysen and Mr. Percival G. Ullman, who were on the train a few days ago, reported that they had been passengers on the first trains respectively to New Dorp and Eltingville.

Then as now, many opinions were expressed as to the tremendous cost of the enterprise, and then as now, there were optimists and pessimists who ventured their respective opinions as regards the ability of the railroad to meet expenses on such a large investment.

The venerable David J. Tysen who is a store-house of recollections of the past, stated that when the railroad was proposed 'way back in the fifties, and when subscriptions to the stock of the railroad were solicited by the promoters, many opinions "pro and con" were expressed.

Among the oracles of wisdom in those days was a man who drove the stage from "Vanderbilt's third landing," now known as Clifton, along what is now Vanderbilt Avenue, the Richmond Road, and the Amboy Road to Tottenville, and who explained to an admiring gathering at Harrison's club house which stood near the Oakwood Heights station, where the Oakwood Arms now is, that the new Road would be a complete failure due to lack of patronage.

He impressed his hearers with the fact that he, who had driven the stage daily from Vanderbilt's landing to Tottenville, should, in the very nature of things, be more familiar with the volume of traffic than anybody else, and of course, they listened to him with a great deal of respect and consideration.

How people could be crazy enough to invest hundreds of thousands of dollars in a railroad from Tottenville to the Narrows, when the total number of passengers that had passed daily over the route in the old stage-coach, had not exceeded thirteen number, was more than he could understand. "This," he predicted after tossing off a glass of good old Bourbon whiskey,

THE WIDOW'S DIARY

"will be the extent of the traffic on Vanderbilt's crazy venture of a new-fangled railway."

The stage and the stage driver have both gone the way of flesh and blood and while, as a stage driver he stood out pre-eminently as a man of great utility, as an oracle of modern methods of transportation he was a total failure, because he did not know what many men have learned since in the transportation world, namely, that each means of transportation creates its own traffic.

The "wise-acres" "crepe-hangers" and "conservative business men" who are predicting the failure of the new bridges for want of adequate revenue, will have the same lesson to learn and it is well for the community that this should be the case because if the opinion of the stage driver over the old plank road, had controlled the destiny of Staten Island, our tight little Island would not be what it is today.

*To buy an expensive country estate means to sow
dollars to reap cents.*

The Widow's Diary

DOWN on the North Shore of Staten Island, opposite Newark Bay, where the sea-gulls screechingly play their game of tag around Shooters Island when the weather "off the hook" is "nasty" and the Atlantic Ocean whipped into fury by a northeaster, is thundering against Sea Gate, lies Mariners Harbor. It is not the same place it was years ago when the fishing smacks and oyster sloops of the natives were drawn up on the sandy beaches.

Shipyards, docks, piers, factories, eating houses, clothing stores, and other evidences of a growing commercial and industrial development, now line the waterfront.

Enough, however, remains to remind one of former days. Some of the old dwellings with their more or less pretentious piazza columns, indicative of the wealth of the owners, remain. But the former occupants are dead and gone and most of their descendants have moved away except those whom sentiment expressed in a love of the soil, still grips or who have not been able to sell out.

In the upper part of Mariners Harbor near Franklin Hall, where there was a dance hall and meeting room above Van Name's general store, Mariners Harbor narrows down to a strip between the salt meadows which creep up from Old Creek to the back of Mariners Harbor and form a neck between these meadows and the Kill van Kull.

Owing to the proximity of the salt marshes, some of the ground throughout this section was water soaked and most of the houses had no cellars. Land was cheap but at the same time

THE WIDOW'S DIARY

very fertile and well adapted for the growth of vegetables and on that account enjoyed a certain amount of popularity.

As you go south along the streets leading up from the waters of the Kill van Kull, the houses become less and less pretentious, probably owing to the inaccessibility of the section and the greater distance from stores and schools.

Be this as it may, I was called upon one day to make an appraisal of the real estate and personal property of a captain's widow who had for many years made her home in one of these cottages and had now followed to the grave her mate who had died many years before. I am afraid the words "followed to the grave" were not strictly correct because the place of his demise and the exact place of his interment, were always shrouded in uncertainty owing to the fact that he had gone to Davie Jone's locker somewhere between Padang on the island of Sumatra and the Port of New York. Let it be hoped, however, that according to scriptural writings, they will be united in death because their union on earth although covering forty years, had unfortunately been limited to such short periods as he was at home from long voyages abroad.

To resume the thread of my story; I called at the place on the errand mentioned and finding the house locked, applied next door. Here I was told by a young woman who was engaged in doing the family washing, to take the key and examine the house for myself, indicating with her dripping elbow, where the key hung.

The house was the usual one with only two pillars holding up the piazza and thin ones at that, indicative of the owner's modesty of means. Down stairs was the parlor with the usual walnut horse-hair sofa and half a dozen chairs to match, with a marble top table in the center of the room over which was spread a hand-made cover and on this was standing a piece of coral covered by a glass globe. A framed Biblical text, one or two pictures of ships and a family picture or two, crayon enlargements of some small photographs and finally some curios evidently brought home from some foreign voyage, completed the furniture and ornaments of the room. The other room was a dining room kitchen combined, in which evidently the aged occupant had lived.

Upstairs were two rooms.

Everything was common place and indicative of the simple regular life of a sailor's widow.

The garden had evidently been in a high state of cultivation. There were old fashioned flower beds of all kinds and in the rear of the house was a grape arbor which evidently had been regularly trimmed, a vegetable garden showing signs of careful attention and some fruit trees in good bearing.

The thing, however, which was of particular human interest

A DISAPPOINTING STORY

to me was the hand made linen embroidered sofa spread or as it was formerly called "anti-macassar", which was laid over the top and back of the horse-hair sofa.

A closer examination of it immediately aroused my interest. It was covered with a mass of dates commencing as far back as 1849. At first the dates were close together and there were more of them, then there were long spaces in between with no dates and then again a bunch of dates. Then again came a big white space and at last in the right hand corner, was the word "Padang" and the date September 24, 1884.

The dates and words were stitched with red cotton thread and still stood out prominently on the snow white surface.

There were other little mysterious ornaments in the shape of stars, some times placed there singly, sometimes doubly and sometimes forming a constellation of stars, but every one of these dates and stars evidently had a meaning and my curiosity was aroused.

When I returned the key next door, I inquired of the young woman the meaning of this sofa spread and she told me that that sofa spread was "Aunt Mary's diary".

It was explained that the captain's widow had sewed on it and into it the dates when her husband had been home with her and during his long absences, some times stretching over years, it was her only consolation. She would bend over it and fondle it as a reminder of happy days and sometimes when she had not heard from her beloved one for many long months, she would consult this diary and draw comparisons with other voyages and other long absences and derive such consolation and such hope as her faithful diary might inspire her with during the long days of waiting and nights of anxiety and prayer.

They were married for 35 years and the days he spent at home were 410 days, or a little over one year.

A dissatisfied tenant is a poor asset. Either satisfy him or permit him to depart.

A Disappointing Story

IT was a rather attractive young woman who stepped up to my desk and with an arch smile on her pretty face asked me if I remembered her. Of course I see many faces and while I never forget the face of a good looking woman, I sometimes forget the name.

"Mr. Kolff," she said, "I am Kitty Murphy. When I was a little girl living on Caroline Street, West New Brighton, and you lived on Taylor Street, I frequently called on you to sell you tickets for church festivals and other social events and you nearly always took some tickets off my hands. Sometimes, in a joking way, you made me promise that when I grew up and got

married and wanted to buy a house that I should come to you."

"Now," she stated with a modest little giggle, "I am going to be married and while I cannot as yet buy a home, I want to carry out my promise to do business with you by renting a flat and perhaps later on, I shall be able to buy a home."

We rented her a flat and after a short time her husband took out a five hundred dollar fire insurance policy on the furniture and I supposed that they were going to be happy ever after as the story goes.

The experience was an interesting one and the incident was related to my friends in proof of my oft repeated assertion that bread cast upon the waters will come back.

At the expiration of a year, in due course of business, we sent the young husband the renewal policy. It was promptly returned, without any explanation, and thinking that possibly he might have changed his place of residence we wrote him.

In reply came a very curt letter stating that since his wife had run away from him and taken the furniture with her, he had no use for a fire insurance policy.

My heart dropped and my disappointment was great because my experience with Kitty and her loyalty to me had often been told by me.

In expressing my chagrin at this unfortunate termination of a pretty romance to my stenographer, she looked at me and rushing to the aid of a member of her sex, exclaimed, "Why, Mr. Kolff, didn't you know?"

"Know what," I inquired in turn.

"Why," she said, "he had a wooden leg!"

It is quite proper to write an indignant letter but decidedly unwise to send it.

A Dream of Rural Happiness

EVERY once in a while somebody comes along who teaches us something new and makes us realize that perhaps our judgment of the requirements of other people might be subject to revision.

I learned one of many lessons from a German woman a number of years ago. She rushed into my office in New York and after communicating to me that her friend Mr. Schwatzenburger had told her that I was in the real estate business on Staten Island, she proceeded to explain with an exceedingly strong Teutonic accent which I shall not attempt to imitate, that she lived on Tompkins Square, New York, but that owing to the influx of "dem for'ners" the neighborhood was no longer a place to bring up children.

A delicate inquiry as to the number of her offspring brought forth the statement that she had eight children to her credit and

With visions of a little farm, a cow and some chickens in my mind, I inquired whether she had in mind a small farm.

"O, no," she replied, "that is too large."

So I suggested a plot of about an acre.

"How much is an acre?" she queried.

"An acre, roughly speaking, is about 200 x 200 feet in size," I replied.

After she had grasped the extent of such a piece of ground, she said "no" and continuing, explained that her husband was a "stationary engineer" in Center Street, New York, that he came home late evenings and left the house early in the morning and had "no time to monkey mit no acre of ground."

My next proposition was a little white house with green shutters on a modest plot surrounded by a fence and with a fruit or shade tree or two under the branches of which the children might play. She interrupted me with the statement that her children were always in trouble and that to meet the requirements of the situation, it would be necessary for her to run out and buy the things she wanted for her household and then return before "dem kids vass in mischief".

Just as I was about to make a further proposition, a happy smile lit up her face and all my hopes and expectations to satisfy her craving for the country were brought to an abrupt end by a very business-like question:

"What have you in the way of a flat over a delicatessen store?"

The world is made up of all kinds of people.

Not A Loving Widow

IT is stated by good observers of human nature that there are two infallible signs of approaching old age. The first evidence presents itself when a man, throwing out his chest and assuming an air of extreme energy, tells you that he is as good as he was 25 years ago. His intentions are good but the poor devil is lying to himself, of all species of lying, the most dangerous.

The second warning comes in the shape of a desire to consult the obituaries in the newspapers.

I am doing this occasionally now although I am as good as I was 25 years ago.

However, be this as it may, I read in the death notices the other day that Mary D....., widow of James D....., had died. Interment private.

I knew them both. He was the son of a very extraordinary man, who came to Staten Island from Germany fifty or sixty years ago. The father was a clever mechanic and by merit pure

NOT A LOVING WIDOW

and simple, gained great prominence and wealth and died at the pinnacle of his fame and fortune.

He knew how to make money, but not how to raise successfully a family of children.

Somehow or other they nearly all went wrong.

The announcement of the death of his youngest son's widow brings to mind a "comedy of errors", a chapter of human mistakes.

The young man married a charming girl. Thanks to the fact that he had been careful in the selection of a father, he had a good bank account, the speedy reduction of which seemed to be his main ambition. His wife liked pleasure and so did he. She loved to travel in Europe while he attended business at home, like a good "standardized" American husband.

Part of his "business" at home after his wife's departure, was to spend the evenings on the roof gardens, where he made the acquaintance of some very attractive ladies.

In an unguarded moment he yielded to the persuasive eloquence of an adventurous lady of many charms and was induced to take a "business trip" to Europe in her company.

It was important, in fact vital, that there should not be an accidental meeting with his wife. She wrote regularly to him and to her dearest friend, Mrs., who happened to be a friend of the wife of the man's secretary, who was taken into the plot.

Consequently, the gay husband knew what places in Europe his wife was visiting. The route of his travels with the lady of his temporary affection were along different lines from those followed by his wife and telegrams received from his secretary reporting the whereabouts of his wife, as indicated by letters received from her in New York, were an additional safeguard. To strengthen his position and throw off any suspicion, his secretary sent loving cables from New York in the name of the husband to his wife.

But plans conceived by the human mind, however well thought out, sometimes fail by force of circumstances.

The pleasure loving wife who had decided to spend a month in Carlsbad, suddenly changed her mind and went with some friends to Switzerland.

The Hotel Bauer au Lac in Zurich holds many guests and in the breakfast room overlooking the famous Swiss lake, his wife, one morning, found her husband enjoying the proverbial "café au lait" with rolls, in the company of a very attractive, bewitchingly dressed American lady.

He died shortly after this escapade. She never forgave him.

That is why the death notice does not refer to the "loving widow" but simply the "widow of"

Reproach or Self Reproach?

INSCRIPTIONS on headstones in cemeteries in all parts of the world are a never ending source of study to those who are interested in these gruesome tributes to the virtues or peculiarities of the departed ones.

One of the old abandoned cemeteries on Staten Island, hidden away among a lot of weeds and underbrush, contains a headstone on which are the words:

"Here lies the body of Mary

Age 18 years and 6 months

The blasted expectation of an indulgent father."

I have often wondered what that poor girl might have done to deserve an epitaph like that!

The girl is dead and the grave yard forgotten, hidden away until some day workmen will dig it up and irreverently throw the skulls and bones into a wagon to be conveyed somewhere else for reinterment or may be dumped somewhere to help "make a fill" as the contractor calls it.

But the epitaph is a reflection on girls in general and they should rise in angry protest; or let us be charitable—perhaps the "blasted expectation" was due to the fact that, although full of promise she died too young, or may be it was a fond and loving father's self reproach, knowing that his superior wisdom, if not tempered by too much love and affection, should have pointed out to her the error of her ways such as for instance, not putting on dry shoes and stockings when she had wet feet, which may have been the cause of her death.

Real Estate is the basis of most American fortunes.

Upper and Lower Chest

EVER since I was a small boy and read in American history about the injuries and the bad treatment which England gave its American colonies, I have had a grudge against the English nation and have always hoped that when I grew up to be a man, I would be able to whip the whole English nation single-handed as a punishment for what they did to my forefathers.

I have magnanimously refrained, however, from doing this, partly because the Englishmen I met were too big and partly because they were good fellows and I could see no reason why they, poor devils, should suffer for the wrong doings of their ancestors.

However, a new cause of aggravation was furnished by an Englishman who was a member of the committee for the sane and safe celebration of the Fourth of July, of which I had been appointed chairman by the Mayor of New York.

THE WAY TO THE POORHOUSE

In the course of the celebration it became my duty to go with the captain of a military company and take off a review of the soldiers present.

I accordingly left my committee and at the side of the captain marched along the front of the company, saluted the flag, walked around the rear and did whatever else was necessary to represent the dignity of the Mayor of the great City of New York in general and that of the people of the Borough of Richmond in particular.

When I returned to my committee I asked the members whether I had acquitted myself of the duties imposed upon me in a proper manner. My English friend, with a typical English pronunciation said, "Quite so, sir. The only difference between the captain and yourself, however, was that, while marching along the front of the troops the captain's upper chest stood out more prominently, but with you it was the lower!"

We have all known men who swam in gold and drowned in debts.

The Way to the Poorhouse

IN particularly prosperous days, we are apt to say jokingly that we are on the way to the Poor House and sometimes when we have the blues, we feel as if we really were on the way to the Poor House.

Be this as it may, the way to the Poor Farm on Staten Island was a very pleasant one as far as the scenery was concerned.

The road wound through a very attractive rural district with farms and smiling fields along the route until the Poor Farm with its picturesque buildings surrounded by pretty, well kept gardens, came in sight.

With these pleasing impressions still agreeably occupying your mind, you suddenly get your first shock by way of a reminder that notwithstanding all this beautiful scenery, human suffering and misery and even death were not far away; for just as you entered the grounds, the first thing to greet the arrival in this last refuge in life was a sign in the shape of a fingerboard with the words "Potter's Field", and as your eyes involuntarily followed the direction indicated, you saw, partially hidden by some shrubs, the white crosses of the Poor House dead.

One of the first acts of the Commissioner of Charities, Heberd, when he took over the Poor Farm for the City of New York, was to remove this gruesome sign.

When you stop spending money you stop making money.

Tombstones and Mortgages

THOSE who have struggled under the burden of mortgages on their real estate or those who have been reminded of the shortness of life by the regular return of interest day, will appreciate the inscription on a tombstone in a hidden grave yard on Staten Island.

“Here lies the body of Simeon Ruggles,
Who departed this life to avoid its struggles
Preferred the tomb and death’s dark gate
To owning mortgaged real estate.”

Sell a man something from the sale of which he will derive a profit and you will be sure to have a steady customer.

A Modest Rich Man

AMONG my most welcome and interesting customers was Mr. P..... He owned three small building lots in a section of Staten Island called the “Dutch Farms.”

In some parts of the great City of New York, there is a “dead season” in real estate during the summer and in some places in the winter, as the case may be, but at the Dutch Farms, the dead season lasted from January 1st to December 31st, and from the middle of the century to the end. It is a graveyard of taxes.

Mr. P..... who was a man quite advanced in years, was very rich, having amassed a considerable fortune in real estate in upper New York, but with all, was extremely modest.

He had retired from business, but on pleasant days, he would visit his business acquaintances down town and so I had the pleasure of a call from him once or twice a year.

His greeting was usually a smile accompanied by the remark, “I came to inquire what has become of my lots at the Dutch Farms” and I, as regularly, would tell him that they were still there and he would laugh heartily as he evidently looked upon these lots as a joke.

On one of his visits, after the usual greeting, he remarked somewhat pensively, and with that strong German accent, which I cannot attempt to imitate, “My friend, my judgment in the affairs of the world is usually considered pretty fair, is it not?”

I spoke the truth when I replied “ Mr. P....., no one who knows you, doubts your judgment.” “Well” he said “that very same judgment for which I am so well known, told me in 1858 when I had my choice of buying three corner lots on Madison Avenue and 59th Street, New York, now worth \$250,000 each, or three corner lots at the Dutch Farms, that the latter were the better investment.”

Corner Lots and Wedding Trips

WHAT the motive may be with those engaged in business transactions, is sometimes difficult to discern. People may do or refuse to do a great many things for reasons best known to themselves and entirely unknown to others.

As the result of many years of experience, I always have an open mind during negotiations and deem it wise not to jump at any conclusions unless I am pretty certain that I am right and even then, I am sometimes wrong.

I have in mind an amusing incident which happened many years ago.

A number of Scandinavians appeared at my office one day, desirous of purchasing a certain lot for the erection of a church.

The owner of the lot was a young man who belonged to one of the old families of Staten Island. He was sociably and professionally highly connected, but as happens very often, was not blessed with too large an amount of this world's goods.

He moreover, was a charming and amiable fellow whom everybody liked. When I submitted what was a rather low offer from my Scandinavian friends, he told me he would take it under advisement and if I would call again the next day, he would give me an answer.

Accordingly I put in an appearance the following day.

He then informed me that if, beyond the question of a doubt, he could be absolutely assured that the money would be paid at ten o'clock of the morning of a certain day, he would accept the offer.

In view of the stringent conditions imposed, I thought it best to obtain this assurance from the buyers and accordingly brought them in to his office the next day where they solemnly promised to have the money in readiness the day and hour mentioned.

Thereupon, the earnest money was paid and the closing of the transaction arranged for on the day agreed upon.

True to their promise, they appeared at the appointed hour with the cash in hand, the deed was delivered, the young man got his money, the Scandinavians departed and a very handsome church now graces the site which they purchased.

About a year later, I met my friend in connection with some other transaction, and in the course of our conversation, I recalled the sale of the church lot to the Scandinavians. I took the liberty of asking him why he was so particular about the payment of the money the day and hour of the time agreed upon.

He looked at me smilingly and took me into his confidence by stating that he was engaged to be married but had not been able to arrange the wedding day because he did not have the necessary money with which to defray the expense of a wedding trip, nor to start housekeeping, and when he received my offer, he

The date of the wedding was then set at 2 o'clock of the afternoon of the day on which, at ten o'clock he was to receive the money.

Had there been any delay in the payment of this money, he could not have made his wedding trip, not have started house-keeping, and consequently, the payment at the exact hour of the day, became to him, a matter of the utmost importance and for that reason he had surrounded the transaction with every possible safe guard.

Here you have an interesting combination of business and romance.

Some people live on their troubles, and would die if you took them away from them.

Frivolity and Heroism

THE man had made a great deal of money, partly along the lane which runs from the entrance of Trinity Church down to the East River in the village of Manhattan and partly in some great industrial establishment in the land where tolerance formerly was an absent virtue and where witches were burned at the stake.

However this may be, he knew not only how to make money, but he knew how to spend money like a gentleman and he built himself on the island, which was named after the States General of Holland, a beautiful castle in the midst of wonderfully attractive grounds on which he spent hundreds of thousands of dollars.

Then he surrounded himself with a large and widening circle of acquaintances. The house became the center of a lot of admiring friends. Banquets, parties and receptions were numerous. The viands were brought from the four corners of the earth to satisfy the palates of the gourmés and the gourmands who assembled around his festive board and wine flowed in cascades down the throats of the men and women in evening dress.

The fame of the owner and his entertainments spread far and wide and reached the ears of those who interpret the laws of Christianity in a manner best suited to meet their own views. They condemned the master of the great house for his frivolties and his manner of living and he came under the censorship of those who did not exercise much charity for the unaccountable in other people.

However, an event happened from which he emerged a hero and everything that had been said about him and his mode of living was forgotten and only the hero now remains.

And this is what brought about a change of feeling.

For the purpose of extending and expanding his pleasures from the land to the sea, he built a wonderful yacht, the very acme of the shipbuilder's art. He had it furnished with fine

THE TOY MAKERS FROM NUREMBERG

linen and purple, with woods from India and tapestry from France and rugs from Smyrna and carvings from Italy and the splendours of the feasts he gave on board of the yacht while she was cruising along the Atlantic Coast are still spoken of.

One day the guests had arrived aboard. The sails were up. The captain was about to give his command to hoist the anchors and head seaward when a sudden whirlwind caught the sails and turned this modern pleasure craft over on its side. The festive company, about to sit down to the dinner table, had no time for the conventions of polite society. Men and women saved themselves as best they could while the water rushed into the luxurious cabin.

They all escaped but unfortunately, as the ship turned over a heavy piece of furniture (a sideboard), or something like it, fell over and pinned the unfortunate mistress of the boat, the wife of the owner, to the floor of the cabin.

The frantic efforts on the part of both the wife and the husband failed to free her from the heavy overturned piece of furniture. It was then, as the water was rising every second, that the man proved he was a hero.

When he saw that his wife was doomed, when the rushing waters rose rapidly inch by inch in the cabin, when there was no possible way of saving her, when the hand of death was upon her, he clasped her in his arms and they died together.

The great castle, the scene of the pleasure and frivolities of life, is now a hospital where humanity finds relief from the sufferings and tortures of the body and where the mind is sometimes prepared for death.

Never argue with an angry woman. Simply listen. If she be your wife, close her mouth with kisses.

The Toy Makers from Nuremberg

THEY were toy makers, the two brothers, Karl and Fritz. They had lived in a small village in the Bavarian Hills near Nuremberg and came to America to make their fortune.

They were skillful, sober and industrious workmen and found lucrative employment in the Great City.

Being lovers of nature, they spent their Sundays wandering over the forest clad hills of Staten Island and when they had saved up some money, they gratified their longing for the ownership of a plot of ground they might call their own.

They purchased a lot in a village overlooking the Bay. The special feature of this piece of ground which appealed to them was a large elm tree.

As they continued to prosper, they built a modest cottage, painted white with green shutters. Into this little home one of them took his bride, a girl from their native village in Bavaria.

THE TOY MAKERS FROM NUREMBERG

The other brother remained a bachelor and lived with them. There were no children but the three lived a happy and contented life.

They built a bench and a table under the elm tree and in summer took their meals under the spreading branches of the tree.

The wife died but the brothers continued to live in the old home. The village grew up around them.

A wagon maker's shop was built on one side and a store on the other but the brothers were not disturbed. They sat under the elm tree on summer evenings, smoked their pipes, drank their native beverage and were satisfied with life.

They grew to be old men. Advancing years and the infirmities of old age gradually made inroads on their savings. The house, formerly a model of neatness, fell into decay and the struggle for existence became severe. They were much confined to the house by sickness. They nursed each other as best they could and were seldom seen by the neighbors whose time was taken up by their own affairs.

On a cold blustery day in March, when a piercing wind was blowing from the northwest, the policeman on the beat noticed one of the brothers digging under the elm tree. The old man was working in his shirt sleeves and exhausted from the unusual exertion, took frequent rests from his labor.

Passing the place, the good hearted policeman inquired what he was doing.

The aged German, shivering with the cold, explained that his brother had died and that, obedient to his last wish, he was going to bury him in the grave he was digging under the elm tree.

As gently as he could, the policeman explained that he would not be allowed to bury his dead brother there.

The old man was deeply grieved and explained that it was his brother's special request to find a final resting place where he had spent so many happy hours and that besides this, he had no money to buy a plot in a cemetery.

Kind friends supplied the means and Karl was buried with a simple ceremony.

On returning from the funeral to his lonesome home, Fritz went to bed sick. He had contracted a fatal case of pneumonia from exposure while digging the grave for his brother under the elm tree, they both loved so well.

He was laid to rest by the side of his brother.

Where the house and the elm tree stood there is now a moving picture house where people nightly laugh and joke about the funny pictures and the toy makers from Nuremberg are forgotten.

*If you do not step lively, the fellow behind you will
step on your heels.*

How St. George, Staten Island, Was Christened

ONE of the extraordinary men who have made history on Staten Island in modern times was Erastus Wiman, who became prominent in Staten Island about 1880, and died about twenty years later.

He came from Canada, was a newspaper reporter in his younger years, then became connected with the Toronto or Montreal office of the great firm of R. G. Dun & Company and finally came to New York as a partner.

A visit to Staten Island convinced him of the commercial and industrial possibilities of this Island, the northern shores of which formed the southern boundary of the Port of New York.

His enthusiasm once having been fanned into flames, he worked indefatigably in the upbuilding of the Island.

It was he, who conceived the idea of uniting the East Shore and the North Shore ferries, and establishing a new ferry between the Battery, New York, and the nearest point of land on Staten Island.

It is now known as St. George. How it came to be named that way comparatively few people know. Erastus Wiman who named it himself, told me the story.

When Thomas E. Davis, and later the New Brighton Association, laid out and improved what is now New Brighton, they attached so little value to the land under water that they sold it for a small consideration to a very far-sighted man named George Law.

When, many years later, Erastus Wiman found it necessary to acquire some of this land under water for his new ferry landing, he approached George Law and secured an option to purchase.

By the time the option expired, Wiman's plans had not been perfected and he asked for an extension which likewise expired owing to Wiman's inability to complete his arrangements to take it over. He was compelled to ask for a third extension.

George Law by this time had become convinced that Wiman was unable to carry his project to a successful termination and refused the request. Wiman was a man of strong persuasive powers. In eloquent language he explained his plans to George Law and finally, as a climax, said, "Mr. Law, if you grant me this last extension, I shall not only carry through my project, but I will 'canonize you'."

George Law asked, "How can you 'canonize' me as you say?"

"Why," exclaimed Wiman, "I will make a Saint of you."

George Law's good humor was restored and his curiosity was aroused. He laughingly inquired of Wiman how he could ever make a Saint of an old sinner like himself.

A REMINDER OF THE FUTURE

"By naming the new great ferry terminal on Staten Island 'St. George'."

George Law laughingly consented to the extension of the option. Wiman carried through his scheme, and St. George stands as a monument to the memory of George Law and to its Godfather, Erastus Wiman.

Help the man in office all you can. He needs the help of every good citizen to do his job well.

A Reminder of the Future

TALKING about Poor Houses and other cheerful subjects, a companion, who, like myself was fond of walking, pointed out a rock or large stone on the Manor Road on the way to the Poor House.

It was one of those large granite boulders which naturalists or geologists tell us are glacial deposits and have been brought down on the ice from the far North. Its smooth surface bore out the scientists' explanation, but what interested me more particularly, was my friend's story relating to it.

He stated that a number of years ago he walked along the same road and saw sitting on the stone an old white haired man, feeble and worn out, while a young man stood alongside of him with an impatient look in his face. "Come along," he roughly urged the old man, "if you don't hurry up, I can't get you into the Poor House today."

"Give me a few minutes more of rest, John," pleaded the father, "I am thinking of the past, for it was on this very same stone that my father sat and rested when I took him to the Poor House thirty years ago."

The undutiful son, ready to turn his old feeble father into the Poor House, was struck by these remarks as nothing had ever struck him before.

His mind drew a picture of the future and what his conscience had not done, his father's remarks and the old boulder on the road side did.

He pondered for a few moments, then he went up to the old man and took him gently by the arm. "Let's go home," he said.

They turned their back on the Poor House.

Last year the boulder was broken up and used for road making.

Always remember and never forget that it is the woman who buys the home while the man pays for it.

Definition of a Lawyer

A LAWYER is a man who from early youth has been taught to prove by words, multiplied for the occasion, that white is black or black is white, according to the manner in which he is paid.

Now it is a law of nature that nothing shall be lost. Thus it is that sour wine makes good vinegar, rotten hay makes good manure and thus it is that frequently a miserable lawyer makes an excellent judge.

Show me a girl with an instep high
With a saucy laugh and a roguish eye
With a dozen smiles for every sigh
And I'll be her slave forever.

A Salt Meadow Appraisal

ONE day I received a letter from a man who lived in Asbury Park or Atlantic City and who owned a plot of ground on Staten Island, the exact location of which he himself was not familiar with.

After some correspondence, the information which he sent me enabled me, at the sacrifice of considerable time and effort to locate the property. It proved to be a piece of salt meadow in the marshes surrounding what was then known as Long Neck.

The appraisal fee which included the hiring of a horse and buggy to go to that far away section of Staten Island, was agreed upon as twenty-five dollars and on a hot sultry August morning I started out with a horse which, when it left the livery stable was white but which, when returned to the stable had patches and streaks of blood all over the white coat owing to the attacks of the mosquitos which, at that time, were counted among the most ferocious of the species on Staten Island.

Be that as it may, after considerable inquiry among the natives who were half farmers and half clam-diggers, I located the plot of ground. While I was studying it from the edge of the upland and trying to follow its lines along a meandering, sluggish stream, a neighboring farmer came up prompted undoubtedly by curiosity as to the reason for a stranger invading that territory. He addressed me as "Doctor".

Whether this was due to my resemblance to Dr. Townsend, then a popular physician on the Island, or not I do not know, but I explained to him that I was not a physician.

Returning to the attack and being unable to overcome his curiosity, he asked me what the object of my visit to the salt meadow was. I explained to him that I was making an appraisal of some land.

AN IRISH WOMAN'S WITTY ANSWER

Somewhat puzzled and not knowing the meaning of the word appraisal, he inquired more specifically, "what is that you are doing?"

"I am putting a value on this piece of salt meadow."

"O," he stated, quite relieved, "that's it, is it?"

As this was something within his comprehension, he seemed satisfied until curiosity again commenced to get the better of him and after relieving himself of a super abundance of tobacco juice which had accumulated in his mouth, he turned to me and said, "Would you mind telling me what you get for doing that kind of work?"

"Twenty-five dollars," I answered promptly.

With a look of disgust he again expectorated in the other direction and ventured the remark, "It does beat all! Here I have owned the adjoining thirty acres for more than 50 years and never made a dollar out of them and now you city folks come along here, take a look at the adjoining piece and get \$25.00 for doing it. It makes me sick!"

You can get along without advertising, so can a wheel without grease; but it runs hard.

An Irish Woman's Witty Answer

AFTER having carried on negotiations for the purchase by a customer of mine who came from Virginia, of a certain piece of property on Staten Island, owned by an Irish woman, I arranged for a meeting at my office between buyer and seller for the purpose of consummating the transaction.

In order to introduce the two contracting parties to each other in a pleasing manner, I jokingly stated to Mrs. that the purchaser of her property came from Virginia and was considered the best looking man in the "old Dominion".

Quick as a flash, Mrs. with an arch smile, turned to me and said:

"Then, Mr. Kolff, you have evidently never been in Virginia."

If you live and let live, you will live longer.

If you would ease the burden of Adam, you must ease the burden of Eve.

Verbal agreements are the green pastures of lawyers.

A Change in Ownership

COMMODORE Cornelius Vanderbilt, with the aid of a number of residents of Staten Island, built the Staten Island Railroad, extending from Clifton to Tottenville. From the former place a ferry ran to New York.

This ferry was owned by the Staten Island Railroad, the president of which was Captain Jacob Vanderbilt, popularly known as "Captain Jake," a brother of the Commodore.

The management of the railroad and its ferry was left entirely in the hands of Captain Jake, and as each year came around, the annual meeting of the stockholders for the receipt of the annual report of the president and the re-election of directors and officers was a love feast. After the stockholders' meeting there was the usual directors' meeting, and after that there was a luncheon at Delmonico's.

When Erastus Wiman appeared on the commercial horizon of Staten Island, his first step was to secure control of the Staten Island Railroad and its valuable adjunct, the ferry.

Without arousing the suspicion of the Vanderbilt interest, he managed to secure from the old Staten Island residents a majority of the stock, and when the next annual meeting took place, there was a surprise in store for Captain Jake. Erastus Wiman had a majority—his men were voted in, and Captain Jake's men were voted out.

The road and the ferry were lost to the Vanderbilts.

Captain Jake in a towering rage rose from his seat—left the room and slammed the door upon the scene of his defeat. Then the directors met and elected Wiman president.

Knowing the usual custom of a luncheon after the annual directors' meeting, Wiman instructed his secretary to order a luncheon at some nearby restaurant, and the secretary guided by the well-known reputation of Delmonicos, but without knowing that the luncheon had already been ordered by Captain Jake in accordance with the usual custom, called at Delmonicos—ordered a luncheon for the directors of the Staten Island Railroad, and was assured that everything would be in readiness.

The occasion, as may be imagined, was a very enjoyable one, and Wiman in liberally tipping the head waiter instructed him to send him the bill.

The man bowed with that marked respect which is characteristic of head waiters, in the palm of whose hand a liberal tip is still comfortably resting. The cashier from force of habit, and not knowing of the change of ownership of the Staten Island Railroad, sent the bill to Captain Jake.

The receipt of this bill was the cause of another outburst of anger.

"That Canadian rascal"—he thundered—"not only stole my road, but he ate my dinner."

A True American

AMONG the interesting characters of Staten Island during the early part of the 20th century was an old man named John Garretson. He was about eighty years old when I first knew him and he lived in an old well-preserved farm house at Greenridge.

He and his wife, only slightly his junior, were among the most lovable people I have ever known and I never failed to call on them when in the neighborhood of Greenridge. Never have I known a more active minded man than John Garretson and I loved to converse with him on a variety of subjects, as his views of life, and current and past events, were always sound and typically American and he was frequently referred to by his friends as "The Sage of Greenridge."

Sometimes when out driving with my family, we paid the old pair visits in their quaint old farmhouse and he used to make the children particularly happy by letting them ride around the farm yard on an old gray horse.

The last time I saw him he confided to me that he was afraid he was seriously sick and when I asked him the cause of his apprehension he said, "I know there is something the matter with me because I no longer enjoy eating pie for breakfast."

A month later he was dead, mourned by all those who knew him.

As a true American farmer, his love for pie remained with him to the end.

*To be a good real estate agent you should have the patience of
an angel, the persistency of the devil, nerves of steel
and the hide of a rhinoceros.*

Enthusiasm at times, is a better asset than wisdom.

*Avoid giving options. The things that you are not sure of
getting always look attractive.*

Watch the fellow who keeps telling you how honest he is.

You cannot eat enough in one day to last you for a year.

*Neither will a single advertisement last
you for the same period.*

*Let men who are forging ahead rapidly remember in their quiet
moments that a kind Providence looks out that
the trees do not grow into the heavens.*

Drops of Sweat and Champagne

HE came into my office, explained that he was a shipbuilder and expressed a desire to buy a piece of waterfront for the establishment of a yard. He was a man of about fifty-five, possibly sixty years old, who due to hard work from boyhood up, looked older than his years. You might have taken him to be seventy years old.

His hands, although giving no sign of recent manual labor, were large and boney with big knuckles which bore the evidence of having handled tools and implements of all kinds.

Later on, after I had found for him what he wanted and after we grew to be more confidential, he told me his life's history. He came to this country from Ireland as a boy and his first job was "driving mule" on the tow path of the canals leading through the coal regions of Pennsylvania. From that, he advanced to be a deck hand and finally the captain and owner of one boat and then a fleet of canal boats. Then he started a shipbuilding yard and the business grew. He was on the job an hour before work started and stayed an hour after work stopped and watched every corner. He had amassed a comfortable fortune, but he continued to work as hard as ever, because he had a son for whom he wished to provide, so that the young man would not be obliged to go through the hardships and the battles of life as the father had. So he "stood him a good education".

I do not know if this is good English, but Kipling used it. What I meant to say was that he paid for his son's education with the sweat of his brow, with years of hard work and anxieties which had made him an old man when he was still in the prime of manhood.

The shipbuilder had the ambition to bring his boy up in the same line of business and the boy had a chance such as hundreds of thousands of young men have not, namely, to build up a great business and become a great man. Unfortunately, the young man had been too careful in the selection of a father and had evidently reached the conclusion that the old man was a fool to work as hard as he did and that he would correct the old man's mistake and would strike a fairer average by doing little or nothing.

He did, however, excel in some fraternal organizations and became a shining light in the lodge room and had all manner of regalia hung around his person.

One day, the organization to which he belonged, had a great convention or annual conference in one of the great cities in the west and a number of the brethren had found recreation from

DROPS OF SWEAT AND CHAMPAGNE

the strenuous duties of attending the convention by meeting in a club where they played ten pins and found other refreshments.

A friend of mine who happened to be present told me about the glorious time they had and explained how one of the brethren in particular, a man of great wealth, had attracted the attention and challenged the admiration of some of the younger brethren by knocking down bottles filled with champagne instead of pins, until some of the more sensible members stopped this extravagance.

The gentleman who indulged in the game of ten pins a la champagne was the hopeful son and successor of the man with the boney hands and the furrowed neck and wrinkled features who left home about five o'clock in the morning to be on the job by six, one hour before work opened and who quit at seven, an hour after work closed down.

More drops of sweat had probably trickled from the father's brow than there were drops of champagne in the bottles which his son and heir knocked down.

It's all the same now, for both are dead. The one went to his grave honored by every one but pitied for his misfortune, the other died the other day as the result of an attack of pneumonia contracted on the way home from a dinner given in honor of the retiring head of the organization to which he belonged.



This book is printed by the Richmond Borough Publishing and Printing Company of Port Richmond, Staten Island, whose president, Charles T. Wood, has been a friend of the author for over thirty-five years.

In the eternal fitness of things, it is but proper that the printer who furnished the struggling beginner printer's ink when he was badly in need of it to advertise himself, should after the lapse of thirty-five years, furnish the printer's ink for relating some of the experiences of the self same man now turned author.